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HOUSE OF REPRESENTATIVES

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{ No. 89

ANNUAL REPORT OF THE
COMMISSIONERS OF THE
DISTRICT OF COLUMBIA
YEAR ENDED JUNE 30, 1915

Vol. V
REPORT OF THE DEPARTMENT
OF INSURANCE

BUSINESS OF 1914

CHARLES F. NESBIT
SUPERINTENDENT OF INSURANCE
WASHINGTON, D. C.



WASHINGTON
1915



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REPORT

OF THE

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF INSURANCE,
DISTRICT OF COLUMBIA,
Washington, D. C., June 30, 1915.

GENTLEMEN: Pursuant to the requirements of section 651 of the Code of Laws for the District of Columbia, this department reported to your honorable board on March 30 last the financial condition of all insurance companies and associations licensed to transact business in the District of Columbia on December 31, 1914, by simply showing their assets, liabilities, and surplus. The financial statements submitted by the companies have since been carefully audited and corrected, and I now have the honor to submit in statistical and detailed form a report of the financial status and business of said companies for the calendar year 1914.

LICENSE FEES AND TAXES COLLECTED IN 1914.

There was collected during 1914 for license fees \$18,531.61 and for taxes \$84,241.50, making a total of \$102,773.11, as follows:

Source:	Collections.
Companies and associations.....	\$2, 283. 02
Principal agents.....	9, 500. 09
Solicitors.....	5, 644. 97
Brokers.....	1, 012. 53
Assignments.....	91. 00
Total.....	18, 531. 61
Taxes collected 1914.....	84, 241. 50
Grand total.....	102, 773. 11

The above shows an increase in license fees and assignment fees of \$399.09 and taxes of \$4,065.81 over calendar year 1913.

EXPENDITURES IN 1914.

During 1914 the total expenses of operating the department were as follows:

Salaries:	
Regular employees.....	\$8, 732. 50
Temporary clerks.....	974. 00
Contingent expenses.....	977. 59
Total.....	10, 684. 09

The expenditures show a decrease of \$733.05 from last year.

PREMIUMS AND LOSSES PAID AND INSURANCE WRITTEN IN THE DISTRICT
OF COLUMBIA IN 1914.

There was paid in premiums in the District of Columbia for insurance of all kinds during 1914, \$7,037,334.88; losses paid in the District by all companies and associations amounted to \$3,448,351.27. The amount of insurance written during the year, exclusive of casualty, was \$179,263,583.02.

TOTAL ASSETS, LIABILITIES, AND SURPLUS.

The assets of all insurance companies and associations transacting business in the District of Columbia on December 31, 1914, amounted to \$5,382,096,490.69; liabilities, \$4,385,978,555.79; surplus, including capital, \$996,117,934.90.

Licenses issued to companies and associations in the District of Columbia.

Life insurance companies:	
Local—Stock.....	1
Domestic—	
Mutual.....	17
Stock.....	20
	38
Health, accident, and life associations (sec. 653):	
Local.....	5
Domestic.....	6
	11
Fraternal beneficial associations:	
Local.....	10
Domestic.....	31
	41
Casualty insurance companies:	
Local.....	3
Domestic.....	45
Foreign.....	4
	52
Fire-insurance companies:	
Local—	
Stock.....	8
Mutual.....	3
Domestic—	
Stock.....	70
Mutual.....	2
Lloyds.....	1
Foreign—Stock.....	30
	114
Total.....	256

The following companies were admitted to the District during 1914:

Health, accident, and life insurance associations (sec. 653):

October 2, 1914—Continental Life Insurance Co., Richmond, Va.

Fraternal beneficial associations:

October 12, 1914—Independent Order of St. Luke, Richmond, Va.

May 7, 1914—National Fraternal Society of the Deaf, Chicago, Ill.

Casualty insurance companies:

September 28, 1914—American Automobile Insurance Co., St. Louis, Mo.

December 2, 1914—American Indemnity Co., Galveston, Tex.

May 1, 1914—Georgia Casualty Co., Macon, Ga. (formerly Georgia Life Insurance Co.).

January 17, 1914—Hartford Accident and Indemnity Co., Hartford, Conn.

Fire insurance companies:

September 28, 1914—American Automobile Insurance Co., St. Louis, Mo.
 September 14, 1914—Citizens Fire Insurance Co., Charlestown, W. Va.
 April 21, 1914—Commercial Union Fire Insurance Co. of New York, New York City, N. Y.
 November 11, 1914—Commonwealth Insurance Co., New York, N. Y.
 December 2, 1914—Niagara Fire Insurance Co., New York, N. Y.
 November 11, 1914—North British & Mercantile Insurance Co., New York, N. Y.
 April 18, 1914—Phenix Fire Insurance Co., Paris, France.
 December 5, 1914—North River Insurance Co., New York, N. Y.
 April 16, 1914—Union Assurance Society (Ltd.), London, England.
 March 16, 1914—Vulcan Insurance Co., New York, N. Y.

The following companies applied for licenses to transact business in the District during the year, but licenses were either refused by the department or applications withdrawn by companies:

May 6, 1914—Modern Workmen of the World Society, Dover, Del.
 September 3, 1914—National Order of Mosaic Templars of America, Arkansas.
 September 3, 1914—Inter-State Business Mens' Accident Association, Iowa.
 September 9, 1914—United Artisans, Portland, Oreg.
 November 4, 1914—General Indemnity Corporation of America, Rochester, N. Y.

The following companies withdrew or reinsured during 1914:**Life companies:**

Philadelphia Life Insurance Co., Philadelphia, Pa., reinsured their accident and health business June 15, 1914, with the Massachusetts Bonding & Insurance Co., Boston, Mass.

Health, accident, and life insurance associations (sec. 653):

American Home Life Insurance Co., Washington, D. C., discontinued business in the District.
 Southern Mutual Aid Association, Birmingham, Ala., reinsured in the Continental Life Insurance Co., Richmond, Va., October 3, 1914.

Fraternal beneficial associations:

Independent Order of Foresters, Toronto, Canada, did not file statement for 1913, and was not relicensed on May 1, 1914.
 Knights of the Macabees of the World, Detroit, Mich., and Knights of the Modern Macabees, Port Huron, Mich., consolidated October 1, 1914, under the name of "The Macabees," Detroit, Mich.

Casualty insurance companies:

Employers' Indemnity Co., Philadelphia, Pa., reinsured in the Hartford Accident & Indemnity Co., as of January 1, 1914.
 United States Health & Accident Co., Saginaw, Mich., consolidated with the Massachusetts Bonding & Insurance Co., of Boston, Mass., May 11, 1914, Massachusetts Bonding & Insurance Co., assuming all liability to policy holders.

Fire insurance companies:

Allemania Fire Insurance Co., Pittsburgh, Pa., discontinued writing business in the District of Columbia during February, 1914; did not reinsure, but is allowing all policies to expire.
 City of New York Insurance Co., New York, N. Y., retired from the District of Columbia, September 1, 1914.
 Franklin Insurance Co., Washington, D. C., reinsured all of its District of Columbia policies with the Boston Insurance Co., Boston, Mass., January 21, 1914.
 Georgia Home Insurance Co., Columbus, Ga., retired from the District of Columbia March 1, 1914.

EXAMINATIONS.

The following insurance companies and associations were examined by this department during the year:

February 17, 1914—Potomac Insurance Co., Washington, D. C.
 March 30, 1914—Arlington Fire Insurance Co., Washington, D. C.
 April 23, 1914—Provident Relief Association, Washington, D. C.
 June 27, 1914—Commercial Fire Insurance Co., Washington, D. C.
 August 20, 1914—First National Fire Insurance Co., Washington, D. C.
 October 3, 1914, American Home Life Insurance Co., Washington, D. C.
 October 23, 1914—Royal Benefit Society, Washington, D. C.
 December 24, 1914—American Workmen, Washington, D. C.

LEGISLATION.

There has been no amendment or change in the Code of Laws of the District of Columbia relating to insurance during the past year.

The draft of a law which is being prepared by a committee of the American Bar Association on insurance, which the association hopes will become a standard insurance law, has not yet been completed. The Hon. A. I. Vorys, chairman of this committee, has this preparation in charge. It is the hope of the American Bar Association that this draft of a law if adopted by Congress will promote harmony and uniformity in the laws regulating insurance in the several States of the Union.

The importance of uniformity in the laws governing insurance is recognized by all students of the subject.

Practically all of the large companies and certainly those companies transacting three-fourths of all the insurance of this country operate in several of the States.

Insurance is not only an essential in all credit, but it is an absolutely necessary factor in the commercial and industrial life of this country. The development of life insurance in the United States is tending to make it the great institution and method of savings for our people.

The uniform decisions of the Supreme Court for the past hundred years to the effect that insurance is not commerce has prevented Federal laws regulating the supervision of this important business. The result is that insurance is subject to State regulation only.

The citizens of the District of Columbia, according to the best information available, carry a larger amount of life insurance per capita than the citizens of any other political division of the United States. The amount of life insurance in force per capita is \$239.40. Oklahoma is rated at \$48.29. The average of the entire country is \$128.29.

As I have pointed out, the people of Washington pay more insurance premiums each year than they pay taxes. The total amount of premiums paid during the calendar year 1914 in the District of Columbia was \$7,037,334.88.

It is just as important to the citizens of Washington that they have wholesome laws regulating insurance as to the citizens of any other part of the country.

The history of the supervision and regulation of insurance by the States in this country makes a most interesting study. It is a part of the great development of modern times which constantly tends toward a more complete social organization. The problems to-day confronting those charged with the supervision and regulation of insurance are no less disturbing and probably much more complicated than those at any previous period.

The American practice in the regulation of insurance companies differs considerably from the European practice.

As a rule companies in this country have been limited to a particular kind of insurance. Life companies do not write fire or accident business; fire companies do not assume life or accident risks. There has begun to be a less artificial distinction. The tendency marked in recent years has been to divide insurance into two separate fields, those risks pertaining to the person, and those risks per-

taining to property. There seems to be no good reason why all risks pertaining to human beings should not be written by the same concern, providing for (a) payment at death, (b) payment on account of accident and personal injury, (c) payment during sickness, (d) payment of annuities.

There do seem to be good reasons why companies assuming any or all of these risks pertaining to the person should not write risks pertaining strictly to property, such as (a) insuring against fire; (b) insuring against cyclone, hail, tornado, lightning; (c) insuring against explosions and other accidents threatening property; but there is no real reason why all the risks pertaining to property might not be assumed by the one concern.

Curiously a new invention, namely, the automobile, which is working so many changes in other departments of life, has made a series of complications in the field of insurance. Here is a piece of property which is liable to all the risks of stable and fixed property, which in addition is apt to kill or maim human beings and is also apt to damage other property both fixed and movable.

There is an insistent demand on the part of the companies insuring automobiles for permission to issue a policy covering practically every known form of insurance, covering both damage to the person and damage to property from whatever cause or reason such damage occurs, providing against accidental death or injury of owner, the death or injury of other people, damage to the machine itself, damage to other machines or property. Such coverage would change the American practice, but is the one best meeting the needs of the automobile owner.

One of the needs of legislation in the District of Columbia, in my judgment, is provision for the organization of mutual cooperative concerns. There is no provision for this under the present law.

Mutual and cooperative insurance offers a great competitive factor in regulating the cost of insurance. This factor is of no possible advantage, however, except when the law safeguards the public by requiring the maintenance of reserves which experience has proven ample for the permanency of the concerns.

Life insurance reserves have been worked out as experience has shown which will guarantee financial stability.

Fire insurance reserves have not been put on a satisfactory basis as yet, in my opinion.

Accident, sickness, and liability reserves are also as yet not on a satisfactory basis, in my opinion, in that like fire reserves they are a fixed portion of the premium and not based on the risk assumed.

The risk accepted should determine the reserve.

In fire insurance, however, the reserve is not so vital a matter as in life insurance, but even here the law should provide adequate reserves for all companies, and especially for all mutual and cooperative associations.

Mutual and cooperative insurance concerns have been, as a rule, so limited in area of operation as to make them practically local concerns.

Some of them have shown very remarkable results as to net costs, as to promptness in paying their claims, and as to financial stability.

There are two distinct streams of tendency in the present development in the insurance business in this country.

One is toward centralized control, large concerns, and great efficiency.

The other is toward mutual, cooperative, democratically controlled organizations.

The tendency of supervision and regulation over the large concerns with centralized control tends toward State or Government insurance. The people expect the State to regulate the business and dictate the practices of these concerns.

The cooperative or democratically controlled concerns tend away from State insurance. Examination and publicity are as a rule sufficient for their regulation.

The ideal in the minds of our law makers will largely determine which of these tendencies is to become dominant in the future.

It hardly seems proper that no provision for the mutual, cooperative, democratic form of organization should be found in our laws.

State supervision, as at present organized, unquestionably tends to increase the cost of insurance.

It increases the cost of doing business to the companies not only in the taxes and fees required but in that in the 51 departments of supervision there are so many differing requirements.

The various State departments collect annually in taxes and fees some \$9,000,000 from the companies outside of such taxes, State or Federal, as are collected on the property, assets or income of the companies. The cost of supervision in all the States is somewhat less than \$1,000,000, or about one-tenth of the license fees and taxes collected through the departments.

All taxes imposed on insurance find their way into the premiums paid for policies and are a part of the reasons for the increased cost of insurance. This increased cost of insurance has led to a widespread agitation for State regulation of rates and rate making.

These are some of the facts which indicate that the large centralized concerns doing so great a part of the insurance business of the country and operating under State regulation and control are tending toward State insurance.

The Supreme Court of the United States last year in the case of the German Alliance Co. *v.* Ike Lewis, as superintendent of insurance of the State of Kansas, decided that the State has a right to make insurance rates.

It would be interesting to take up a discussion of the entire question of State supervision and control. I shall endeavor during the coming year to submit a discussion of this entire question to your honorable body.

I am moved to do this because in this city, not only the local interests of the people of Washington in insurance is before this department, but because in the civil service, involving thousands of people in the Nation's capital, there is agitation and need for some system of retirement which must take on the form of insurance.

This department also has an unusual interest in the bills introduced into Congress affecting not only the insurance business of Washington but of the entire country.

A bill was introduced in the Sixty-third Congress (H. R. 13769) entitled "A bill to authorize the acceptance and administration of savings by the postal savings bank service of the Post Office Depart-

ment for crescent life annuities." The provisions of this bill are fundamental in character and of very great suggestive importance.

In a report discussing the history and present tendency of State regulation of insurance, I shall discuss this bill at length.

I am submitting herewith a detailed statement of the license fees and taxes paid by each individual company or concern doing business in the District of Columbia.

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1914.

	Filing fees.	Taxes.	Total.
LIFE.			
Aetna Life Insurance Co., Hartford, Conn.	\$10.00	\$436.64	\$446.64
Aetna Accident & Liability Department, Hartford, Conn.		509.21	509.21
Baltimore Life Insurance Co., Baltimore, Md.	10.00	591.89	601.89
Bankers Life Insurance Co., Des Moines, Iowa.	10.00	199.60	209.60
Berkshire Life Insurance Co., Pittsfield, Mass.	10.00	176.59	186.59
Columbian National Life Insurance Co., Boston, Mass.	10.00	101.53	111.53
Connecticut Mutual Life Insurance Co., Hartford, Conn.	10.00	763.85	773.85
Continental Assurance Co., Chicago, Ill.	10.00	18.62	28.62
Equitable Life Assurance Society of United States, New York, N. Y.	10.00	4,195.81	4,205.81
Equitable Life Insurance Co., Washington, D. C.	10.00	2,288.54	2,298.54
Eureka Life Insurance Co., Baltimore, Md.	10.00	845.75	855.75
Fidelity Mutual Life Insurance Co., Philadelphia, Pa.	10.00	528.38	538.38
Germania Life Insurance Co., New York, N. Y.	10.00	142.80	152.80
Home Life Insurance Co., New York, N. Y.	10.00	948.30	958.30
Jefferson Standard Life Insurance Co., Greensboro, N. C.	10.00	23.62	33.62
John Hancock Mutual Life Insurance Co., Boston, Mass.	10.00	1,334.39	1,344.39
Life Insurance Co. of Virginia, Richmond, Va.	10.00	1,028.92	1,038.92
Manhattan Life Insurance Co., New York, N. Y.	10.00	1,222.46	1,232.46
Maryland Life Insurance Co., Baltimore, Md.	10.00	41.51	51.51
Massachusetts Mutual Life Insurance Co., Springfield, Mass.	10.00	829.16	839.16
Metropolitan Life Insurance Co., New York, N. Y.	10.00	13,902.05	13,912.05
Mutual Benefit Life Insurance Co., Newark, N. J.	10.00	1,629.14	1,639.14
Mutual Life Insurance Co., New York, N. Y.	10.00	3,191.91	3,201.91
National Life Insurance Co., Montpelier, Vt.	10.00	133.49	143.49
New England Mutual Life Insurance Co., Boston, Mass.	10.00	1,282.78	1,292.78
New York Life Insurance Co., New York, N. Y.	10.00	3,957.81	3,967.81
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.	10.00	3,105.41	3,115.41
Pacific Mutual Life Insurance Co., Los Angeles, Cal.	10.00	469.19	479.19
Penn Mutual Life Insurance Co., Philadelphia, Pa.	10.00	3,569.37	3,579.37
Philadelphia Life Insurance Co., Philadelphia, Pa.	10.00	26.50	36.50
Phoenix Mutual Life Insurance Co., Hartford, Conn.	10.00	665.75	675.75
Pittsburgh Life & Trust Co., Pittsburgh, Pa.	10.00	153.02	163.02
Provident Life & Trust Co., Philadelphia, Pa.	10.00	1,377.73	1,387.73
Prudential Insurance Co. of America, Newark, N. J.	10.00	7,129.31	7,139.31
Reliance Life Insurance Co., Pittsburgh, Pa.	10.00	68.59	78.59
Security Mutual Life Insurance Co., Binghamton, N. Y.	10.00	177.24	187.24
Travelers Insurance Co., Hartford, Conn.	10.00	2,522.90	2,532.90
Union Central Life Insurance Co., Cincinnati, Ohio.	10.00	854.97	864.97
United States Life Insurance Co., New York, N. Y.	10.00	15.15	25.15
ASSESSMENT LIFE.			
American Home Life Insurance Co., Washington, D. C.	10.00	312.60	322.60
American Temperance Life Insurance Association, New York, N. Y.	10.00	14.90	24.90
Capital City Benefit Society, Washington, D. C.	10.00	339.40	349.40
Continental Life Insurance Co., Richmond, Va.	6.67		6.67
Home Beneficial Association, Richmond, Va.	10.00	207.05	217.05
Merchants Life Association, Burlington, Iowa.	10.00	32.01	42.01
National Benefit Association, Washington, D. C.	10.00	327.48	337.48
Peoples Mutual Benefit Association, Washington, D. C.	10.00	2,208.00	2,218.00
Provident Relief Association, Washington, D. C.	10.00	973.42	983.42
Richmond Beneficial Insurance Co., Richmond, Va.	10.00	107.64	117.64
Southern Mutual Aid Association, Birmingham, Ala.	10.00	374.15	384.15
FRATERNAL.			
American Workmen, Washington, D. C.	5.00		5.00
Ben Hur, Supreme Tribe, Crawfordsville, Ind.	5.00		5.00
Capitol Indemnity Society, Philadelphia, Pa.	5.00		5.00
Catholic Benevolent Legion, Brooklyn, N. Y.	5.00		5.00
Catholic Knights of America, St. Louis, Mo.	5.00		5.00
Catholic Women's Benevolent Legion, New York, N. Y.	5.00		5.00
Columbian Fraternal Association, Washington, D. C.	5.00		5.00
Columbian Woodmen Eminent Household, Atlanta, Ga.	5.00		5.00
Golden Cross, United Order of, Knoxville, Tenn.	5.00		5.00
Heptasophs, Improved Order of, Baltimore, Md.	5.00		5.00
Independent Order of St. Luke, Richmond, Va.	6.30		6.30

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1914—Continued.

	Filing fees.	Taxes.	Total.
FRATERNAL—continued.			
Iroquois, Order of, Buffalo, N. Y.	\$5.00		\$5.00
Jonavid of America, Royal Order of, Washington, D. C.	5.00		5.00
Knights of Columbus, New Haven, Conn.	5.00		5.00
Knights of Industry, Washington, D. C.	5.00		5.00
Knights and Ladies of the Malachites of the World, Washington, D. C.	5.00		5.00
Knights of the Maccabees of the World, Detroit, Mich.	5.00		5.00
Knights of the Modern Maccabees, Port Huron, Mich.	5.00		5.00
Knights of Pythias (Insurance Department), Washington, D. C.	5.00		5.00
Knights of Pythias, N. A., S. A., E., A., and A., Washington, D. C.	5.00		5.00
Ladies of the Maccabees of the World, Port Huron, Mich.	5.00		5.00
Ladies of the Modern Maccabees, Port Huron, Mich.	5.00		5.00
Loyal Guard, Flint, Mich.	5.00		5.00
Masonic Mutual Life Association, Washington, D. C.	5.00		5.00
Modern Brotherhood of America, Mason City, Iowa.	5.00		5.00
Modern Woodmen of America, Rock Island, Ill.	5.00		5.00
National Fraternal Society of the Deaf, Chicago, Ill.	5.00		5.00
National Protective Legion, Waverly, N. Y.	5.00		5.00
National Union, Toledo, Ohio.	5.00		5.00
Order Brith Abraham, New York, N. Y.	5.00		5.00
Order of United Commercial Travelers of America, Columbus, Ohio.	5.00		5.00
Patricians, Washington, D. C.	5.00		5.00
Protected Home Circle, Sharon, Pa.	5.00		5.00
Railway Mail Association, Portsmouth, N. H.	5.00		5.00
Royal Arcanum, Boston, Mass.	5.00		5.00
Royal Highlanders, Aurora, Nebr.	5.00		5.00
Royal Neighbors of America, Rock Island, Ill.	5.00		5.00
Shield of Honor, Baltimore, Md.	5.00		5.00
Woodmen Circle, Supreme Forest, Omaha, Nebr.	5.00		5.00
Woodmen of the World, Omaha, Nebr.	5.00		5.00
Workmens Circle, New York, N. Y.	5.00		5.00
CASUALTY.			
Aetna Accident & Liability Co., Hartford, Conn.	10.00	\$113.32	123.32
American Automobile Insurance Co., St. Louis, Mo.	6.67		6.67
American Bonding Co., Baltimore, Md.		11.03	11.03
American Credit Indemnity Co., New York, N. Y.	10.00		10.00
American Indemnity Co., Galveston, Tex.	4.17		4.17
American Fidelity Co., Montpelier, Vt.	10.00	13.24	23.24
Brotherhood Accident Co., Boston, Mass.	10.00	20.41	30.41
Casualty Co. of America, New York, N. Y.	10.00	139.60	149.60
Columbia Plate Glass Insurance Co., Washington, D. C.	10.00	34.37	44.37
Commercial Casualty Co., Newark, N. J.	10.00	.96	10.96
Commercial National Insurance Co., Washington, D. C.	10.00	939.39	949.39
Continental Casualty Co., Hammond, Ind.	10.00	469.42	479.42
Employers' Indemnity Co., Philadelphia, Pa.		49.19	49.19
Employers' Liability Assurance Corporation (England).	10.00	374.57	384.57
Fidelity & Casualty Co., New York, N. Y.	10.00	834.55	844.55
Fidelity & Deposit Co., Baltimore, Md.	10.00	970.15	980.15
Frankfort General Insurance Co., Frankfort, Germany.	10.00	148.35	158.35
General Accident, Fire & Life Assurance Corporation (Scotland).	10.00	432.31	442.31
Georgia Casualty Co., Macon, Ga.	10.00		10.00
Globe Indemnity Co., New York, N. Y.	10.00	162.52	172.52
Great Eastern Casualty Co., New York, N. Y.	10.00	161.22	171.22
Hartford Accident & Indemnity Co., Hartford, Conn.	13.34		13.34
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.	10.00	26.65	36.65
Home Plate Glass Insurance Co., Washington, D. C.	10.00	79.78	89.78
Indiana & Ohio Live Stock Insurance Co., Crawfordsville, Ind.	10.00	6.36	16.36
Lloyds Plate Glass Insurance Co., New York, N. Y.	10.00	16.30	26.30
Loyal Protective Insurance Co., Boston, Mass.	10.00	2.12	12.12
Maryland Casualty Co., Baltimore, Md.	10.00	603.69	613.69
Massachusetts Accident Co., Boston, Mass.	10.00	66.31	76.31
Massachusetts Bonding & Insurance Co., Boston, Mass.	10.00	141.44	151.44
Metropolitan Casualty Co., New York, N. Y.	10.00	34.49	44.49
National Casualty Co., Detroit, Mich.	10.00	21.86	31.86
National Surety Co., New York, N. Y.	10.00	4.76	14.76
New Amsterdam Casualty Co., New York, N. Y.	10.00	86.07	96.07
New England Casualty Co., Boston, Mass.	10.00	46.82	56.82
New Jersey Fidelity & Plate Glass Insurance Co., Newark, N. J.	10.00	49.24	59.24
New York Plate Glass Insurance Co., New York, N. Y.	10.00	13.08	23.08
North American Accident Insurance Co., Chicago, Ill.	10.00	196.95	206.95
Ocean Accident & Guarantee Co., London, England.	10.00	55.29	65.29
Peerless Casualty Co., Keene, N. H.	10.00	3.52	13.52
Preferred Accident Insurance Co., New York, N. Y.	10.00	144.78	154.78
Prudential Casualty Co., Indianapolis, Ind.	10.00	37.97	47.97
Royal Indemnity Co., New York, N. Y.	10.00	167.49	177.49
Southwestern Surety Insurance Co., Durant, Okla.	10.00	51.79	61.79

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1914—Continued.

	Filing fees.	Taxes.	Total.
CASUALTY—continued.			
Standard Accident Insurance Co., Detroit, Mich.....	\$10.00	\$63.35	\$73.35
Travelers Indemnity, Hartford, Conn.....	10.00	109.21	119.21
Union Casualty Insurance Co., Philadelphia, Pa.....	10.00	141.37	151.37
United States Casualty Co., New York, N. Y.....	10.00	222.76	232.76
United States Fidelity & Guaranty Co., Baltimore, Md.....	10.00	182.89	192.89
United States Health & Accident Insurance Co., Saginaw, Mich.....		293.27	293.27
FIRE.			
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	10.00	28.74	38.74
Aetna, Hartford, Conn.....	10.00	165.25	175.25
Agricultural, Watertown, N. Y.....	10.00	33.57	43.57
Allemania, Pittsburgh, Pa.....	10.00	20.61	30.61
American Automobile Insurance Co., St. Louis, Mo.....	6.67		6.67
American Central, St. Louis, Mo.....	10.00	179.29	189.29
American Druggists' Fire, Cincinnati, Ohio.....	10.00	1.51	11.51
American & Foreign Marine, New York, N. Y.....	10.00	28.36	38.36
American, Newark, N. J.....	10.00	160.28	170.28
Arlington Fire, Washington, D. C.....	10.00	158.20	168.20
Atlas Assurance, London, England.....	10.00	51.90	61.90
Automobile Insurance Co., Hartford, Conn.....	10.00		10.00
Boston, Boston, Mass.....	10.00	163.64	173.64
British American Assurance, Toronto, Canada.....	10.00	58.32	68.32
British & Foreign Marine, Liverpool, England.....	10.00	90.28	100.28
Buffalo German, Buffalo, N. Y.....	10.00	47.85	57.85
Caledonian, Edinburgh, Scotland.....	10.00	24.15	34.15
Camden Fire, Camden, N. J.....	10.00	40.77	50.77
Citizens Fire Insurance Co., Charleston, W. Va.....	6.67		6.67
Citizens Insurance Co., St. Louis, Mo.....	10.00	33.12	43.12
City of New York, New York, N. Y.....	10.00	57.28	67.28
Columbia, Jersey City, N. J.....	10.00	7.37	17.37
Commercial Fire Insurance Co., Washington, D. C.....	10.00	104.29	114.29
Commercial Union Assurance, London, England.....	10.00	134.96	144.96
Commercial Union Fire Insurance Co., of New York, N. Y.....	10.84		10.84
Commonwealth Insurance Co., of New York, New York City, N. Y.....	5.00		5.00
Connecticut Fire Insurance Co., Hartford, Conn.....	10.00	70.68	80.68
Continental, New York, N. Y.....	10.00	242.12	252.12
Corcoran Fire Insurance Co., Washington, D. C.....	10.00	189.62	199.62
County Fire, Philadelphia, Pa.....	10.00	45.90	55.90
Dixie Fire, Greensboro, N. C.....	10.00	30.18	40.18
Equitable Fire & Marine, Providence, R. I.....	10.00	9.59	19.59
Federal, Jersey City, N. J.....	10.00	1.72	11.72
Fidelity-Phenix Fire, New York, N. Y.....	10.00	110.42	120.42
Fire Association of Philadelphia, Philadelphia, Pa.....	10.00	63.34	73.34
Fireman's Fund, San Francisco, Cal.....	10.00	102.47	112.47
Firemen's Insurance Co., Washington, D. C.....	10.00	390.56	400.56
Firemen's Insurance Co., Newark, N. J.....	10.00	31.39	41.39
First National Fire Insurance Co., Washington, D. C.....	10.00	72.03	82.03
Fitchburg Mutual Fire, Fitchburg, Mass.....	10.00		10.00
Franklin Fire, Philadelphia, Pa.....	10.00	68.20	78.20
Franklin Insurance Co., Washington, D. C.....		75.95	75.95
Georgia Home, Columbus, Ga.....		37.80	37.80
German Alliance, New York, N. Y.....	10.00	23.08	33.08
German-American Fire, Baltimore, Md.....	10.00	11.34	21.34
German-American Fire, Washington, D. C.....	10.00	229.91	239.91
German-American, New York, N. Y.....	10.00	365.45	375.45
Germania Fire, New York, N. Y.....	10.00	25.54	35.54
Girard Fire & Marine, Philadelphia, Pa.....	10.00	25.48	35.48
Glens Falls, Glens Falls, N. Y.....	10.00	52.97	62.97
Globe & Rutgers Fire, New York, N. Y.....	10.00	84.22	94.22
Granite State Fire, Portsmouth, N. H.....	10.00	28.92	38.92
Hamburg-Bremen Fire, Hamburg, Germany.....	10.00	47.74	57.74
Hanover Fire, New York, N. Y.....	10.00	100.14	110.14
Hartford Fire, Hartford, Conn.....	10.00	234.26	244.26
Home Insurance Co., New York, N. Y.....	10.00	852.46	862.46
Humboldt Fire, Pittsburgh, Pa.....	10.00	26.86	36.86
Indemnity Mutual Marine, London, England.....	10.00	5.27	15.27
Insurance Company of North America, Philadelphia, Pa.....	10.00	563.28	573.28
Insurance Co., of the State of Pennsylvania, Philadelphia, Pa.....	10.00	98.20	108.20
Law Union & Rock, London, England.....	10.00	2.76	12.76
Liverpool & London & Globe, Liverpool, England.....	10.00	453.89	463.89
London & Lancashire Fire, Liverpool, England.....	10.00	38.67	48.67
London Assurance, London, England.....	10.00	63.94	73.94
Manheim, Manheim, Germany.....	10.00	5.61	15.61
Maryland Motor Car Co., Wilmington, Del.....	10.00	10.14	20.14
Massachusetts Fire & Marine, Boston, Mass.....	10.00	18.14	28.14
Milwaukee Mechanics, Milwaukee, Wis.....	10.00	32.26	42.26
Mutual Fire Insurance Co., Sandy Springs, Md.....	10.00		10.00
Mutual Investment Fire, Washington, D. C.....	10.00		10.00
Mutual Fire Insurance Co., Washington, D. C.....	10.00		10.00

Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1914—Continued.

	Filing fees.	Taxes.	Total.
FIRE—continued.			
Mutual Protection Fire, Washington, D. C.	\$10.00		\$10.00
National Fire, Hartford, Conn.	10.00	\$414.81	424.81
Nationale Fire, Paris, France	10.00	10.03	20.03
National Union Fire, Pittsburgh, Pa.	10.00	46.81	56.81
National Union Insurance Co., Washington, D. C.	10.00	263.33	273.33
Newark Fire, Newark, N. J.	10.00	25.32	35.32
New Hampshire Fire, Manchester, N. H.	10.00	97.15	107.15
Niagara Fire, New York, N. Y.	4.17		4.17
North British & Mercantile, London, England	10.00	233.71	243.71
North British & Mercantile, New York, N. Y.	5.00		5.00
Northern Assurance Co., London, England	10.00	184.72	194.72
North River Insurance Co., New York, N. Y.	4.17		4.17
Northwestern National Insurance Co., Milwaukee, Wis.	10.00	544.95	554.95
Norwich Union Fire, Norwich, England	10.00	107.83	117.83
Old Colony Insurance Co., Boston, Mass.	10.00	18.23	28.23
Orient Insurance Co., Hartford, Conn.	10.00	134.54	144.54
Palatine Insurance Co., London, England	10.00	51.73	61.73
Pennsylvania Fire Insurance Co., Philadelphia, Pa.	10.00	40.23	50.23
Phenix Fire Insurance Co., of Paris, France	10.84		10.84
Phoenix Assurance Co., London, England	10.00	63.30	73.30
Phoenix Insurance Co., Hartford, Conn.	10.00	103.33	113.33
Potomac Insurance Co., Washington, D. C.	10.00	201.32	211.32
Providence Washington, Providence, R. I.	10.00	168.04	178.04
Prussian National, Stettin, Germany	10.00	26.49	36.49
Queen Insurance Co., New York, N. Y.	10.00	119.42	129.42
Rhode Island Insurance Co., Providence, R. I.	10.00	19.43	29.43
Royal Exchange Assurance, London, England	10.00	95.83	105.83
Royal, Liverpool, England	10.00	587.10	597.10
St. Paul Fire & Marine, St. Paul, Minn.	10.00	29.19	39.19
Scottish Union & National, Edinburgh, Scotland	10.00	188.19	198.19
Security Insurance Co., New Haven, Conn.	10.00	71.71	81.71
Springfield Fire & Marine, Springfield, Mass.	10.00	180.65	190.65
Standard Fire, Hartford, Conn.	10.00	86.29	96.29
Sterling Fire, Indianapolis, Ind.	10.00	23.66	33.66
Subscribers at United States Lloyds, New York, N. Y.	10.00	92.69	102.69
Sun Insurance Office, London, England	10.00	96.00	106.00
Svea Fire & Life, Gothenburg, Sweden	10.00	11.45	21.45
Teutonia Fire, Pittsburgh, Pa.	10.00	37.03	47.03
Union Assurance Society (Ltd.), London, Eng.	10.84		10.84
Union Fire, Paris, France	10.00	15.96	25.96
Union Marine Insurance Co., Liverpool, England	10.00	11.47	21.47
Virginia Fire & Marine, Richmond, Va.	10.00	32.17	42.17
Vulcan Insurance Co., New York, N. Y.	11.67		11.67
Westchester Fire, New York, N. Y.	10.00	77.66	87.66
Western Assurance Co., Toronto, Canada	10.00	21.81	31.81
Williamsburgh City Fire, New York, N. Y.	10.00	74.94	84.94
Total	2,283.02	84,241.50	86,524.52
Principal agents			9,500.09
Solicitors			5,644.97
Brokers			1,012.53
Assignments			91.00
Total collections for year 1914			102,773.11

The cost of operating the District department is about one-tenth of the fees and taxes received. There have been no changes in the number of employees of this department since 1906 although the work of this department for the next year will quite double in volume and amount the work of 1906.

The license fees and taxes collected by years from the creation of the department of insurance up to the end of December, 1914, are as follows:

1902	\$67,077.47	1909	\$83,632.26
1903	77,443.92	1910	81,410.34
1904	72,385.98	1911	88,302.48
1905	75,937.52	1912	89,816.44
1906	75,297.79	1913	98,308.21
1907	78,377.44	1914	102,773.11
1908	76,704.30		

EXPENDITURES.

During 1914 the total expenses of operating the department were as follows:

Salaries:

Regular employees.....	\$8,732.50
Temporary clerks.....	974.00
Contingent expenses.....	977.59
Total.....	10,684.09

The licenses of three concerns were revoked by me during the year. In the individual reports already made the Commissioners you have the history of the individual case which need not be repeated here. Respectfully submitted.

C. F. NESBIT,
Superintendent.

The COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1914.

[Required under section 651 of the Code.]

Name of company.	Assets.	Liabilities.	Surplus.
LOCAL LIFE INSURANCE COMPANY.			
Stock (1).			
Equitable, Washington, D. C.....	\$445,385.16	\$281,201.31	\$164,183.85
DOMESTIC LIFE INSURANCE COMPANIES.			
Mutual (17).			
Baltimore Life, Baltimore, Md.....	2,895,861.72	2,476,096.11	419,765.61
Bankers Life, Des Moines, Iowa.....	25,200,861.14	24,162,873.31	1,037,987.83
Berkshire Life, Pittsfield, Mass.....	22,411,687.21	20,341,218.33	2,070,468.88
Connecticut Mutual Life, Hartford, Conn.....	72,779,960.77	68,309,218.96	4,470,741.81
Eureka Life, Baltimore, Md.....	30,912.47	264,125.84	66,786.63
Fidelity Mutual Life, Philadelphia, Pa.....	30,548,578.14	27,171,784.58	3,376,793.56
John Hancock Mutual Life, Boston, Mass.....	113,924,441.61	102,300,437.09	11,624,004.52
Massachusetts Mutual Life, Springfield, Mass.....	79,882,123.97	74,087,561.06	5,794,562.91
Mutual Benefit Life, Newark, N. J.....	176,847,773.05	164,868,876.68	11,978,896.37
Mutual Life, New York, N. Y.....	611,439,582.53	509,612,042.26	101,827,540.27
National Life, Montpelier, Vt.....	61,550,755.80	52,354,397.86	9,196,357.94
New England Mutual Life, Boston, Mass.....	70,189,834.58	62,451,448.30	7,738,386.28
New York Life, New York, N. Y.....	792,377,593.87	669,245,198.96	123,132,394.91
Northwestern Mutual Life, Milwaukee, Wis.....	328,445,250.82	304,008,685.07	24,436,565.75
Penn Mutual Life, Philadelphia, Pa.....	152,303,790.13	131,845,279.74	20,458,510.44
Phoenix Mutual Life, Hartford, Conn.....	38,235,947.13	35,717,702.83	2,518,244.30
Security Mutual Life, Binghamton, N. Y.....	7,287,331.30	6,831,903.66	455,427.64
Stock (20).			
Aetna Life, Hartford, Conn.....	119,665,665.88	100,775,360.30	18,890,305.58
Columbian National Life, Boston, Mass.....	10,363,911.02	8,842,685.79	1,521,225.23
Continental Assurance, Chicago, Ill.....	196,457.90	51,774.44	144,683.46
Equitable Life, New York, N. Y.....	536,952,851.30	450,305,268.95	86,647,582.35
Germania Life, New York, N. Y.....	51,175,114.48	44,416,070.71	6,759,043.77
Home Life, New York, N. Y.....	30,631,248.70	28,360,014.09	2,271,234.61
Jefferson Standard Life, Greensboro, N. C.....	5,520,202.90	4,607,328.77	912,874.13
Life Insurance Co. of Virginia, Richmond, Va.....	11,133,735.93	9,034,361.89	2,099,374.04
Manhattan Life, New York, N. Y.....	21,677,945.35	19,945,995.24	1,731,950.11
Maryland Life, Baltimore, Md.....	3,547,745.03	3,018,425.96	529,319.07
Metropolitan Life, New York, N. Y.....	497,152,789.63	452,324,562.63	44,828,227.00
Pacific Mutual Life, Los Angeles, Cal.....	32,604,612.25	28,580,883.17	4,023,729.08
Philadelphia Life, Philadelphia, Pa.....	4,167,315.47	3,320,562.91	846,752.56
Pittsburgh Life & Trust, Pittsburgh, Pa.....	24,202,555.46	22,222,936.76	1,979,618.70
Provident Life & Trust, Philadelphia, Pa.....	83,101,391.77	76,723,430.25	6,377,961.52
Prudential, Newark, N. J.....	361,459,866.05	295,620,616.58	65,839,249.47
Reliance Life, Pittsburgh, Pa.....	4,852,365.91	3,532,338.64	1,320,027.27
Travelers, Hartford, Conn.....	76,967,394.63	70,816,410.86	6,150,983.77
Union Central Life, Cincinnati, Ohio.....	104,286,360.05	85,822,241.69	18,464,118.36
United States Life, New York, N. Y.....	7,862,595.18	7,348,538.16	514,057.02

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1914—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
HEALTH, ACCIDENT, AND LIFE INSURANCE COMPANIES.			
[Operating under sec. 653.]			
<i>Domestic (2).</i>			
American Temperance Life, New York, N. Y.	\$153,108.71	\$127,119.63	\$25,989.08
Merchants Life, Burlington, Iowa.	1,156,452.40	423,742.96	732,709.44
<i>Local industrial (4).</i>			
American Home Life, Washington, D. C.	(1)	(1)	(1)
Capital City Benefit Society, Washington, D. C.	98,745.78	2,020.80	96,724.98
National Benefit Association, Washington, D. C.	181,166.09	5,843.76	175,322.32
Peoples Mutual Benefit Insurance Co., Washington, D. C.	55,879.43	4,238.70	51,640.73
Provident Relief Association, Washington, D. C.	35,402.06	2,828.11	32,573.95
<i>Domestic industrial (3).</i>			
Continental Life Insurance Co., Richmond, Va.	39,175.76	10,226.11	28,949.65
Home Beneficial Association, Richmond, Va.	485,553.97	191,346.76	294,207.21
Richmond Beneficial Insurance Co., Richmond, Va.	61,836.29	3,000.00	58,836.29
Southern Mutual Aid Association, Birmingham, Ala.	(2)	(2)	(2)
FRATERNAL BENEFICIAL ASSOCIATIONS.			
<i>Local (10).</i>			
American Workmen, Washington, D. C.	10,960.72	77.00	10,883.72
Capital Indemnity, Washington, D. C.	102.32	-----	102.32
Columbian Fraternal Association, Washington, D. C.	6,980.93	924.29	6,056.64
Famabros Society, Washington, D. C.	(1)	(1)	(1)
Jonavid of America (Royal Order of), Washington, D. C.	1,373.85	-----	1,373.85
Knights and Ladies of the Malachites of the World, Washington, D. C.	250.50	300.00	-49.50
Knights of Industry, Washington, D. C.	2,254.44	607.00	1,647.44
Knights of Pythias (insurance department), Washington, D. C.	7,067,882.26	5,976,002.89	1,091,879.37
Knights of Pythias, N. A., S. A., E. A., A., and A., Washington, D. C.	23,926.38	2,550.00	21,376.38
Masonic Mutual Life Association, Washington, D. C.	573,187.30	566,903.00	6,284.30
Patricians, Washington, D. C.	17,362.07	4,985.54	12,376.53
Royal Benefit Society, Washington, D. C.	(1)	(1)	(1)
<i>Domestic (29).</i>			
Ben Hur, Supreme Tribe, Crawfordsville, Ind.	1,607,332.78	137,246.42	1,470,086.36
Catholic Benevolent Legion, Brooklyn, N. Y.	867,936.33	55,750.00	812,186.33
Catholic Knights of America, St. Louis, Mo.	1,999,294.47	21,277.51	1,978,016.96
Catholic Women's Benevolent Legion, New York, N. Y.	416,006.62	22,452.81	393,553.81
Columbian Woodmen, Eminent Household, Atlanta, Ga.	704,939.32	113,676.05	591,263.27
Golden Cross, United Order of, Knoxville, Tenn.	202,079.23	49,940.88	152,138.35
Heptasophs, Improved Order of, Baltimore, Md.	691,470.36	384,950.42	306,519.94
Iroquois, Order of, Buffalo, N. Y.	60,726.85	3,093.98	57,632.87
Independent Order of St. Luke, Richmond, Va.	96,067.56	9,695.00	86,372.56
Knights of Columbus, New Haven, Conn.	5,352,909.89	122,776.20	5,230,133.69
Knights of the Maccabees of the World, Detroit, Mich.	(3)	(3)	(3)
Knights of the Modern Maccabees, Port Huron, Mich.	(3)	(3)	(3)
Ladies of the Maccabees of the World, Port Huron, Mich.	8,442,421.37	171,580.23	8,270,841.14
Ladies of the Modern Maccabees, Port Huron, Mich.	1,109,205.01	34,697.37	1,074,507.64
Loyal Guard, Flint, Mich.	219,294.74	13,155.47	206,139.27
Maccabees, the, Detroit, Mich.	13,650,121.38	1,930,569.70	11,719,551.68
Modern Brotherhood of America, Mason City, Iowa.	2,211,364.47	172,693.93	2,038,670.54
Modern Woodmen of America, Rock Island, Ill.	15,077,524.64	1,551,058.73	13,526,465.91
National Fraternal Society of the Deaf, Chicago, Ill.	67,303.25	-----	67,303.25
National Protective Legion, Waverly, N. Y.	204,841.56	54,764.91	150,076.65
National Union, Toledo, Ohio.	2,708,277.56	333,630.14	2,374,647.42
Order Brith Abraham, New York, N. Y.	232,182.72	117,640.78	114,541.94

¹ Not operating in the District.

² Reinsured in the Continental Life Insurance Co., Inc. Oct. 3, 1914.

³ See "The Maccabees."

*Financial condition of insurance companies and associations doing business in the
District of Columbia, Dec. 31, 1914—Continued.*

Name of company.	Assets.	Liabilities.	Surplus.
FRATERNAL BENEFICIAL ASSOCIATIONS—continued.			
<i>Domestic (29)—Continued.</i>			
Order of United Commercial Travelers of America, Columbus, Ohio.....	\$641,985.43	\$258,842.65	\$383,142.78
Protected Home Circle, Sharon, Pa.....	1,375,758.31	73,000.00	1,302,758.31
Railway Mail Association, Portsmouth, N. H.....	116,217.38	722.54	115,484.84
Royal Arcanum, Boston, Mass.....	6,501,490.92	795,959.20	5,705,531.72
Royal Highlanders, Aurora, Nebr.....	1,638,837.73	33,333.34	1,665,504.39
Royal Neighbors of America, Rock Island, Ill.....	2,370,381.59	274,441.67	2,095,939.92
Shield of Honor, Baltimore, Md.....	(1)	(1)	(1)
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	4,218,405.20	159,173.47	4,089,231.73
Woodmen of the World, Omaha, Nebr.....	24,064,746.41	1,915,106.31	22,149,640.10
Woodmen's Circle, New York, N. Y.....	539,147.84	18,066.36	521,081.48
LOCAL CASUALTY COMPANIES.			
<i>Stock (3).</i>			
Columbia Plate Glass, Washington, D. C.....	10,402.43	1,280.08	9,122.35
Commercial National, Washington, D. C.....	30,305.61	2,626.32	27,679.29
Home Plate Glass, Washington, D. C.....	37,480.00	3,594.75	33,885.25
DOMESTIC CASUALTY COMPANIES.			
<i>Stock (45).</i>			
Aetna Accident & Liability, Hartford, Conn.....	3,392,950.49	1,307,065.15	2,085,885.34
Aetna Life (accident department), Hartford, Conn.....	(2)	(2)	(2)
American Automobile Insurance Co., St. Louis, Mo.....	(3)	(3)	(3)
American Credit Indemnity, New York, N. Y.....	1,276,987.96	722,948.69	554,039.27
American Fidelity, Montpelier, Vt.....	1,065,142.79	608,853.35	456,289.44
American Indemnity, Galveston, Tex.....	787,373.42	161,197.74	626,175.68
Brotherhood Accident, Boston, Mass.....	244,140.56	85,262.13	158,878.43
Casualty Co. of America, New York, N. Y.....	3,400,490.58	2,345,679.89	1,054,810.69
Columbian National Life (accident department), Boston, Mass.....	(2)	(2)	(2)
Commercial Casualty, Newark, N. J.....	1,293,503.82	707,063.45	586,440.37
Continental Casualty, Hammond, Ind.....	2,005,487.95	1,405,487.95	600,000.00
Fidelity & Casualty, New York, N. Y.....	11,858,729.53	8,819,608.72	3,039,120.81
Fidelity & Deposit, Baltimore, Md.....	10,983,804.20	6,380,150.33	4,603,653.87
Georgia Casualty, Macon, Ga.....	914,502.73	411,408.90	503,093.83
Globe Indemnity, New York, N. Y.....	3,932,970.16	2,775,492.75	1,157,477.41
Great Eastern Casualty, New York, N. Y.....	1,041,427.05	651,651.20	389,775.85
Hartford Steam Boiler Inspection & Insurance, Hartford, Conn.....	5,659,573.50	2,479,845.73	3,179,727.77
Hartford Accident & Indemnity, Hartford, Conn.....	2,057,508.06	673,261.66	1,384,246.40
Indiana & Ohio Live Stock, Crawfordsville, Ind.....	405,689.41	134,394.24	271,295.17
Lloyds Plate Glass, New York, N. Y.....	909,651.71	392,134.29	517,517.42
Loyal Protective, Boston, Mass.....	469,063.09	228,225.77	240,837.32
Maryland Casualty Co., Baltimore, Md.....	6,893,373.25	4,782,315.93	2,111,057.32
Massachusetts Accident, Boston, Mass.....	234,740.86	84,740.86	150,000.00
Massachusetts Bonding & Insurance, Boston, Mass.....	4,641,311.31	2,403,802.93	2,237,508.38
Metropolitan Casualty, New York, N. Y.....	968,696.34	457,977.05	510,719.29
National Casualty, Detroit, Mich.....	352,629.89	54,722.00	297,907.89
National Surety, New York, N. Y.....	7,411,250.05	3,534,719.74	3,876,530.31
New Amsterdam Casualty, New York, N. Y.....	1,703,788.05	1,063,774.53	643,013.52
New England Casualty, Boston, Mass.....	2,218,508.87	1,111,482.52	1,107,026.35
New Jersey Fidelity & Plate Glass, Newark, N. J.....	848,575.01	343,579.17	504,945.84
New York Plate Glass, New York.....	986,744.27	394,644.67	592,099.60
North American Accident, Chicago, Ill.....	754,066.34	325,521.01	428,545.33
Pacific Mutual Life (accident department), Los Angeles, Cal.....	(2)	(2)	(2)
Peerless Casualty, Keene, N. H.....	131,638.28	18,389.93	113,248.35
Preferred Accident, New York, N. Y.....	3,315,202.72	1,615,202.72	1,700,000.00
Prudential Casualty, Indianapolis, Ind.....	1,144,916.67	612,472.61	532,444.08
Reliance Life (accident department), Pittsburgh, Pa.....	4,852,365.91	3,556,515.19	1,295,850.72
Royal Indemnity, New York, N. Y.....	4,233,166.82	2,949,554.70	1,283,612.12
Southwestern Surety, Durant, Okla.....	1,495,028.25	908,957.90	586,070.35
Standard Accident, Detroit, Mich.....	4,930,330.21	2,832,155.25	2,098,164.96
Travelers Indemnity, Hartford, Conn.....	2,608,390.31	1,037,908.28	1,570,482.03
Travelers (accident department), Hartford, Conn.....	20,600,389.90	13,228,597.21	7,371,792.69
Union Casualty, Philadelphia, Pa.....	769,776.20	426,614.47	343,161.73
United States Casualty, New York, N. Y.....	2,951,302.19	1,701,302.19	1,250,000.00
United States Fidelity & Guaranty, Baltimore, Md.....	8,626,893.95	5,598,005.49	3,028,888.46

1 Did not file statement.

2 See life statement.

3 See fire statement.

*Financial condition of insurance companies and associations doing business in the
District of Columbia, Dec. 31, 1914—Continued.*

Name of company.	Assets.	Liabilities.	Surplus.
FOREIGN CASUALTY COMPANIES.			
<i>Stock (4).</i>			
Employers' Liability Assurance, London, England..	\$8,344,957.76	\$6,045,623.06	\$2,299,333.80
Frankfort General, Frankfort on the Main, Germany.	1,428,317.17	965,417.91	462,899.26
General Accident Fire & Life Assurance, Perth, Scotland.....	2,827,363.11	2,490,756.18	336,606.93
Ocean Accident & Guarantee, London, England....	5,576,477.41	4,271,423.67	1,305,053.74
LOCAL FIRE INSURANCE COMPANIES.			
<i>Stock (7).</i>			
Arlington Fire, Washington, D. C.....	428,285.09	126,266.50	302,018.59
Commercial Fire, Washington, D. C.....	(1)	(1)	(1)
Corcoran Fire, Washington, D. C.....	277,311.82	19,624.13	257,687.69
Firemen's, Washington, D. C.....	323,543.97	62,667.04	260,876.93
First National Fire, Washington, D. C.....	1,614,627.81	310,684.49	1,303,943.32
German American Fire, Washington, D. C.....	367,817.90	22,760.53	345,057.37
National Union, Washington, D. C.....	286,378.33	28,404.41	257,973.92
Potomac, Washington, D. C.....	350,813.23	49,063.61	301,749.62
<i>Mutual (3).</i>			
Mutual Fire, Washington, D. C.....	321,114.22	12,305.77	308,808.45
Mutual Investment Fire, Washington, D. C.....	5,653.26	2,325.52	3,327.74
Mutual Protection Fire, Washington, D. C.....	31,219.42	2,014.32	29,205.10
DOMESTIC FIRE INSURANCE COMPANIES.			
<i>Stock (66).</i>			
Aetna, Hartford, Conn.....	23,400,526.99	11,732,078.60	11,668,448.39
Agricultural, Watertown, N. Y.....	4,378,293.21	2,310,256.33	2,068,036.88
Allemania Fire, Pittsburgh, Pa.....	(2)	(2)	(2)
American Automobile, St. Louis, Mo.....	680,856.22	345,229.15	335,627.07
American Central, St. Louis, Mo.....	4,320,590.48	2,163,885.00	2,156,705.48
American Druglists' Fire, Cincinnati, Ohio.....	382,611.32	73,073.98	309,537.34
American & Foreign Marine, New York, N. Y.....	1,218,724.34	226,318.75	992,405.59
American, Newark, N. J.....	10,246,941.49	5,880,547.82	4,366,393.67
Automobile, Hartford, Conn.....	791,440.63	198,647.61	592,793.02
Boston, Boston, Mass.....	6,465,723.17	3,127,994.41	3,337,728.76
Buffalo German, Buffalo, N. Y.....	3,197,988.25	948,899.30	2,249,098.95
Camden, Camden, N. J.....	3,287,920.88	1,776,270.45	1,511,650.43
Citizens Fire, Charles Town, West Virginia.....	(4)	(4)	(4)
Citizens, St. Louis, Mo.....	601,680.30	37,727.89	563,952.41
City of New York, New York, N. Y.....	(2)	(2)	(2)
Columbia, Jersey City, N. J.....	1,060,383.28	246,339.61	814,043.67
Commercial Union Fire, New York, N. Y.....	1,204,235.54	600,715.92	603,519.62
Commonwealth, New York, N. Y.....	2,751,499.19	933,911.09	1,817,588.10
Connecticut Fire, Hartford, Conn.....	6,769,129.67	4,510,005.04	2,259,123.63
Continental, New York, N. Y.....	27,588,192.23	11,162,722.21	16,425,470.02
County Fire, Philadelphia, Pa.....	850,151.40	388,699.10	461,452.30
Dixie Fire, Greensboro, N. C.....	(4)	(4)	(4)
Equitable Fire & Marine, Providence, R. I.....	888,576.41	284,202.59	604,373.82
Federal, Jersey City, N. J.....	3,505,239.69	1,300,385.24	2,204,854.45
Fidelity-Phenix Fire, New York, N. Y.....	15,278,993.56	8,749,600.72	6,529,392.84
Fire Association of Philadelphia, Philadelphia, Pa.....	9,103,476.74	6,103,704.65	3,002,772.09
Fireman's Fund, San Francisco, Cal.....	10,175,434.49	6,400,375.98	3,775,058.51
Firemen's, Newark, N. J.....	6,901,120.36	3,372,937.59	3,528,182.77
Franklin Fire, Philadelphia, Pa.....	3,213,282.29	2,225,517.83	987,764.46
German Alliance, New York, N. Y.....	1,832,250.45	630,795.58	1,201,454.87
German American Fire, Baltimore, Md.....	1,230,482.50	281,626.62	948,855.88
German American, New York, N. Y.....	21,490,633.83	10,457,710.28	11,033,923.55
Germania Fire, New York, N. Y.....	7,284,654.80	3,798,512.21	3,486,142.59
Girard Fire & Marine, Philadelphia, Pa.....	2,498,230.93	1,636,360.63	861,870.30
Glens Falls, Glens Falls, N. Y.....	5,560,888.81	2,932,626.52	2,628,262.29
Globe & Rutgers Fire, New York, N. Y.....	8,966,071.46	4,946,376.80	4,019,694.66
Granite State Fire, Portsmouth, N. H.....	1,202,753.60	690,674.15	512,079.45
Hanover Fire, New York, N. Y.....	4,604,375.57	2,878,759.56	1,725,616.01
Hartford Fire, Hartford, Conn.....	26,954,099.46	17,910,996.34	9,043,103.12
Home, New York, N. Y.....	35,313,539.27	18,610,065.11	16,703,474.16
Humboldt Fire, Pittsburgh, Pa.....	1,400,163.44	919,702.73	480,460.71
Insurance Co. of North America, Philadelphia, Pa.....	18,310,715.10	10,310,715.10	8,000,000.00
Insurance Co. of the State of Pennsylvania, Phila- delphia, Pa.....	3,791,195.92	2,465,879.88	1,325,316.04
Maryland Motor Car, Wilmington, Del.....	452,328.61	108,092.55	344,236.06

¹ In hands of Receiver.² Withdrew from District.³ Did not file statement.

Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1914—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC FIRE INSURANCE COMPANIES—continued.			
<i>Stock (\$6)—Continued.</i>			
Massachusetts Fire & Marine, Boston, Mass.....	\$1,402,544.34	\$659,712.88	\$742,831.46
Milwaukee Mechanics, Milwaukee, Wis.....	4,203,215.47	2,626,060.00	1,577,155.47
National Fire, Hartford, Conn.....	16,045,850.70	10,443,550.22	5,602,300.48
National Union Fire, Pittsburgh, Pa.....	4,256,915.99	2,993,575.76	1,263,340.23
Newark Fire, Newark, N. J.....	2,105,419.32	1,089,970.99	1,015,448.33
New Hampshire Fire, Manchester, N. H.....	6,350,079.09	3,274,365.31	3,075,713.78
Niagara Fire, New York, N. Y.....	7,502,873.16	4,115,440.15	3,387,433.01
North British & Mercantile, New York, N. Y.....	2,277,566.81	537,521.00	1,740,045.81
North River, New York, N. Y.....	2,860,131.49	1,727,208.78	1,132,922.71
Northwestern National, Milwaukee, Wis.....	6,667,610.27	4,147,233.26	2,520,377.01
Old Colony, Boston, Mass.....	1,319,301.53	585,902.55	733,398.98
Orient, Hartford, Conn.....	3,625,672.00	1,623,606.56	2,002,065.44
Pennsylvania Fire, Philadelphia, Pa.....	8,090,190.07	5,151,636.73	2,938,553.34
Phoenix, Hartford, Conn.....	14,563,612.86	6,290,205.88	8,273,406.98
Providence Washington, Providence, R. I.....	5,183,653.34	3,317,421.82	1,866,231.52
Queen, New York, N. Y.....	10,187,030.04	5,165,587.85	5,021,442.19
Rhode Island, Providence, R. I.....	1,435,251.62	707,019.87	728,001.65
St. Paul Fire & Marine, St. Paul, Minn.....	10,162,454.84	5,945,811.77	4,216,643.07
Security, New Haven, Conn.....	4,173,901.26	2,379,189.01	1,794,712.25
Springfield Fire & Marine, Springfield, Mass.....	10,970,404.14	6,479,967.61	4,490,436.53
Standard Fire, Hartford, Conn.....	1,624,697.42	668,504.89	956,192.53
Sterling Fire, Indianapolis, Ind.....	1,604,083.33	442,602.03	1,161,481.30
Teutonia Fire, Pittsburgh, Pa.....	993,318.16	692,731.78	300,586.38
Virginia Fire & Marine, Richmond, Va.....	1,761,019.52	842,821.45	918,198.07
Westchester Fire, New York, N. Y.....	5,948,735.08	3,867,280.35	2,081,454.73
Williamsburgh City Fire, New York, N. Y.....	4,719,933.94	2,900,719.68	1,819,214.26
<i>Mutual (\$).</i>			
Fitchburg Mutual Fire, Fitchburg, Mass.....	255,574.89	232,547.97	23,026.92
Mutual Fire, Sandy Spring, Md.....	347,206.18	4,244.30	342,961.88
<i>Lloyds Association (1).</i>			
Subscribers at United States "Lloyds," New York, N. Y.....	1,412,678.43	715,408.78	697,269.65
UNITED STATES BRANCHES OF FOREIGN FIRE INSURANCE COMPANIES.			
<i>Stock (\$0).</i>			
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	2,664,663.14	1,446,473.49	1,218,189.65
Atlas Assurance, London, England.....	2,962,091.62	1,867,177.28	1,094,914.34
British & Foreign Marine, Liverpool, England.....	1,210,122.09	412,954.92	797,167.17
British America Assurance, Toronto, Canada.....	1,844,585.14	1,120,152.44	723,432.70
Caledonian, Edinburgh, Scotland.....	2,284,041.17	1,683,801.57	600,239.60
Commercial Union Assurance, London, England.....	9,204,052.75	7,020,603.79	2,183,448.96
Hamburg-Bremen Fire, Hamburg, Germany.....	1,876,636.90	1,316,389.75	560,247.15
Indemnity Mutual Marine, London, England.....	529,891.68	172,914.35	356,977.23
Law, Union & Rock, London, England.....	1,320,887.76	445,596.17	875,291.59
Liverpool & London & Globe, Liverpool, England.....	14,783,618.69	9,961,463.20	4,822,155.49
London Assurance, London, England.....	3,913,429.41	2,912,183.17	1,001,246.24
London & Lancashire Fire, Liverpool, England.....	4,864,379.73	3,079,389.14	1,784,990.59
Mannheim, Mannheim, Germany.....	1,210,723.76	754,467.78	456,255.98
Nationale Fire, Paris, France.....	718,253.74	288,006.22	430,247.52
North British & Mercantile, London, England.....	8,921,607.68	5,304,831.59	3,616,776.09
Northern Assurance, London, England.....	5,583,800.63	3,304,860.21	2,278,940.42
Norwich Union Fire, Norwich, England.....	3,127,486.69	1,944,401.17	1,183,085.52
Palatine, London, England.....	3,185,774.33	2,181,336.08	1,004,438.25
Phenix Fire, Paris, France.....	629,588.65	290,913.48	338,675.17
Phoenix Assurance, London, England.....	4,027,712.25	2,535,550.95	1,492,161.30
Prussian National, Stettin, Germany.....	2,398,540.84	1,395,134.79	1,003,406.05
Royal Exchange Assurance, London, England.....	2,947,675.17	1,880,266.82	1,067,308.35
Royal, Liverpool, England.....	13,291,637.18	9,531,074.76	3,760,562.42
Scottish Union & National, Edinburgh, Scotland.....	6,362,813.98	2,734,004.66	3,628,809.32
Sun Insurance Office, London, England.....	4,859,613.80	3,312,255.85	1,547,357.95
Svea Fire & Life, Gothenburg, Sweden.....	1,588,370.99	978,721.97	609,649.02
Union Assurance Society, London, England.....	1,458,339.14	590,026.17	868,312.97
Union Fire, Paris, France.....	972,080.37	427,625.83	544,454.54
Union Marine, Liverpool, England.....	894,746.75	411,152.60	483,594.15
Western Assurance, Toronto, Canada.....	2,543,973.35	1,467,625.60	1,076,347.75
Total.....	5,382,096,490.69	4,385,978,555.79	996,117,934.90

COMPARATIVE TABLE.

LIFE INSURANCE COMPANIES, DECEMBER 31, 1914.

TABLE F.—Showing the business transacted in the District of Columbia during the year

Name and location.	Policies in force Dec. 31, 1913.		Policies issued during 1914.	
	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.				
Equitable, Washington, D. C.:				
Ordinary.....	605	\$510,860.00	261	\$199,552.00
Industrial.....	31,858	3,676,774.00	9,642	989,614.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore Life, Baltimore, Md.:				
Ordinary.....	67	38,929.41	24	11,743.45
Industrial.....	5,979	606,555.72	2,267	298,304.75
Bankers' Life, Des Moines, Iowa.....	356	770,000.00	3	9,000.00
Berkshire Life, Pittsfield, Mass.....	288	545,413.00	45	106,000.00
Connecticut Mutual Life, Hartford, Conn.....	868	2,143,332.00	166	420,805.00
Eureka Life, Baltimore, Md.:				
Ordinary.....	33	17,750.00	3	2,000.00
Industrial.....	12,592	1,191,999.00	9,732	1,003,158.00
Fidelity Mutual Life, Philadelphia, Pa.....	491	953,063.00	38	102,470.00
John Hancock Mutual Life, Boston, Mass.....	1,086	3,457,401.00	152	624,021.00
Massachusetts Mutual Life, Springfield, Mass.....	761	1,682,416.00	101	219,500.00
Mutual Benefit Life, Newark, N. J.....	1,480	3,636,181.00	211	646,315.00
Mutual Life, New York, N. Y.....	3,346	8,557,719.20	269	975,030.60
National Life, Montpelier, Vt.....	169	403,360.92	26	59,770.50
New England Mutual Life, Boston, Mass.....	1,538	3,421,738.00	126	58,656.00
New York Life, New York, N. Y.....	3,660	7,621,663.00	109	260,137.00
Northwestern Mutual Life, Milwaukee, Wis.....	3,322	9,481,609.00	678	1,243,043.00
Penn Mutual Life, Philadelphia, Pa.....	3,004	10,321,942.00	320	1,064,100.00
Phoenix Mutual Life, Hartford, Conn.....	463	1,237,663.00	181	834,480.00
Security Mutual Life, Binghamton, N. Y.....	137	352,257.00	88	255,634.00
17			17	69,054.12
Total.....	39,640	56,440,992.25	14,456	8,263,822.42
<i>Stock.</i>				
Aetna Life, Hartford, Conn.....	1,028	1,305,651.89	876	441,055.73
Columbian National Life, Boston, Mass.....	55	202,777.00	13	48,250.00
Continental Assurance, Chicago, Ill.....	38	43,031.00	32	51,400.00
Equitable Life, New York, N. Y.....	3,667	9,094,045.00	526	1,031,194.00
Germania Life, New York, N. Y.....	194	326,365.00	29	65,000.00
Home Life, New York, N. Y.....	982	2,092,409.00	181	434,534.69
Jefferson Standard Life, Greensboro, N. C.....	36	75,000.00	3	5,000.00
Life Insurance Co. of Virginia, Richmond, Va.:				
Ordinary.....	436	308,101.00	76	56,214.00
Industrial.....	12,835	1,591,299.00	2,378	313,509.00
Manhattan Life, New York, N. Y.....	590	2,417,436.00	27	126,025.00
Maryland Life, Baltimore, Md.....	85	135,880.00	17	12,550.00
6			6	10,000.00
Metropolitan Life, New York, N. Y.:				
Ordinary.....	9,249	8,869,202.00	1,626	1,802,526.00
Industrial.....	150,618	20,211,891.00	19,120	2,466,043.00
Pacific Mutual Life, Los Angeles, Cal.....	202	429,164.00	22	40,584.00
Philadelphia Life, Philadelphia, Pa.....	5	6,000.00	8	14,000.00
Pittsburgh Life & Trust, Pittsburgh, Pa.....	177	348,864.00	37	68,000.00
Provident Life & Trust, Philadelphia, Pa.....	822	3,240,553.00	72	273,183.00
Prudential, Newark, N. J.:				
Ordinary.....	4,069	5,507,453.00	898	1,201,132.00
Industrial.....	72,684	10,012,518.00	12,645	1,994,306.00
Reliance Life, Pittsburgh, Pa.....	84	133,361.00	32	32,000.00
Travelers, Hartford, Conn.....	947	3,957,959.00	158	713,575.00
Union Central Life, Cincinnati, Ohio.....	913	2,154,532.00	186	254,411.00
United States Life, New York, N. Y.....	33	62,265.00	172	423,180.00
6			6	21,000.00
Total.....	259,749	72,525,756.89	39,046	11,898,672.42
RECAPITULATION.				
District of Columbia Company.....	32,463	4,187,634.00	9,903	1,189,166.00
Companies chartered outside of District of Columbia:				
Mutual.....	39,640	56,440,992.25	14,456	8,263,822.42
Stock.....	259,749	72,525,756.89	39,046	11,898,672.42
Grand total.....	331,852	133,154,383.14	63,405	21,351,660.84

* Transferred to District of Columbia from other States.

1914 by all life insurance companies, annual statements of which have been accepted.

Policies terminated during 1914.		Policies in force Dec. 31, 1914.		Losses unpaid Dec. 31, 1913.		Losses incurred during 1914.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
188	\$137,752.00	678	\$572,660.00			4	\$6,484.00
8,774	945,942.00	32,726	3,720,446.00			458	46,889.00
19	10,468.00	72	40,804.86				
2,195	282,056.25	6,051	622,804.22			155	17,667.69
32	64,000.00	327	715,000.00			4	8,000.00
26	65,097.00	307	586,316.00			1	1,000.00
114	279,626.00	920	2,284,511.00	1	\$408.00	5	15,000.00
4	2,500.00	32	17,250.00				
17,973	735,653.00	4,351	1,459,504.00			764	16,845.00
44	122,000.00	485	833,533.00			5	13,040.00
80	261,413.00	1,158	3,820,009.00	1	1,000.00	10	14,500.00
32	66,349.00	830	1,835,567.00			5	11,600.00
82	219,031.00	1,609	4,063,465.00	2	613.00	31	31,033.00
166	745,838.60	3,449	8,786,911.20	1	5,058.00	60	284,210.00
15	33,146.34	180	429,985.08			1	500.00
253	144,845.00						
67	160,655.00	1,553	3,435,031.00			16	37,011.00
368	826,219.00	3,970	8,039,087.00	2	11,756.00	81	300,383.05
117	433,786.00	3,525	10,111,923.00	3	4,000.00	35	115,773.60
2294	583,924.00	2,891	9,796,828.00	2	2,764.82	32	97,455.00
65	210,737.00	486	1,282,560.00	1	632.00	11	24,561.00
33	124,614.38	121	296,696.74			4	21,199.98
21,779	6,147,628.57	32,317	58,557,186.10	13	26,231.82	1,220	1,009,779.32
737	313,911.00	1,167	1,432,796.62	1	3,500.00	17	31,199.00
4	21,000.00	64	230,027.00				
20	19,776.00	50	74,655.00				
359	767,948.00	3,834	9,357,291.00	1	385.00	41	106,342.36
25	46,431.00	198	344,934.00	1	1,149.41	8	21,295.21
167	413,178.69	996	2,113,765.00	2	7,000.00	8	23,276.69
2	5,000.00	37	75,000.00				
46	34,009.00	466	330,306.00	1	500.00	5	7,500.00
2,095	249,909.00	13,118	1,654,899.00			143	21,117.01
127	722,013.00	490	1,821,448.00			13	56,639.00
9	7,824.00	89	150,606.00	1	450.00	3	1,462.52
830	901,319.00	10,045	9,770,409.00	1	1,000.00	127	124,682.43
11,376	1,965,925.00	158,362	20,712,009.00	13	1,617.00	1,963	257,514.23
8	55,911.00	216	413,837.00				
4	5,000.00	9	15,000.00				
34	63,384.00	180	353,480.00	3	1,571.00	12	15,850.00
36	206,947.00	858	3,306,789.00	1	1,000.00	6	55,000.00
490	588,272.00	4,477	6,120,313.00			36	46,817.69
8,561	1,419,910.00	76,768	10,586,914.00	42	3,594.40	878	105,184.63
26	49,465.00	90	115,896.00				
64	228,841.00	1,041	4,442,693.00			9	28,622.00
87	223,912.00					13	84,436.05
94	320,633.00	1,000	2,287,578.00				
2	3,700.00	37	79,565.00			1	1,000.00
25,203	8,634,218.69	273,592	75,790,210.62	67	21,766.81	3,283	987,938.82
8,962	1,083,694.00	33,404	4,293,106.00			462	53,373.00
21,779	6,147,628.57	32,317	58,557,186.10	13	26,231.82	1,220	1,009,779.32
25,203	8,634,218.69	273,592	75,790,210.62	67	21,766.81	3,283	987,938.82
55,944	15,865,541.26	339,313	138,640,502.72	80	47,998.63	4,965	2,051,091.14

² Transferred from District of Columbia to other States..

TABLE F.—Showing the business transacted in the District of Columbia during the year 1914 by all life insurance companies, annual statements of which have been accepted—Con.

Name and location.	Losses paid during 1914.		Losses unpaid Dec. 31, 1914.		Gross premiums.
	Number.	Amount.	Number.	Amount.	
DISTRICT OF COLUMBIA COMPANY.					
Equitable, Washington, D. C.:					} \$162,353.73
Ordinary.....	4	\$6,484.00			
Industrial.....	458	46,889.00			
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
Mutual.					
Baltimore Life, Baltimore, Md.:					
Ordinary.....					1,720.50
Industrial.....	155	17,667.69			37,748.98
Bankers' Life, Des Moines, Iowa.....	4	8,000.00			16,014.65
Berkshire Life, Pittsfield, Mass.....	1	1,000.00			14,126.47
Connecticut Mutual Life, Hartford, Conn.....	5	15,000.00	1	\$408.00	69,922.23
Eureka Life, Baltimore, Md.:					
Ordinary.....					605.16
Industrial.....	764	16,845.00			58,336.31
Fidelity Mutual Life, Philadelphia, Pa.....	4	12,040.00	1	1,000.00	38,495.72
John Hancock Mutual Life, Boston, Mass.....	11	15,500.00			110,028.92
Massachusetts Mutual Life, Springfield Mass.....	5	11,600.00			69,615.40
Mutual Benefit Life, Newark, N. J.....	31	26,539.00	2	5,057.00	121,037.51
Mutual Life, New York, N. Y.....	61	289,263.00			318,757.28
National Life, Montpelier, Vt.....	1	500.00			12,798.57
New England Mutual Life, Boston Mass.....	16	37,011.00			89,304.99
New York Life, New York, N. Y.....	80	308,973.55	3	3,165.50	340,337.39
Northwestern Mutual Life, Milwaukee, Wis.....	35	115,273.60	3	4,530.00	254,157.75
Penn Mutual Life, Philadelphia, Pa.....	31	97,219.82	3	3,000.00	265,155.63
Phoenix Mutual Life, Hartford, Conn.....	11	24,405.00	1	788.00	56,897.88
Security Mutual Life, Binghamton, N. Y.....	4	21,199.98			10,117.95
Total.....	1,219	1,018,092.64	14	17,918.50	1,889,179.29
Stock.					
Aetna Life, Hartford, Conn.....	17	34,635.00	1	64.00	36,218.40
Columbian National Life, Boston, Mass.....					7,600.54
Continental Assurance, Chicago, Ill.....					2,167.71
Equitable Life, New York, N. Y.....	40	103,727.36	2	3,000.00	355,886.26
Germania Life, New York, N. Y.....	9	22,444.62			10,932.26
Home Life, New York, N. Y.....	10	30,276.69			74,981.72
Jefferson Standard Life, Greensboro, N. C. Life Insurance Co. of Virginia, Rich- mond, Va.:					1,964.77
Ordinary.....	6	8,000.00			9,784.99
Industrial.....	142	20,951.91	1	165.10	63,445.32
Manhattan Life, New York, N. Y.....	13	56,639.00			70,936.19
Maryland Life, Baltimore, Md.....	2	1,362.52	2	550.00	4,097.33
Metropolitan, New York, N. Y.:					
Ordinary.....	121	110,092.72	7	15,589.71	364,234.89
Industrial.....	1,961	257,203.93	15	1,927.30	709,960.86
Pacific Mutual Life, Los Angeles, Cal.....					12,257.68
Philadelphia Life, Philadelphia, Pa.....					1,310.01
Pittsburgh Life & Trust, Pittsburgh, Pa.....	12	16,150.00	3	1,271.00	9,956.98
Provident Life & Trust, Philadelphia, Pa.....	6	55,000.00	1	1,000.00	109,526.50
Prudential, Newark, N. J.:					
Ordinary.....	33	43,817.69	3	3,000.00	188,067.77
Industrial.....	894	106,051.06	26	2,727.97	357,222.56
Reliance Life, Pittsburgh, Pa.....					3,544.10
Travelers, Hartford, Conn.....	9	28,622.00			135,001.08
Union Central Life, Cincinnati, Ohio.....	13	84,436.05			67,284.75
United States Life, New York, N. Y.....	1	1,000.00			1,155.36
Total.....	3,289	980,410.55	61	29,295.08	2,597,537.98
RECAPITULATION.					
District of Columbia Company.....	462	53,373.00			162,353.73
Companies chartered outside of District of Columbia:					
Mutual.....	1,219	1,018,092.64	14	17,918.50	1,889,179.29
Stock.....	3,289	980,410.55	61	29,295.08	2,597,537.98
Grand total.....	4,970	2,051,876.19	75	47,213.58	4,649,071.00

ABSTRACT.

COMPILED FROM ANNUAL STATEMENT OF THE LIFE INSURANCE
COMPANY ORGANIZED UNDER THE DISTRICT OF COLUMBIA
LAW, SHOWING ITS CONDITION DECEMBER 31, 1914.

EQUITABLE LIFE INSURANCE CO.

[Located at No. 816 Fourteenth Street NW., Washington, D. C. Incorporated, 1902; commenced business, 1902. Henry P. Blair, president; Allen C. Clark, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$120,000.00	
Amount of ledger assets Dec. 31 of previous year.....		\$315,393.16
Increase of paid-up capital during year.....		10,000.00
Extended at.....		325,393.16

INCOME.

First year's premiums on original policies, less reinsurance.....	\$35,296.50	
Dividends applied to purchase paid-up additions and annuities.....	44.07	
Surrender values applied to purchase paid-up insurance and annuities.....	2,507.45	
Total new premiums.....	37,848.02	
Renewal premiums, less reinsurance.....	237,497.85	
Total premium income.....		275,345.87
Interest on mortgage loans.....	\$6,292.23	
Interest on collateral loans.....	370.00	
Interest on bonds and dividends on stocks.....	3,115.59	
Interest on premium notes, policy loans, or liens.....	352.35	
Interest on deposits.....	123.32	
Interest on other debts due the company.....	5.48	
Rents, including \$4,320 for company's occupancy of its own buildings.....	13,607.04	
Total interest and rents.....		23,866.01
Premium, capital stock.....	\$6,550.00	
Agents' deposit.....	515.64	
Profit on sale or maturity of ledger assets.....		7,065.64
Total income.....		306,427.52
Total.....		631,820.68

DISBURSEMENTS.

Death claims and additions.....	\$74,306.54	
Matured endowments and additions.....	515.00	
Total death claims and endowments.....		74,821.54
Surrender values paid in cash or applied in liquidation of loans or notes.....	1,315.95	
Surrender values applied to purchase paid-up insurance and annuities.....	2,507.45	
Dividends paid policyholders in cash or applied in liquidation of loans or notes.....	357.12	
Dividends applied to purchase paid-up additions and annuities.....	44.07	
Total paid policyholders.....		79,046.13
Expense of investigation and settlement of policy claims, including legal expenses.....	100.00	
Interest or dividends to stockholders.....	6,716.38	
Commissions to agents.....	68,652.65	
Compensation of managers and agents not paid by commissions on new business.....	23,096.30	
Agency supervision and traveling expenses of supervisors.....	964.19	
Medical examiners' fees and inspection of risks.....	5,126.50	
Salaries and all other compensation of officers and home-office employees.....	19,952.93	
Rent, including company's occupancy of its own buildings.....	5,818.00	
Advertising, printing, stationery, postage, telegraph, telephone, express, and exchange.....	6,770.31	
Furniture, fixtures, and safes.....	471.55	
Repairs and expenses (other than taxes) on real estate.....	3,861.55	
Taxes on real estate.....	1,126.50	
State taxes on premiums.....	4,129.04	
Insurance department licenses and fees.....	556.22	
All other licenses, fees, and taxes.....	209.59	
Reserve companies, \$325; typewriting and adding machines, \$482.70; advances to agents, \$170.92; interest, \$36.69; profit and loss, \$1,530.40; sundries, \$1,648.29; calendars, \$60; entertainment, etc., \$1,035.64; agents' bonds, \$207.50; interest, building, \$1,950; advertising material, \$590.20; loans, \$141.08.....		8,178.42
Loss on sale or maturity of ledger assets, bonds.....		1,433.75
Total disbursements.....		236,210.01
Balance.....		395,610.67

LEDGER ASSETS.

Book value of real estate.....	\$102,008.69
Mortgage loans on real estate.....	135,000.00
Loans secured by collaterals.....	9,600.00
Loans on company's policies assigned as collateral.....	8,869.20
Book value of bonds and stocks.....	116,672.50
Deposits in trust companies and banks not on interest.....	9,889.86
Deposits in trust companies and banks on interest.....	13,520.42
Agents' balances.....	50.00
Total ledger assets.....	395,610.67

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,678.20
Interest due and accrued on bonds.....	1,160.00
Interest due and accrued on collateral loans.....	102.26
Interest due and accrued on premium notes, loans, or liens.....	144.45
Interest due and accrued on other assets.....	146.76
Rents due and accrued on company's property.....	33.33
	3,265.00
Market value of real estate over book value.....	24,823.31
Market value of bonds and stocks over book value.....	1,442.70
Net uncollected and deferred premiums:	
New business.....	4,243.98
Renewals.....	15,999.50
	20,243.48
Admitted assets.....	445,385.16

LIABILITIES.

Net reserve.....	274,318.00
Total policy claims.....	290.00
Premiums paid in advance, including surrender values so applied.....	4,750.67
Salaries, rents, office expenses, bills, and accounts due or accrued.....	503.92
Medical examiners' and legal fees due or accrued.....	379.50
State, county, and municipal taxes due or accrued.....	5,082.28
Dividends or other profits due policyholders.....	114.29
Agents' deposits.....	1,196.64
Total.....	286,635.30
Paid-up capital.....	120,000.00
Unassigned funds (surplus).....	38,749.86
Total liabilities.....	445,385.16

PREMIUM-NOTE ACCOUNT.

On hand Dec. 31, 1913.....	5,797.35
Received during the year on old policies.....	5,069.52
	10,866.87
Deductions during the year, as follows:	
Used in purchase of surrendered policies.....	327.95
Voided by lapse.....	1,625.46
Redeemed by maker in cash.....	44.26
Total reduction of premium-note account.....	1,997.67
Balance note assets at end of the year.....	8,869.20

EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
All business written:				
Policies in force Dec. 31, 1913.....	1,509	\$1,232,697.00	50,077	\$5,467,990.00
Policies issued, revived, changed, and increased during the year.....	738	612,583.00	21,926	2,219,792.00
Total.....	2,247	1,845,280.00	72,003	7,687,782.00
Deduct policies which have ceased to be in force during the year:				
By death.....	10	9,984.00	759	67,073.00
By maturity.....			5	515.00
By expiry.....	23	16,481.00	12	1,488.00
By surrender.....	26	17,250.00		
By lapse.....	272	223,250.00	17,769	1,845,408.00
By decrease.....		1,988.00		57,250.00
Not taken.....	205	161,500.00		
Total.....	536	430,453.00	18,545	1,971,734.00
Total policies in force at end of year.....	1,711	1,414,827.00	53,458	5,716,048.00
Reinsured.....	93	130,000.00		

BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1913.....	605	\$510,860.00	31,853	\$3,676,774.00
Policies issued during the year.....	261	199,552.00	9,642	983,614.00
Total.....	866	710,412.00	41,500	4,666,388.00
Deduct policies ceased to be in force.....	188	137,752.00	8,774	945,942.00
Policies in force Dec. 31, 1914.....	678	572,660.00	32,726	3,720,446.00
Losses and claims incurred during the year.....	4	6,484.00	458	46,889.00
Losses and claims settled during the year.....	4	6,484.00	458	46,889.00
Premiums received (ordinary and industrial).....				162,353.73

COMPARATIVE TABLES.

HEALTH, ACCIDENT, AND LIFE ASSOCIATIONS,
DECEMBER 31, 1914.

TABLE G.—*Assets and liabilities of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia during 1914.*

Name and location.	Assets.			Liabilities.			Balance net assets.
	Ledger.	Nonledger.	Assets not admitted.	Losses.	Other liabilities.	Total.	
<i>Chartered outside District of Columbia.</i>							
American Temperance Life, New York, N. Y.....	\$130,516.27	\$22,592.44	.....	\$78,724.17	\$48,395.46	\$127,119.63	\$25,989.08
Merchants Life, Burlington, Iowa.....	1,204,048.07	49,376.28	\$96,971.95	14,000.00	409,742.96	423,742.96	732,709.44
Total.....	1,334,564.34	71,968.72	96,971.95	92,724.17	458,138.42	550,862.59	758,698.52
INDUSTRIAL.							
<i>District of Columbia companies.</i>							
Capital City Benefit Society, Washington, D. C.....	98,745.78	.....	5,630.00	.....	2,020.80	2,020.80	91,094.98
National Benefit Association, Washington, D. C.....	180,762.39	25,478.92	15,302.34	2,490.13	111,483.05	113,973.18	76,965.79
People's Mutual Benefit Insurance Co., Washington, D. C.....	55,879.43	210.00	5,656.25	.....	4,419.70	4,419.70	46,013.48
Provident Relief Association, Washington, D. C.....	36,641.88	3,650.00	4,889.82	135.00	2,693.11	2,828.11	32,573.95
Total.....	372,029.48	29,338.92	31,478.41	2,625.13	120,616.66	123,241.79	246,648.20
<i>Chartered outside District of Columbia.</i>							
Continental Life Insurance Co. (Inc.), Richmond, Va.....	41,715.58	287.56	2,827.38	1,710.45	8,515.66	10,226.11	28,949.65
Home Beneficial Association, Richmond, Va.....	468,350.23	30,059.70	12,855.96	1,483.50	189,863.26	191,346.76	294,207.21
Richmond Beneficial Insurance Co., Richmond, Va.....	59,725.80	8,972.24	6,861.75	.....	3,000.00	3,000.00	58,836.29
Southern Mutual Aid Association, Birmingham, Ala.....	(¹)	.....	.....	.....	.....	.....	.....
Total.....	569,791.61	39,319.50	22,545.09	3,193.95	201,378.92	204,572.87	381,993.15
RECAPITULATION.							
Domestic.....	1,334,564.34	71,968.72	96,971.95	92,724.17	458,138.42	550,862.59	758,698.52
Industrial:							
Local.....	372,029.48	29,338.92	31,478.41	2,625.13	120,616.66	123,241.79	246,648.20
Domestic.....	569,791.61	39,319.50	22,545.09	3,193.95	201,378.92	204,572.87	381,993.15
Grand total.....	2,276,385.43	140,627.14	150,995.45	98,543.25	780,134.00	878,677.25	1,387,339.87

¹ Reissued in the Continental Life Insurance Co. (Inc.).

TABLE H.—Income and disbursements during 1914 of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia.

Name and location.	Receipts during 1914.					Disbursements during 1914.				
	Member- ship fees and dues.	Assess- ments.	Total paid by mem- bers.	From all other sources.	Total receipts.	Losses and claims paid.	Advance payments returned.	Total paid to mem- bers.	All other payments.	Total dis- burse- ments.
<i>Chartered outside District of Columbia.</i>										
American Temperance Life, New York, N. Y.	\$1,724.00	\$168,673.74	\$170,397.74	\$9,024.87	\$179,422.61	\$122,793.32	\$23,091.90	\$145,885.22	\$54,262.19	\$200,147.41
Merchants Life, Burlington, Iowa	111,377.94	579,780.91	691,158.85	59,350.18	750,509.03	372,800.00	71.00	372,871.00	362,550.62	735,421.62
Total	113,101.94	748,454.65	861,556.59	68,375.05	929,931.64	495,593.32	23,162.90	518,756.22	416,812.81	935,569.03
INDUSTRIAL.										
<i>District of Columbia companies.</i>										
Capital City Benefit Society, Washington, D. C.	42,080.64		42,080.64	4,535.11	46,615.75	16,960.94		16,960.94	55,232.89	72,193.83
National Benefit Association, Washington, D. C.	203,822.21		203,822.21	11,583.07	215,405.28	54,172.43	176.32	54,348.75	132,963.94	187,312.69
Peoples Mutual Benefit Insurance Co., Washington, D. C.	358,310.98		358,310.98	7,288.79	365,599.77	139,828.49		139,828.49	241,734.14	381,562.63
Provident Relief Association, Washington, D. C.	427,093.08		427,093.08	3,088.04	430,181.12	201,855.00		201,855.00	228,854.64	430,709.64
Total	1,031,306.91		1,031,306.91	26,495.01	1,057,801.92	412,816.86	176.32	412,993.18	658,785.61	1,071,778.79
<i>Chartered outside District of Columbia.</i>										
Continental Life Insurance Co. (Inc.), Richmond, Va..	1,759.05	75,852.49	77,611.54	33,695.10	111,306.64	31,458.35		31,458.35	68,132.71	99,591.06
Home Beneficial Association, Richmond, Va.	859,586.55		859,586.55	26,540.18	886,126.73	403,464.69		403,464.69	401,599.30	805,063.99
Richmond Beneficial Insurance Co., Richmond, Va.	2,507.58	225,381.71	227,889.29	10,673.54	238,562.83	121,790.38		121,790.38	113,601.98	235,392.36
Southern Mutual Aid Association, Birmingham, Ala.	(1)									
Total	863,853.18	301,234.20	1,165,087.38	70,908.82	1,235,996.20	556,713.42		556,713.42	583,333.99	1,140,047.41
RECAPITULATION.										
Domestic	113,101.94	748,454.65	861,556.59	68,375.05	929,931.64	495,593.32	23,162.90	518,756.22	416,812.81	935,569.03
Industrial:										
Local	1,031,306.91		1,031,306.91	26,495.01	1,057,801.92	412,816.86	176.32	412,993.18	658,785.61	1,071,778.79
Domestic	863,853.18	301,234.20	1,165,087.38	70,908.82	1,235,996.20	556,713.42		556,713.42	583,333.99	1,140,047.41
Grand total	2,008,262.03	1,049,688.85	3,057,950.88	165,778.88	3,223,729.76	1,465,123.60	23,339.22	1,488,462.82	1,658,932.41	3,147,395.23

¹ Reinsured in the Continental Life Insurance Co. (Inc.).

TABLE I.—Number and amount of policies issued and terminated during the year 1914 by health, accident, and life insurance companies operating under section 653 and transacting business in the District of Columbia.

Name and location.	Certificates in force Dec. 31, 1913.		Written and restored during 1914.		Ceased to be in force 1914.		Certificates in force Dec. 31, 1914.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<i>Chartered outside District of Columbia.</i>								
American Temperance Life, New York, N. Y.	5,929	\$4,804,805.00	1,444	\$706,100.00	1,520	\$974,893.00	5,853	\$4,536,012.00
Merchants Life, Burlington, Iowa	29,249	58,392,000.00	5,531	11,053,000.00	3,973	7,972,000.00	30,807	61,473,000.00
Total.....	35,178	63,196,805.00	6,975	11,759,100.00	5,493	8,946,893.00	36,660	66,009,012.00
INDUSTRIAL.								
<i>District of Columbia companies.</i>								
Capital City Benefit Society, Washington, D. C.	4,029	295,865.50	8,312	504,958.25	7,203	436,360.25	5,138	364,463.50
National Benefit Association, Washington, D. C.	58,692	3,205,160.70	34,933	1,798,739.74	17,962	993,998.20	75,663	4,009,902.24
Peoples Mutual Benefit Insurance Co., Washington, D. C.	55,364	1,660,920.00	81,239	2,437,170.00	77,864	2,335,920.00	58,739	1,762,170.00
Provident Relief Association, Washington, D. C.	63,328	2,533,120.00	50,029	2,001,160.00	62,886	2,514,440.00	50,471	2,019,840.00
Total.....	181,413	7,695,066.20	174,513	6,742,027.99	165,915	6,280,718.45	190,011	8,156,375.74
<i>Chartered outside District of Columbia.</i>								
Continental Life Insurance Co. (Inc.), Richmond, Va.							44,081	1,360,912.75
Home Beneficial Association, Richmond, Va.	121,906	7,831,414.00	186,849	11,576,511.00	173,940	10,686,798.00	134,815	8,721,127.00
Richmond Beneficial Insurance Co., Richmond, Va.	30,831	1,079,085.00	9,888	524,614.50	8,500	320,739.90	32,219	1,282,959.60
Southern Mutual Aid Association, Birmingham, Ala.	(¹)							...
Total.....	152,737	8,910,499.00	196,737	12,101,125.50	182,440	11,007,537.90	211,115	11,364,999.35
RECAPITULATION.								
Domestic.....	35,178	63,196,805.00	6,975	11,759,100.00	5,493	8,946,893.00	36,660	66,009,012.00
Industrial:								
Local.....	181,413	7,695,066.20	174,513	6,742,027.99	165,915	6,280,718.45	190,011	8,156,375.74
Domestic.....	152,737	8,910,499.00	196,737	12,101,125.50	182,440	11,007,537.90	211,115	11,364,999.35
Grand total.....	369,328	79,802,370.20	378,225	30,602,253.49	353,848	26,235,149.35	437,786	85,530,387.09

¹ Reinsured in the Continental Life Insurance Co. (Inc.).

TABLE J.—Business transacted in the District of Columbia during 1914 by all health, accident, and life insurance companies operating under section 653.

Name and location.	Policies in force Dec. 31, 1913.		Policies issued during 1914.		Policies ceased to be in force during 1914.		Policies in force Dec. 31, 1914.		Losses and claims incurred during 1914.		Losses and claims paid, scaled down, etc., during 1914.		Premi- ums or assess- ments collected during 1914.
	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	
Chartered outside District of Columbia.													
American Temperance Life, New York, N. Y.....	36	\$44,300.00	.....	.....	12	\$15,000.00	24	\$29,300.00	.....	.....	.....	.....	\$1,017.32
Merchants Life, Burlington, Iowa.....	118	236,000.00	43	\$80,000.00	44	88,000.00	117	228,000.00	.....	.....	.....	.....	3,242.68
Total.....	154	280,300.00	43	80,000.00	56	103,000.00	141	257,300.00	.....	.....	.....	.....	4,260.00
INDUSTRIAL.													
District of Columbia companies.													
Capital City Benefit Society, Washington, D. C.....	4,029	295,865.50	8,312	504,958.25	7,203	436,360.25	5,138	364,463.50	2,400	\$16,960.94	2,400	\$16,960.94	42,080.04
National Benefit Association, Washington, D. C.....	11,931	710,519.40	8,219	429,601.50	2,976	160,793.00	17,174	979,327.90	700	10,537.67	626	10,123.17	39,898.91
Peoples Mutual Benefit Insurance Co., Washington, D. C.....	34,758	1,042,740.00	27,079	812,370.00	26,918	807,540.00	34,919	1,047,570.00	11,120	82,466.56	11,120	82,466.56	209,909.38
Provident Relief Association, Washington, D. C.....	16,877	675,080.00	15,116	604,640.00	20,745	829,800.00	11,248	449,920.00	7,878	46,978.89	7,878	46,978.89	111,529.68
Total.....	67,595	2,724,204.90	58,726	2,351,569.75	57,842	2,234,493.25	68,479	2,841,281.40	22,098	156,944.06	22,024	156,529.56	403,418.61
Chartered outside District of Columbia.													
Continental Life Insurance Co. (Inc.), Richmond, Va.....	.....	.....	.....	.....	.....	.....	4,315	133,217.00	.....	3,526.35	.....	3,526.35	10,518.88
Home Beneficial Association, Richmond, Va.....	4,978	297,173.00	24,312	1,560,401.00	21,301	1,384,994.00	7,989	472,580.00	.....	14,832.31	.....	14,832.31	42,266.11
Richmond Beneficial Insurance Co., Richmond, Va.....	4,067	142,445.00	602	31,936.10	575	21,797.65	4,094	152,583.45	828	3,978.15	828	3,978.15	11,129.47
Southern Mutual Aid Association, Birmingham, Ala.....	(1)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	9,045	439,618.00	24,914	1,592,337.10	21,876	1,406,791.65	16,398	758,380.45	828	22,396.81	828	22,336.81	63,914.46
RECAPITULATION.													
Domestic.....	154	280,300.00	43	80,000.00	56	103,000.00	141	257,300.00	.....	.....	.....	.....	4,260.00
Industrial:													
Local.....	67,595	2,724,204.90	58,726	2,351,569.75	57,842	2,234,493.25	68,479	2,841,281.40	22,098	156,944.06	22,024	156,529.56	403,418.61
Domestic.....	9,045	439,618.00	24,914	1,592,337.10	21,876	1,406,791.65	16,398	758,380.45	828	22,396.81	828	22,336.81	63,914.46
Grand total.....	76,794	3,444,122.90	83,683	4,023,906.85	79,714	3,744,284.90	85,018	3,856,961.85	22,926	179,340.87	22,852	178,866.37	471,593.07

¹ Reinsured in the Continental Life Insurance Co. (Inc.).

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF HEALTH, ACCIDENT,
AND LIFE ASSOCIATIONS, SHOWING THEIR CONDITION
ON DECEMBER 31, 1914.

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION.

[President, Frank Delano; secretary, Stacey Wilson. Incorporated, 1889; commenced business, 1889.
Home office, 253 Broadway, New York.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$133,840.43	\$10,260.00	\$7,140.64	\$151,241.07

INCOME.

Membership fees actually received.....			\$1,724.00	\$1,724.00
First year's assessments or premiums.....	\$7,095.15		3,820.30	10,915.45
Subsequent year's assessments or premiums.....	102,443.39		55,314.90	157,758.29
Total received from applicants and members.....	109,539.54		60,859.20	170,397.74
Interest on mortgage loans.....	4,864.96			4,864.96
Interest on collateral loans.....	581.73			581.73
Interest on bank deposits.....	839.67			839.67
Interest from all other sources.....	7.72			7.72
Advances to members paid.....	2,645.00			2,645.00
Policy fees.....			44.50	44.50
Collections on checks.....			41.29	41.29
Total income.....	118,477.62		60,944.99	179,422.61
Sum.....	252,318.05	\$10,260.00	68,085.63	330,663.68

DISBURSEMENTS.

Death claims.....	\$117,437.12			\$117,437.12
Permanent disability claims.....	75.00			75.00
Sick and accident claims.....	1,416.50			1,416.50
Advances to members.....	3,864.70			3,864.70
Premiums returned.....	23,091.90			23,091.90
Total payments to members.....	145,885.22			145,885.22
Commission and fees paid to agents.....			\$11,834.44	11,834.44
Salaries of managers or agents.....			5,859.68	5,859.68
Salaries of officers and trustees.....			12,555.00	12,555.00
Salaries of office employees.....			4,518.50	4,518.50
Salaries and fees paid to medical examiners.....			1,141.00	1,141.00
Traveling and other expenses of managers and agents.....			1,251.35	1,251.35
Collection and remittance of assessments, etc.....			4,644.23	4,644.23
Insurance departments fees and licenses.....			369.35	369.35
Taxes on assessments or premiums.....			317.47	317.47
Rent.....			3,707.50	3,707.50
Advertising, printing and stationery.....			2,668.20	2,668.20
Postage, express, telegraph and telephone.....			1,649.31	1,649.31
Legal expenses in litigating claims.....			2,860.46	2,860.46
Other legal expenses.....			269.50	269.50
Miscellaneous expenses.....			616.20	616.20
Total disbursements.....	145,885.22		54,262.19	200,147.41
Balance.....	106,432.83	\$10,260.00	13,823.44	130,516.27

LEDGER ASSETS.

Mortgage loans on real estate.....				\$99,867.00
Deposited in trust companies and banks on interest.....				26,372.75
Deposited in banks (not on interest).....				4,276.52
Total ledger assets.....				130,516.27

NONLEGER ASSETS.

Interest and rents due and accrued.....				3,141.82
Premiums or assessments actually collected by agencies not yet turned over to the association..				4,100.00
Mortuary assessments due or unpaid on last call.....				15,350.62
Total admitted assets.....				153,108.71

LIABILITIES.

Death claims due and unpaid, No. 1.....	\$500.00
Death claims adjusted not yet due, No. 13.....	22,200.00
Death claims resisted, No. 4.....	10,000.00
Death claims reported but not yet adjusted, No. 37.....	45,908.17
Total death claims.....	\$78,608.17
Total sick and accident claims.....	116.00
Total unpaid claims.....	78,724.17
Salaries, rents, expenses, etc., due or accrued, unpaid bills.....	675.30
Amount paid in advance.....	13,274.19
Reserve account completed payment policies.....	20,569.78
Reserve or emergency fund under section 205, New York insurance law.....	13,876.19
Total liabilities.....	47,720.16
	127,119.63

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	5,929	\$4,804,805.00
Policies or certificates written during the year.....	1,444	706,100.00
Total.....	7,373	5,510,905.00
Deduct terminated or decreased during the year.....	1,520	974,893.00
Total policies or certificates in force Dec. 31, 1914.....	5,853	4,536,012.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	36	44,300.00
Deduct terminated or decreased during the year.....	12	15,000.00
Total policies or certificates in force Dec. 31, 1914.....	24	29,300.00
Received during the year from members in District of Columbia.....		1,017.32
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	27	36,250.00
Claims (face value) incurred during the year.....	163	168,734.00
Total.....	190	204,984.00
Claims paid during the year.....	135	117,437.00
Balance.....	55	87,547.00
Saved by compromising or scaling claims down during the year.....		8,939.00
Claims unpaid Dec. 31, 1914.....	55	78,608.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred and paid during the year.....	2	75.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	8	87.00
Claims incurred during the year.....	152	1,445.50
Total.....	160	1,532.50
Claims paid during the year.....	144	1,416.50
Claims unpaid Dec. 31, 1914.....	16	116.00

MERCHANTS LIFE ASSOCIATION.

(President, John J. Seerley; secretary, F. J. Kuhlemeier. Incorporated, 1894; commenced business, 1894. Home office, National State Bank Building, Burlington Iowa.)

BALANCE SHEET

	Mortuary funds.	Reserve funds.	Guarantee fund.	Future call fund.	Expense funds.	Total.
Balance from previous year...	\$249,841.38	\$926,500.26	\$4,675.01	\$1,008.49	\$6,935.52	\$1,188,960.66

INCOME.

Membership fees actually received.....					\$111,377.94	\$111,377.94
Reserve fund.....		\$40,385.95				40,385.95
First year's assessments or premiums.....	\$23,139.68				30,862.71	54,002.39
Subsequent years' assessments or premiums.....	361,499.35				124,248.50	485,747.85
Other payments by applicants and members, viz:						
Change of beneficiary.....					220.50	220.50
Reinstatement fees.....					520.00	520.00
Total received from applicants and members.....	384,639.03	40,385.95			267,229.65	692,254.63
Deduct payments returned to applicants and members.....	863.31				232.47	1,095.78
Net amount received from applicants and members.....	383,775.72	40,385.95			266,997.18	691,158.85
Interest on mortgage loans.....		48,216.21				48,216.21
Interest on bonds and dividends on stocks.....		1,150.00				1,150.00
Interest on bank deposits.....		2,498.92				2,498.92
Interest from all other sources.....		5,812.00				5,812.00
Future call fund.....				\$1,673.05		1,673.05
Total income.....	383,775.72	98,063.08		1,673.05	266,997.18	750,509.03
Sum.....	633,617.10	1,024,563.34	\$4,675.01	2,681.54	273,932.70	1,939,469.69

DISBURSEMENTS.

Death claims.....	\$372,800.00					\$372,800.00
Returned to beneficiary.....			\$71.00			71.00
Total payments to members.....	372,800.00		71.00			372,871.00
Commission and fees paid to agents.....					\$111,092.23	111,092.23
Paid bank for recommendations.....					10,255.54	10,255.54
Pension committee.....					20,013.20	20,013.20
Salaries of officers and trustees, No. 7.....					16,296.00	16,296.00
Salaries of office employees, No. 20.....					11,356.99	11,356.99
Salaries and fees paid to medical examiners.....					2,100.00	2,100.00
Traveling and other expenses of managers and agents.....					10,141.18	10,141.18
Collection and remittance of assessments, etc.....					5,185.01	5,185.01
Insurance departments fees and licenses.....					5,493.76	5,493.76
Calls paid out of future call fund.....				\$1,860.58		1,860.58
Taxes on assessments or premiums.....		\$11,160.66				11,160.66
Municipal tax.....					522.63	522.63
Printing press account.....					324.40	324.40
Rent.....					4,675.00	4,675.00
Advertising, printing, and stationery.....					15,426.93	15,426.93
Postage, express, telegraph, and telephone.....					16,737.07	16,737.07
Lapsed reserve notes.....		88,169.05				88,169.05
Other legal expenses.....					1,407.67	1,407.67
Furniture and fixtures.....					3,545.21	3,545.21
Medical examinations.....					20,154.68	20,154.68
Miscellaneous.....					4,189.57	4,189.57
Interest paid on advances.....					560.00	560.00
Inspection of risks.....					1,883.26	1,883.26
Total disbursements.....	372,800.00	99,329.71	71.00	1,860.58	261,360.33	735,421.62
Balance.....	260,817.10	925,233.63	4,604.01	820.96	12,572.37	1,204,048.07

LEDGER ASSETS.

Mortgage loans on real estate.....	\$947,430.00
Book value of bonds and stocks.....	26,258.75
Deposited in trust companies and banks on interest.....	132,972.11
Deposited in banks (not on interest).....	1,604.01
Agents' balances.....	7,842.79
Reserve-fund notes of members in good standing.....	87,940.41
Total ledger assets.....	1,204,048.07

NONLEDGER ASSETS.

Interest.....	35,376.28
Mortuary call to become due on benefit certificates but only to the extent necessary to meet outstanding claims, call issued Dec. 31, 1914; approximate mortuary income (\$100,000).....	14,000.00
Gross assets.....	1,253,424.35

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$7,842.79
Book value of bonds and stocks over market value.....	1,188.75
Reserve-fund notes.....	87,940.41
	96,971.95
Total admitted assets.....	1,156,452.40

LIABILITIES.

Death claims reported but not yet adjusted, No. 7.....	14,000.00
Total unpaid claims (7).....	14,000.00
Salaries, rents, expenses, etc., due or accrued.....	1,000.00
Taxes due or accrued (estimated).....	8,000.00
Advanced by directors, \$7,000: interest due or accrued on same, \$280.....	7,280.00
Value of outstanding benefit certificates or policies as provided by 32 G. A., chapter 83, Iowa.....	392,642.00
Future call fund.....	820.96
	409,742.96
Total liabilities.....	423,742.96

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	29,249	\$58,392,000.00
Policies or certificates written during the year.....	5,531	11,053,000.00
Total.....	34,780	69,445,000.00
Deduct terminated or decreased during the year.....	3,973	7,972,000.00
Total policies or certificates in force Dec. 31, 1914.....	30,807	61,473,000.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	118	236,000.00
Policies or certificates written during the year.....	43	80,000.00
Total.....	161	316,000.00
Deduct terminated or decreased during the year.....	44	88,000.00
Total policies or certificates in force Dec. 31, 1914.....	117	228,000.00
*Received during the year from members in District of Columbia: Mortuary, \$1,315.96; reserve, \$1,380.86; expense, \$545.86.....		3,242.68
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	9	18,000.00
Claims (face value) incurred during the year.....	186	371,000.00
D. P. Allen, certificate not issued.....	1	2,000.00
Total.....	196	391,000.00
Claims paid during the year.....	189	372,800.00
Balance.....	7	18,200.00
Saved by compromising or scaling claims down during the year.....		4,200.00
Claims unpaid Dec. 31, 1914.....	7	14,000.00

CAPITAL CITY BENEFIT SOCIETY OF THE DISTRICT OF COLUMBIA.

[President, Anson S. Taylor; secretary, Samuel H. Walker. Incorporated 1887; commenced business, 1887.
Home office 458-460 Louisiana Avenue NW., Washington, D. C.]

BALANCE SHEET.

Balance from previous year.....	\$25,323.86
Increase in capital stock.....	99,000.00

INCOME.

Membership fees.....	\$42,179.94
Total received from applicants and members.....	42,179.94
Deduct payments returned to applicants and members.....	99.30
Net amount received from applicants and members.....	42,080.64
Interest on bank deposits.....	21.36
Gross rents from association's property.....	1,298.00
Borrowed money.....	2,200.00
Miscellaneous.....	15.75
Increase in book value of ledger assets, real estate.....	1,000.00
Total income.....	46,615.75
Sum.....	170,939.61

DISBURSEMENTS.

Death claims.....	\$2,588.25
Sick and accident claims.....	14,372.69
Total payments to members.....	16,960.94
Commission and fees paid to agents.....	17,576.23
Salaries of managers or agents.....	2,945.00
Salaries of officers and trustees, No. 2.....	1,440.00
Salaries of office employees, No. 3.....	2,080.00
Salaries and fees paid to medical examiners.....	896.00
Insurance department's fees and licenses.....	20.00
Taxes on assessments or premiums.....	339.40
Real estate and personal taxes.....	1,053.12
Rent.....	480.00
Advertising, printing, and stationery.....	651.66
Postage, express, telegraph and telephone.....	193.78
Legal expenses in litigating claims.....	18.70
Repairs and expenses on real estate other than taxes.....	222.60
Furniture and fixtures.....	114.90
Borrowed money and interest.....	630.33
Incidentals.....	210.07
Stock dividend.....	25,000.00
Interest, etc., 462-464 Louisiana Avenue.....	1,361.10
Total disbursements.....	72,193.83
Balance.....	98,745.78

LEDGER ASSETS.

Book value of real estate (\$75,000 equity).....	\$98,500.00
Deposited in banks (not on interest).....	89.74
Cash in association's office.....	156.04
Total ledger assets.....	98,745.78

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	5,630.00
Total admitted assets.....	93,115.78

LIABILITIES.

Taxes due or accrued.....	\$420.80
Borrowed money.....	1,600.00
Capital stock.....	\$100,000.00
Impairment.....	8,905.02
Total liabilities.....	91,094.98
Total liabilities.....	93,115.78

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	4,029	\$295,865.50
Policies or certificates written during the year.....	8,312	504,958.25
Total.....	12,341	800,823.75
Deduct terminated or decreased during the year.....	7,203	436,360.25
Total policies or certificates in force Dec. 31, 1914.....	5,138	364,463.50
Received during the year from members in District of Columbia.....		42,080.64
DEATH CLAIMS.		
<i>District of Columbia.</i>		
Claims (face value) incurred and paid during the year.....	40	2,588.25
SICK AND ACCIDENT CLAIMS.		
<i>District of Columbia.</i>		
Claims incurred and paid during the year.....	2,360	14,372.69

NATIONAL BENEFIT ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, Robert W. Brown; secretary, Samuel W. Rutherford. Incorporated, 1898; commenced business, 1899. Home office, 609 F Street, N.W., Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$152,578.50

INCOME.

All assessments or premiums.....	203,822.21
Total received from applicants and members.....	203,822.21
Interest on bonds and dividends on stocks.....	4,668.00
Interest on bank deposits.....	104.13
Interest from all other sources.....	58.64
Gross rents from association's property.....	2,048.00
From all other sources, viz:	
Refunds.....	1,093.88
Security funds.....	2,551.26
Loans.....	553.89
Miscellaneous.....	505.27
Total income.....	215,405.28
Sum.....	367,983.78

DISBURSEMENTS

Death claims.....	19,538.32
Sick and accident claims.....	34,634.11
Rejected applicants.....	176.32
Total payments to members.....	54,348.75
Commission and fees paid to agents.....	57,866.09
Salaries of managers or agents.....	23,546.70
Other compensation of officers and trustees.....	8,580.00
Salaries of office employees.....	14,903.66
Salaries and fees paid to medical examiners.....	144.00
Traveling and other expenses of officers, trustees, and committees.....	6,821.22
Taxes on assessments or premiums and insurance department licenses and fees.....	3,029.50
Excise tax, \$291.54, and real estate, \$416.41.....	707.95
Rent.....	2,386.00
Advertising, printing, and stationery.....	5,386.54
Postage, express, telegraph, and telephone.....	2,130.54
Legal expenses in litigating claims.....	281.35
Water rent.....	51.58
Repairs and expenses on real estate other than taxes.....	495.00
Furniture and fixtures.....	1,358.05
Dividends.....	681.00
Refunds, miscellaneous.....	806.53
Premium refunds, \$251.33; fuel, gas, and electricity, \$829.07; janitor and elevator, \$917.19.....	1,997.59
Loans.....	448.00
Interest.....	187.05
Miscellaneous.....	1,155.59
Total disbursements.....	187,312.69
Balance.....	180,671.09

LEDGER ASSETS.

Book value of real estate.....	\$41,438.68
Mortgage loans on real estate.....	146.00
Book value of bonds and stocks.....	131,852.34
Deposited in trust companies and banks on interest and not on interest.....	7,078.86
Cash in association's office.....	246.51
Total ledger assets.....	180,762.39

NONLEDGER ASSETS.

Interest due and accrued.....	1,997.20
Market value of real estate over book value.....	9,745.88
Mortuary assessments due or unpaid on last call.....	3,440.93
Not due and deferred premiums.....	\$14,502.25
Less loading.....	4,207.34
	10,294.91
Gross assets.....	206,241.31

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	15,302.34
Total admitted assets.....	190,938.97

LIABILITIES.

Reserve American table, $\frac{3}{4}$ per cent.....	102,957.93
Death claims due and unpaid, No. 6.....	\$222.50
Death claims resisted, No. 17.....	651.50
Total death claims.....	\$74.00
Sick and accident claims resisted, No. 137.....	\$687.88
Sick and accident claims reported but not yet adjusted.....	928.25
Total sick and accident claims.....	1,616.13
Taxes due or accrued.....	2,418.50
Security funds.....	5,068.84
Estimated liability in future on sicknesses already incurred.....	1,037.78
Total liabilities except capital.....	113,973.18
Capital actually paid up in cash.....	\$5,090.00
Surplus over all liabilities.....	71,965.79
	76,965.79
Total liabilities.....	190,938.97

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	58,692	\$3,205,160.70
Policies or certificates written during the year.....	34,933	1,798,739.74
Total.....	93,625	5,003,900.44
Deduct terminated or decreased during the year.....	17,962	993,998.20
Total policies or certificates in force Dec. 31, 1914.....	75,663	4,009,902.24
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	11,931	710,519.40
Policies or certificates written during the year.....	8,219	429,601.50
Total.....	20,150	1,140,120.90
Deduct terminated or decreased during the year.....	2,976	160,793.00
Total policies or certificates in force Dec. 31, 1914.....	17,174	979,327.90
Received during the year from members in District of Columbia.....		39,898.91
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	14	616.50
Claims (face value) incurred during the year.....	399	19,795.82
Total.....	413	20,412.32
Claims paid during the year.....	390	19,538.32
Claims unpaid Dec. 31, 1914.....	23	874.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	2	55.00
Claims (face value) incurred during the year.....	87	4,298.90
Total.....	89	4,353.90
Claims paid during the year.....	85	4,234.40
Claims unpaid Dec. 31, 1914.....	4	119.50

EXHIBITS—Continued.

	Number.	Amount.
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	564	\$2, 447.98
Claims incurred during the year.....	3, 397	35, 938.17
Total.....	3, 961	38, 386.15
Claims paid during the year.....	3, 135	34, 634.11
Claims unpaid Dec. 31, 1914.....	826	3, 752.04
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	79	386.50
Claims incurred during the year.....	613	6, 238.77
Total.....	692	6, 607.27
Claims paid during the year.....	541	5, 888.77
Claims unpaid Dec. 31, 1914.....	151	718.50

PEOPLE'S MUTUAL BENEFIT INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[President, W. W. Chiswell; secretary, B. W. Chiswell. Incorporated, 1895; commenced business 1895. Home office, 518-520 Sixth Street, Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$71, 842.29

INCOME.

Membership fees actually received.....	360, 135.28
Total received from applicants and members.....	360, 135.28
Deduct payments returned to applicants and members.....	1, 824.30
Net amount received from applicants and members.....	358, 310.98
Interest on bonds and dividends on stocks.....	420.00
Interest on bank deposits.....	23.92
Gross rents from association's property, including \$1,500 for association's occupancy of its own buildings.....	3, 388.75
Agents' cash bond.....	3, 137.60
Miscellaneous.....	318.52
Total income.....	365, 599.77
Sum.....	437, 442.06

DISBURSEMENTS.

Death claims.....	23, 060.17
Sick and accident claims.....	116, 768.32
Total payments to members.....	139, 828.49
Commissions and fees paid to agents.....	3, 980.07
Salaries of managers or agents.....	154, 868.43
Salaries of officers and trustees, No. 4.....	26, 000.00
Salaries of office employees, No. 17.....	7, 029.70
Salaries and fees paid to medical examiners.....	695.95
Traveling and other expenses of managers and agents.....	5, 278.76
Insurance departments fees and licenses.....	306.94
Other licenses and fees, viz, municipal.....	100.00
Taxes on assessments or premiums.....	2, 643.40
Other taxes, viz, income, \$119.06, and real estate, \$204.17.....	323.23
Rent, including \$1, 500 for association's occupancy of its own buildings.....	3, 453.37
Advertising, printing, and stationery.....	3, 792.23
Postage, express, telegraph, and telephone.....	1, 317.75
Other legal expenses.....	2, 534.28
Repairs and expenses on real estate other than taxes.....	484.34
Furniture and fixtures.....	1, 741.27
Interest on mortgage.....	1, 100.00
Agents' cash bond returned.....	2, 282.85
Fuel and light.....	443.65
Livery, garage, and miscellaneous.....	3, 285.26
Water rent.....	26.12
Alley assessment.....	46.54
Decrease in book value of ledger assets, real estate.....	20, 000.00
Total disbursements.....	381, 562.63
Balance.....	55, 879.43

LEDGER ASSETS.

Book value of real estate, equity.....	\$40,000.00
Book value of bonds and stocks.....	10,421.25
Deposited in banks (not on interest).....	5,458.18
Total ledger assets.....	55,879.43

NONLEDGER ASSETS.

Interest and rents due and accrued on bonds.....	210.00
Gross assets.....	56,089.43

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$5,000.00
Book value of bonds and stocks over market value.....	656.25
Total admitted assets.....	50,433.18

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued.....	80.00
Taxes due or accrued: On premiums, \$2,841.10; real estate, \$253.97.....	3,095.07
Interest due or accrued on mortgages.....	288.88
Agents' cash bond.....	955.75
Total liabilities except capital.....	4,419.70
Capital stock paid up in cash.....	\$25,000.00
Surplus over all liabilities.....	21,013.48
Total liabilities.....	50,433.18

EXHIBITS.

	Number.	Amount.
EXHIBIT OF POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	55,364	\$1,660,920.00
Policies or certificates written during the year.....	81,239	2,437,170.00
Total.....	136,603	4,098,090.00
Deduct terminated or decreased during the year.....	77,864	2,335,920.00
Total policies or certificates in force Dec. 31, 1914.....	58,739	1,762,170.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	34,758	1,042,740.00
Policies or certificates written during the year.....	27,079	812,070.00
Total.....	61,837	1,854,810.00
Deduct terminated or decreased during the year.....	26,918	807,540.00
Total policies or certificates in force Dec. 31, 1914.....	34,919	1,047,270.00
Received during the year from members in District of Columbia.....		209,909.38
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....	478	23,060.17
<i>District of Columbia claims.</i>		
Claims paid during the year.....	281	17,511.23
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....	24,214	116,768.32
<i>District of Columbia claims.</i>		
Claims paid during the year.....	10,839	64,955.33

PROVIDENT RELIEF ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, John Brosnan, 617 F. Street NW.; secretary, T. W. Bramhall. Incorporated, 1893; commenced business, 1893. Home office, Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$37,170.50

INCOME.

Premium receipts.....	427,093.08
Interest on bonds and dividends on stocks.....	205.00
Gross rents from association's property.....	540.00
From all other sources.....	2,343.04
Total income.....	430,181.12
Sum.....	467,351.62

DISBURSEMENTS.

Death claims.....	31,656.69
Sick and accident claims.....	170,198.31
Total payments to members.....	201,855.00
Commission and fees paid to agents.....	44,676.63
Salaries of managers or agents.....	125,039.77
Salaries of officers and trustees (3).....	15,064.00
Salaries of office employees (32).....	11,535.00
Salaries and fees paid to medical examiners.....	514.65
Traveling and other expenses of officers, trustees, and committees.....	7,453.22
Insurance departments' fees and licenses.....	464.50
Taxes on assessments or premiums.....	2,564.62
Other taxes: Personal, water rent, city license, real estate, etc.....	245.45
Rent.....	5,206.92
Advertising, printing, and stationery.....	5,333.45
Postage, express, telegraph, and telephone.....	2,521.83
Other legal expenses.....	1,499.10
Repairs and expenses on real estate other than taxes.....	240.08
Furniture and fixtures.....	1,555.28
Heat, light, and power.....	1,141.61
Janitor, watchman, and all other expenses.....	3,798.53
Total disbursements.....	430,709.64
Balance.....	36,641.88

LEDGER ASSETS.

Book value of bonds and stocks.....	10,469.83
Deposited in banks (not on interest).....	25,499.33
Cash in association's office.....	9.72
Bills receivable.....	663.00
Total ledger assets.....	36,641.88

NONLEDGER ASSETS.

Supplies and printing equipment.....	650.00
Furnitures and fixtures.....	3,000.00
Gross assets.....	40,291.88

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$663.00
Book value of bonds and stocks over market value.....	576.82
Supplies and printing.....	650.00
Equipment, furniture, and fixtures.....	3,000.00
	<u>4,889.82</u>
Total admitted assets.....	35,402.06

LIABILITIES.

Death claims due and unpaid (2).....	135.00
Taxes due or accrued.....	2,693.11
Total liabilities except capital stock.....	2,828.11
Capital stock.....	\$25,000.00
Surplus over all liabilities.....	<u>7,573.95</u>
Total liabilities.....	35,402.06

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	63,328	\$2,533,120.00
Policies or certificates written during the year.....	50,029	2,001,160.00
Total.....	113,357	4,534,280.00
Deduct terminated or decreased during the year.....	62,886	2,514,440.00
Total policies or certificates in force Dec. 31, 1914.....	50,471	2,019,840.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	16,877	675,080.00
Policies or certificates written during the year.....	15,116	604,640.00
Total.....	31,993	1,279,720.00
Deduct terminated or decreased during the year.....	20,745	829,800.00
Total policies or certificates in force Dec. 31, 1914.....	11,248	449,920.00
Received during the year from members in District of Columbia.....		111,529.68
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....	791	31,656.69
<i>District of Columbia claims.</i>		
Claims paid during the year.....	216	8,668.61
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....	34,039	170,198.31
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	7,662	38,310.28

CONTINENTAL LIFE INSURANCE CO. (INC.), OF RICHMOND, VA.

[President, Robert L. Montague; secretary, Le Roy Smith. Incorporated, 1914; commenced business, 1914. Principal office, 1420 New York Avenue, Washington, D. C.]

BALANCE SHEET.

Capital stock.....	\$30,000.00
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INCOME.

Membership fees actually received.....	1,759.05
First year's assessments or premiums.....	75,954.74
Total received from applicants and members.....	77,713.79
Deduct payments returned to applicants and members.....	102.25
Net amount received from applicants and members.....	77,611.54
Interest from all sources.....	109.37
Borrowed money.....	8,000.00
Southern Mutual Aid Association assets.....	2,452.88
Agents' bond premiums.....	3.00
Old Dominion Protective Association assets.....	23,126.05
Agents' credit balances.....	3.80
Total income.....	111,306.64
Sum.....	141,306.64

DISBURSEMENTS.

Death claims.....	\$5,447.55
Sick and accident claims.....	26,010.80
Total payments to members.....	31,458.35
Commission and fees paid to agents.....	14,613.92
Salaries of managers or agents.....	19,029.45
Salaries of officers and trustees.....	4,045.00
Other compensation of office employers.....	1,006.04
Traveling and other expenses of managers and agents.....	1,420.41
Insurance department's fees and licenses.....	277.47
Charter fees and tax to State treasury on bonds.....	28.59
Rent.....	927.60
Advertising, printing, and stationery.....	1,176.70
Postage, express, telegraph, and telephone.....	710.93
Other legal expenses.....	623.75
Interest on borrowed money.....	56.00
Miscellaneous expense.....	717.20
Part payment on business bought.....	23,300.00
Stock-selling expense.....	199.65
Total disbursements.....	99,591.06
Balance.....	41,715.58

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks, or other collateral.....	3,339.99
Book value of bonds and stocks.....	10,217.25
Deposited in trust companies and banks on interest.....	20,000.00
Deposited in banks (not on interest).....	398.87
Cash in association's office.....	231.86
Loans on certificates.....	\$108.00
Cash in hands of agents.....	1,219.48
Furniture and fixtures.....	2,700.13
Building and loan certificates.....	3,500.00
	7,527.61
Total ledger assets.....	41,715.58

NONLEDGER ASSETS.

Interest due and accrued.....	287.56
Gross assets.....	42,003.14

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$127.25
Excess of mortuary assessments due or unpaid on last call over corresponding liability for unpaid claims.....	
Furniture and fixtures.....	2,700.13
	2,827.38
Total admitted assets.....	39,175.76

LIABILITIES.

Total unpaid claims.....	1,710.45
Salaries, rents, expenses, etc., due or accrued.....	3.80
Taxes due or accrued.....	431.86
Borrowed money, \$8,000; interest due or accrued on same, \$80.....	8,080.00
Total liabilities, except capital.....	10,226.11
Capital stock paid up in cash.....	\$30,000.00
Surplus.....	28,949.65
Total liabilities.....	39,175.76

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
Total business of the year.		
Total policies or certificates in force Dec. 31, 1914.....	44,081	\$1,360,912.75
Business in District of Columbia during year.		
Total policies or certificates in force Dec. 31, 1914.....	4,315	133,217.00
Received during the year from members in District of Columbia.....		10,518.88

EXHIBITS—Continued.

	Number.	Amount.
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....		\$5,447.55
<i>District of Columbia claims.</i>		
Claims paid during the year.....		478.40
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....		26,010.80
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....		3,047.95

HOME BENEFICIAL ASSOCIATION.

[President, R. D. Watkins; secretary, M. B. Morton. Incorporated, 1899; commenced business, 1899.
Home office, Richmond, Va.]

BALANCE SHEET.

Balance from previous year..... \$387,287.49

INCOME.

Total received from applicants and members.....	866,934.63
Deduct payments returned to applicants and members.....	7,348.08
Net amount received from applicants and members.....	859,586.55
Interest on mortgage loans.....	17,763.22
Interest on bonds and dividends on stocks.....	742.50
Interest on bank deposits.....	2,749.63
Interest from all other sources.....	68.05
Gross rents from association's property.....	652.84
Lost certificates.....	25.85
From accounts previously charged off.....	4,538.09
Total income.....	886,126.73
Sum.....	<u>1,273,414.22</u>

DISBURSEMENTS.

Death claims.....	114,439.68
Sick and accident claims.....	289,025.01
Total payments to members.....	403,464.69
Commission and fees paid to agents.....	216,070.41
Salaries of managers or agents.....	43,953.00
Salaries of officers and trustees.....	26,560.00
Salaries of office employees.....	28,918.24
Salaries and fees paid to medical examiners.....	7,074.07
Traveling and other expenses of officers, trustees, and committees.....	5,619.73
Insurance departments fees and licenses.....	579.58
Taxes on assessments or premiums.....	4,700.06
Real estate.....	115.73
State, city, and Federal taxes.....	4,571.73
Rent.....	4,483.77
Advertising, printing and stationery.....	4,374.99
Postage, express, telegraph and telephone.....	6,203.71
Legal expenses in litigating claims.....	910.00
Repairs and expenses on real estate other than taxes.....	49.60
Furniture and fixtures.....	1,633.90
Cash surrender.....	157.00
Dividends.....	45,000.00
Agents' balances charged off.....	623.78
Total disbursements.....	805,063.99
Balance.....	<u>468,350.23</u>

LEDGER ASSETS.

Book value of real estate.....	\$8,497.00
Mortgage loans on real estate.....	331,981.00
Loans secured by pledge of bonds, stocks, or other collateral.....	657.00
Book value of bonds and stocks.....	15,562.87
Deposited in trust companies and banks on interest.....	108,562.09
Cash in association's office.....	1,597.18
Agents' balances.....	1,119.59
Bills receivable.....	373.50
Total ledger assets.....	468,350.23

NONLEDGER ASSETS.

Interest and rents due and accrued.....	3,590.95
Net amount deferred and uncollected premiums.....	26,468.75
Gross assets.....	498,409.93

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,119.59
Bills receivable.....	373.50
Book value of bonds and stocks over market value.....	1,702.87
Special deposits.....	9,660.00
Total admitted assets.....	485,553.97

LIABILITIES.

Death claims adjusted not yet due.....	684.50
Death claims reported but not yet adjusted.....	799.00
Total death claims.....	1,483.50
Salaries, rents, expenses, etc., due or accrued.....	382.66
Commissions to agents due or accrued.....	1,232.75
Taxes due or accrued.....	6,029.47
Advance premiums or assessments.....	14,579.37
Medical fees.....	1,869.01
Legal reserve.....	165,770.00
Capital stock.....	30,000.00
Surplus over all liabilities.....	264,207.21
Total liabilities.....	485,553.97

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	121,906	\$7,831,414.00
Policies or certificates written during the year.....	186,849	11,576,511.00
Total.....	308,755	19,407,925.00
Deduct terminated or decreased during the year.....	173,940	10,686,798.00
Total policies or certificates in force Dec. 31, 1914.....	134,815	8,721,127.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	4,978	297,173.00
Policies or certificates written during the year.....	24,312	1,560,401.00
Total.....	29,290	1,857,574.00
Deduct terminated or decreased during the year.....	21,301	1,384,994.00
Total policies or certificates in force Dec. 31, 1914.....	7,989	472,580.00
Received during the year from members in District of Columbia.....		42,266.11
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	28	1,309.25
Claims (face value) incurred during the year.....	2,218	114,613.93
Total.....	2,246	115,923.18
Claims paid during the year.....	2,217	114,439.68
Claims unpaid Dec. 31, 1914.....	29	1,483.50

EXHIBITS—Continued.

	Number.	Amount.
DEATH CLAIMS—Continued.		
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	81	\$2,000.76
Claims paid during the year.....	80	1,940.76
Claims unpaid Dec. 31, 1914.....	1	60.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....		289,025.01
<i>District of Columbia claims.</i>		
Claims paid during the year.....		12,891.55

THE RICHMOND BENEFICIAL INSURANCE CO.

[President, S. J. Gilpin; secretary, John T. Taylor. Incorporated, 1894; commenced business, 1894.
Home office, 700 North Second Street, Richmond, Va.]

BALANCE SHEET.

Balance from previous year..... \$56,555.33

INCOME.

Membership fees actually received..... 2,507.58
First year's assessments or premiums..... 72,705.78
Subsequent years' assessments or premiums..... 145,411.56
Extra weekly premium paid by each member twice a year in May and November..... 7,264.37

Total received from applicants and members..... 227,889.29
Interest on bonds and dividends on stocks..... 465.98
Interest on bank deposits..... 43.15
Gross rents from association's property, including \$720 for association's occupancy of its own buildings..... 3,334.11
Borrowed money..... 6,737.50
Received for supplies, changes, and destroyed literature..... 83.80
Agents' registration fees..... 9.00

Total income..... 238,562.83

Sum..... 295,118.16

DISBURSEMENTS.

Death claims..... 27,220.13
Sick and accident claims..... 94,570.25

Total payments to members..... 121,790.38
Commission and fees paid to agents..... 60,619.43
Salaries of managers or agents..... 14,514.30
Salaries of officers and directors, 15..... 7,450.80
Salaries of office employees, 20..... 10,087.56
Salaries and fees paid to medical examiners..... 250.00
Traveling and other expenses of officers, trustees, and committees..... 246.70
Traveling and other expenses of managers and agents..... 1,353.81
Insurance departments' fees and licenses..... 373.96
Federal tax, \$93.95; franchise tax, \$5..... 98.95
Agents' registration fees..... 18.50
Taxes on assessments or premiums..... 1,117.25
Taxes on real estate..... 512.12
Personal taxes..... 1.15
Rent, including \$720 for association's occupancy of its own buildings..... 1,773.18
Advertising, printing, and stationery..... 1,868.29
Postage, express, telegraph, and telephone..... 1,645.51
Other legal expenses, notarial fees..... 12.05
Repairs and expenses on real estate other than taxes..... 458.20
Furniture and fixtures..... 107.11
Borrowed money, \$6,737.50; interest thereon, \$112.50..... 6,850.00
Fuel, \$247.38; miscellaneous, \$862.99..... 1,110.37
Light and water, \$311.57; dividend to stockholders, \$2,000..... 2,311.57
Cancellations, \$333.72; donations to charity, \$145..... 478.72
Cashier's bond, \$25; returned money, \$1.60..... 26.60
Agents' balances charged off..... 305.85

Total disbursements..... 235,392.36

Balance..... 59,725.80

REPORT OF THE DEPARTMENT OF INSURANCE.

LEDGER ASSETS.

Book value of real estate.....	\$34,547.91
Book value of bonds and stocks.....	14,137.50
Deposited in banks on interest.....	2,998.54
Deposited in banks (not on interest).....	7,023.10
Cash in association's office.....	491.80
Agents' balances.....	526.95
Total ledger assets.....	59,725.80

NONLEDGER ASSETS.

Interest and rents due and accrued.....	445.00
Appraised value of real estate over book value.....	5,327.24
Premiums or assessments actually collected by agencies not yet turned over to the association.....	2,000.00
Furniture and fixtures.....	1,200.00
Gross assets.....	68,698.04

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,864.25
Premiums collected but not turned over to the company.....	2,000.00
Book value of bonds and stocks over market value.....	1,797.50
Furniture and fixtures.....	1,200.00
	6,861.75
Total admitted assets.....	61,836.29

LIABILITIES.

Taxes on premiums collected for 1914.....	\$1,350.00
Claims due and payable first week after (Dec. 31, 1914).....	1,650.00
	3,000.00
Total liabilities except capital.....	3,000.00
Capital actually paid up in cash.....	25,000.00
Surplus over all liabilities.....	33,836.29
	58,836.29
Total liabilities.....	61,836.29

EXHIBITS.

	Number.	Amount.
POLICIES OR CERTIFICATES.		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	30,831	\$1,079,085.00
Policies or certificates written during the year 1914.....	9,888	524,614.50
Total.....	40,719	1,603,699.50
Deduct terminated or decreased during the year.....	8,500	320,739.90
Total policies or certificates in force Dec. 31, 1914.....	32,219	1,282,959.60
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1913, as per last statement.....	4,067	142,445.00
Policies or certificates written during the year 1914.....	602	31,936.10
Total.....	4,669	174,381.10
Deduct terminated or decreased during the year 1914.....	575	21,797.65
Total policies or certificates in force Dec. 31, 1914.....	4,094	152,583.45
Received during the year from members in District of Columbia.....		11,129.47
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred and paid during the year 1914.....	627	27,220.13
<i>District of Columbia claims.</i>		
Claims (face value) incurred and paid during the year 1914.....	11	526.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred and paid during the year 1914.....	31,350	94,570.25
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year 1914.....	817	3,452.15

COMPARATIVE TABLES.

FRATERNAL BENEFICIAL ASSOCIATIONS,
DECEMBER 31, 1914.

TABLE K.—*Assets and liabilities, Dec. 31, 1914, of all fraternal beneficial associations of the District of Columbia transacting business in said District.*

Name and location.	Gross admitted assets.	Liabilities.	Balance to protect contracts.
WASHINGTON, D. C.			
American Workmen.....	\$10,960.72	\$77.00	\$10,883.72
Capital Indemnity.....	102.32		102.32
Columbian Fraternal Association.....	6,980.93	924.29	6,056.64
Famabrosis Society.....	(1)		
Jonavid of America (Royal Order of).....	1,357.85		1,357.85
Knights and Ladies of the Malachites of the World.....	250.50	300.00	2 49.50
Knights of Industry.....	2,254.44	607.00	1,647.44
Knights of Pythias (insurance department).....	7,067,882.26	5,976,002.89	1,091,879.37
Knights of Pythias, N. A., S. A., E., A., A., and A.....	23,926.38	2,550.00	21,376.38
Masonic Mutual Life Association.....	572,884.80	566,903.00	5,981.80
Patricians.....	17,362.07	4,985.54	12,376.53
Royal Benefit Society.....	(1)		
Total.....	7,703,962.27	6,552,349.72	1,151,612.55

¹ Not operating in the District.

² Minus.

TABLE L.—*Income and disbursements during 1914 of fraternal beneficial associations of the District of Columbia transacting business in said District.*

Name and location.	Total income.	Disbursements.		Total disbursements.
		Total benefits paid.	All other disbursements.	
WASHINGTON, D. C.				
American Workmen	\$31,138.08	\$3,714.49	\$24,253.82	\$27,968.31
Capital Indemnity	611.51	308.46	303.05	611.51
Columbian Fraternal Association	26,362.79	12,278.40	14,492.66	26,771.06
Famabrosis Society	(1)			
Jonavid of America (Royal Order of)	1,419.76	92.75	417.88	510.63
Knights and Ladies of the Malachites of the World	550.00	50.00	249.50	299.50
Knights of Industry	4,113.40	969.75	2,619.65	3,589.40
Knights of Pythias (insurance department)	2,805,525.65	1,501,540.17	346,493.91	1,848,034.08
Knights of Pythias N. A., S. A., E. A., A., and A.	10,517.52	8,850.00	1,167.71	10,017.71
Masonic Mutual Life Association	264,522.70	70,383.16	71,100.57	141,483.73
Patricians	17,957.03	6,886.83	3,994.16	10,880.99
Royal Benefit Society	(1)			
Total	3,162,718.44	1,605,073.01	465,092.91	2,070,166.92

¹ Not operating in the District.

TABLE M.—*Entire business of fraternal beneficial associations of the District of Columbia licensed to transact business in said District in 1914.*

Name and location.	Certificates in force Dec. 31, 1913.		Certificates issued, increased, and reinstated during 1914.		Certificates ceased to be in force during 1914.		Certificates in force Dec. 31, 1914.	
	Num-ber.	Amount.	Num-ber.	Amount.	Num-ber.	Amount.	Num-ber.	Amount.
WASHINGTON, D. C.								
American Workmen...	2,857	\$360,050.00	2,427	\$505,650.00	2,411	\$421,000.00	2,873	\$444,700.00
Capital Indemnity.....	53	5,300.00	13	1,300.00	12	1,200.00	54	5,400.00
Columbian Fraternal Association.....	2,016	920,741.30	4,318	917,370.70	4,164	1,185,878.00	2,170	652,234.00
Famabrosis Society.....	(1)							
Jonavid of America (Royal Order of).....	130	5,609.00	153	107,200.00	218	50,371.00	65	62,438.00
Knights and Ladies of the Malachites of the World.....			191					
Knights of Industry.....	556	267,170.00	499	340,980.00	693	394,210.00	362	213,940.00
Knights of Pythias (insurance department).....	68,298	95,157,000.00	14,703	18,028,946.00	11,185	14,499,712.00	71,816	98,686,234.00
Knights of Pythias, N. A., S. A., E., A., A., and A.....	2,177	407,250.00	454	22,700.00	178	50,750.00	2,453	379,200.00
Masonic Mutual Life Association.....	5,506	7,016,775.00	2,005	2,955,500.00	1,031	1,372,700.00	6,480	8,599,575.00
Patricians.....	6,526	2,095,175.00	274	48,800.00	866	346,875.00	5,934	1,797,100.00
Royal Benefit Society.....	(1)							
Total.....	88,119	106,235,070.30	25,037	22,928,446.70	20,758	18,322,696.00	92,207	110,840,821.00

¹ Not operating in the District.

TABLE N.—*Showing certificates issued, assessments collected, and losses and claims paid in the District of Columbia by all fraternal beneficial associations during year 1914.*

Name and location.	Certificates issued and increased.	Assessments collected.	Losses and claims paid.
WASHINGTON, D. C.			
American Workmen.....	\$5,600.00	\$373.75	\$75.00
Capital Indemnity.....			
Columbian Fraternal Association.....	107,675.00	1,636.21	315.00
Jonavid of America, Royal Order of.....	107,200.00	1,186.66	92.75
Knights and Ladies of the Malachites of the World.....			
Knights of Industry.....	2,900.00	29.81	
Knights of Pythias (insurance department).....	16,500.00	9,849.92	7,500.00
Knights of Pythias, N. A., S. A., E., A., and A.....	3,050.00	1,477.00	600.00
Masonic Mutual Life Association.....	383,000.00	50,706.36	31,500.00
Patricians.....			
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.			
Ben Hur, Crawfordville, Ind.....	7,700.00	6,181.55	11,300.00
Catholic Benevolent Legion, Brooklyn, N. Y.....	2,000.00	3,092.92	4,516.82
Catholic Knights of America, St. Louis, Mo.....	4,500.00	12,348.97	3,055.00
Catholic Women's Benevolent Legion, New York, N. Y.....	2,000.00	6,485.39	2,500.00
Columbian Woodmen, Atlanta, Ga.....	6,000.00	3,446.35	
Golden Cross, Knoxville, Tenn.....	4,500.00	25,583.89	21,500.00
Heptasophs, Baltimore, Md.....	8,500.00	10,990.88	21,220.68
Iroquois, Buffalo, N. Y.....			
Independent Order of St. Luke, Richmond, Va.....	31,020.00	5,539.00	4,510.00
Knights of Columbus, New Haven, Conn.....	46,000.00	6,324.18	7,000.00
Ladies of the Maccabees of the World, Port Huron, Mich.....	30,750.00	11,793.55	10,666.67
Ladies of the Modern Maccabees, Port Huron, Mich.....		306.56	
Loyal Guard, Flint, Mich.....	500.00	1,019.40	1,500.00
Maccabees, The, Detroit, Mich.....	263,800.00	25,053.58	21,825.00
Modern Brotherhood of America, Mason City, Iowa.....			
Modern Woodmen of America, Rock Island, Ill.....	305,000.00	24,983.36	24,000.00
National Fraternal Society of the Deaf, Chicago, Ill.....	10,500.00	209.35	
National Protective Legion, Waverly, N. Y.....			
National Union, Toledo, Ohio.....	547,000.00	171,312.82	179,767.50
Order of Brith Abraham, New York, N. Y.....	5,000.00	1,466.56	1,000.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	30,000.00	818.00	824.59
Protected Home Circle, Sharon, Pa.....	86,000.00	5,986.79	500.00
Railway Mail Association, Portsmouth, N. H.....	68,000.00	1,602.50	1,249.65
Royal Arcanum, Boston, Mass.....	347,500.00	96,325.79	96,000.00
Royal Highlanders, Aurora, Nebr.....	2,000.00	1,224.20	5,000.00
Royal Neighbors of America, Rock Island, Ill.....	159,500.00	3,072.10	
Shield of Honor, Baltimore, Md.....	(1)		
Woodmen Circle, Omaha, Nebr.....	32,400.00	832.50	1,000.00
Woodmen of the World, Omaha, Nebr.....	616,000.00	12,037.57	13,750.00
Workmen's Circle, New York, N. Y.....	17,600.00	1,935.92	100.00
Total.....	3,259,695.00	502,133.39	472,868.66

1 Did not file statement.

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF FRATERNAL
BENEFICIAL ASSOCIATIONS, SHOWING THEIR
CONDITION ON DECEMBER 31, 1914.

THE AMERICAN WORKMEN OF THE DISTRICT OF COLUMBIA.

[President, John B. Harrell; secretary, John B. Harrell, jr. Incorporated, 1908; commenced business 1909. Home office, 617 F Street NW., Washington, D. C.]

BALANCE SHEET.

	Benefit fund.	Member-ship fees.	Expense funds.	Total.
Balance from previous year	\$7,291.94	.....	\$426.99	\$7,718.93

INCOME.

Membership fees received or allowed .....	.....	\$11,134.00	.....	\$11,134.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses	\$2,606.87	.....	\$7,765.92	10,372.79
All other assessments or premiums	4,495.75	.....	3,012.19	7,507.94
Medical examiners' fees received or allowed .....	.....	1,877.00	.....	1,877.00
Total received from members	7,102.62	13,011.00	10,778.11	30,891.73
Deduct payments returned to applicants and members	163.16	.....	.....	163.16
Net amount received from members	6,939.46	13,011.00	10,778.11	30,728.57
Sale of lodge supplies .....	.....	.....	71.68	71.68
Interest received	337.83	.....	.....	337.83
Total income	7,277.29	13,011.00	10,849.79	31,138.08

DISBURSEMENTS.

Death claims	\$1,576.91	.....	.....	\$1,576.91
Sick and accident claims	2,137.58	.....	.....	2,137.58
Total benefits paid	3,714.49	.....	.....	3,714.49
Commissions and fees paid to deputies and organizers .....	.....	11,134.00	2,436.70	13,570.70
Salaries of deputies and organizers .....	.....	.....	225.00	225.00
Salaries of officers and trustees .....	.....	.....	2,061.00	2,061.00
Salaries of office employees, No. 4 .....	.....	.....	2,731.00	2,731.00
Salaries and fees paid to supreme medical examiners .....	.....	631.00	.....	631.00
Salaries and fees paid to subordinate medical examiners .....	.....	1,246.00	.....	1,246.00
Traveling and other expenses of officers, trustees, and committees .....	.....	.....	119.70	119.70
For collection and remittance of assessments and dues .....	.....	.....	728.15	728.15
Insurance department fees .....	.....	.....	167.10	167.10
Rent .....	.....	.....	209.47	209.47
Advertising, printing, and stationery .....	.....	.....	514.05	514.05
Postage, express, telegraph, and telephone .....	.....	.....	833.16	833.16
Lodge supplies .....	.....	.....	127.20	127.20
Official publication .....	.....	.....	447.00	447.00
Legal expenses in litigating claims .....	.....	.....	162.50	162.50
Furniture and fixtures .....	.....	.....	12.00	12.00
All other disbursements (miscellaneous) .....	.....	.....	468.79	468.79
Total disbursements	3,714.49	13,011.00	11,242.82	27,968.31
Balance	10,854.74	.....	33.96	10,888.70

LEDGER ASSETS.

Mortgage loans on real estate	\$2,352.50
Deposited in trust companies and banks on interest	4,658.43
Cash in association's office, \$400.18; deposited in banks (not on interest), \$1,866.42	2,266.60
Bills receivable	240.00
Other ledger assets, viz: Four policy loans to members	171.17
Loan to Columbia Building Association	1,200.00
Total ledger assets	10,888.70

NONLEDGER ASSETS.

Interest accrued.....	\$72.02
Furniture and fixtures.....	435.97
Gross assets.....	11,396.69

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	435.97
Total admitted assets.....	10,960.72

LIABILITIES.

Sick and accident claims reported but not yet adjusted, No. 11, estimated.....	77.00
Total liabilities.....	77.00

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	2,857	\$360,050.00
Benefit certificates written during the year.....	2,427	239,050.00
Benefit certificates increased during the year.....		266,600.00
Total.....	5,284	865,700.00
Deduct terminated or decreased during the year.....	2,411	421,000.00
Total benefit certificates in force Dec. 31, 1914.....	2,873	444,700.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	40	10,700.00
Benefit certificates written during the year.....	20	2,000.00
Benefit certificates increased during the year.....		3,600.00
Total.....	60	16,300.00
Deduct terminated or decreased during the year.....	12	3,400.00
Total benefit certificates in force Dec. 31, 1914.....	48	12,900.00
Received during the year from members in District of Columbia: Benefit, \$186.87; expense, \$186.88.....		373.75
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims (face value) incurred and paid during the year.....	32	1,576.91
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred and paid during the year.....	301	2,137.58
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....	9	75.00

CAPITOL INDEMNITY SOCIETY OF THE DISTRICT OF COLUMBIA.

[President, R. P. Stewart; secretary, Joseph Schwaab. Incorporated, 1909; commenced business, 1910.
Home office, 867 Drexel Building, Philadelphia, Pa.]

BALANCE SHEET.

	Mortuary funds.	Disability funds.	Total.
Balance from previous year.....	\$91.55	\$10.28	\$102.83

INCOME.

Total membership fees actually received from members.....	\$611.00
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DISBURSEMENTS.

Death claims.....	\$100.00
Sick and accident claims.....	208.46
Total benefits paid.....	308.46
Salaries of officers and trustees, (1).....	125.00
Traveling and other expenses of officers, trustees, and committees.....	5.20
For collection and remittance of assessments and dues.....	61.10
Insurance department fees.....	5.00
Rent.....	60.00
Postage, express, telegraph and telephone.....	32.25
Expense of supreme lodge meeting.....	10.00
Legal expense in litigating claims.....	4.50
Total disbursements.....	611.51
Balance.....	102.32

LEDGER ASSETS.

Total ledger assets, cash deposited in banks not on interest.....	102.3
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EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	53	\$5,300.00
Benefit certificates written during the year.....	12	1,200.00
Benefit certificates increased during the year.....	1	100.00
Total.....	66	6,600.00
Deduct terminated or decreased during the year.....	12	1,200.00
Total benefit certificates in force Dec. 31, 1914.....	54	5,400.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....	1	100.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims paid during the year.....	10	208.46

COLUMBIAN FRATERNAL ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, E. L. Stock; secretary, D. H. Stevens. Incorporated, 1910; commenced business, 1910. Home office, 509 Seventh Street NW., Washington, D. C.]

BALANCE SHEET.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$2,389.81	\$267.72	\$3,054.72	\$5,712.25

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....			\$16,205.00	\$16,205.00
All other assessments or premiums.....	\$2,360.33	\$4,716.28	2,358.87	9,435.48
Total received from members.....	2,360.33	4,716.28	18,563.87	25,640.48
Interest from all other sources.....			40.00	40.00
Medical examinations.....			525.25	525.25
Lodge supplies.....			87.40	87.40
Commissions returned.....			20.74	20.74
Certificate fees.....			25.17	25.17
Subscription to publication.....			13.75	13.75
Postage returned.....			10.00	10.00
Total income.....	2,360.33	4,716.28	19,286.18	26,362.79

DISBURSEMENTS.

	Mortuary funds.	Reserve funds.	Expense funds.	Total.
Death claims.....	\$2,317.00			\$2,317.00
Sick and accident claims.....		\$9,961.40		9,961.40
Total benefits paid.....	2,317.00	9,961.40		12,278.40
Commissions and fees paid to deputies and organizers.....			\$8,409.49	8,409.49
Salaries of officers and trustees.....			950.00	950.00
Salaries of office employees.....			727.00	727.00
Salaries and fees paid to subordinate medical examiners.....			1,337.49	1,337.49
Traveling and other expenses of officers, trustees, and committees.....			800.90	800.90
Insurance department fees.....			283.00	283.00
Rent.....			290.17	290.17
Advertising, printing, and stationery.....			802.41	802.41
Postage, express, telegraph, and telephone.....			399.59	399.59
Lodge supplies.....			221.36	221.36
Legal expense in litigating claims.....			125.75	125.75
Other legal expenses.....			144.50	144.50
Office supplies.....			1.00	1.00
Total disbursements.....	2,317.00	9,961.40	14,492.66	26,771.06
Balance.....	2,433.14	522.60	2,348.24	5,303.98

LEDGER ASSETS.

Mortgage loans on real estate.....	\$750.00
Book value of bonds and stocks.....	850.00
Deposited in trust companies and banks on interest.....	1,000.00
Cash in association's office, \$368.69; deposited in banks (not on interest) \$1,730.09.....	2,098.78
Organizers' balances.....	605.20
Total ledger assets.....	5,303.98

NONLEDGER ASSETS.

Interest and rents due and accrued.....	198.06
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	2,084.09
Gross assets.....	7,586.13

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	605.20
Total admitted assets.....	6,980.93

LIABILITIES.

Death claims reported but not yet adjusted, No. 3.....	245.00
Sick and accident claims reported but not yet adjusted, No. 61.....	564.00
Total unpaid claims.....	809.00
All other liabilities, viz, current bills.....	115.29
Total liabilities.....	924.29

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	2,016	\$920,741.30
Benefit certificates written during the year.....	4,318	917,370.70
Total.....	6,334	1,838,112.00
Deduct terminated or decreased during the year.....	4,164	1,185,878.00
Total benefit certificates in force Dec. 31, 1914.....	2,170	752,234.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	158	151,880.00
Benefit certificates written during the year.....	163	107,675.00
Total.....	321	259,555.00
Deduct terminated or decreased during the year.....	173	127,675.00
Total benefit certificates in force Dec. 31, 1914.....	148	131,880.00
Received during the year from members in District of Columbia: Mortuary, \$112.58; disability, \$225.17; expense, \$1,298.46.....		1,636.21

EXHIBITS—Continued.

	Number.	Amount.
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	6	\$725.00
Claims (face value) incurred during the year.....	37	2,182.00
Total.....	43	2,907.00
Claims paid during the year.....	39	2,317.00
Balance.....	4	590.00
Saved by compromising or scaling down claims during the year.....	1	245.00
Claims rejected during the year.....	1	100.00
Claims unpaid Dec. 31, 1914.....	3	245.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	1	300.00
Claims paid during the year.....	1	300.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	51	156.00
Claims incurred during the year.....	1,282	10,369.40
Total.....	1,333	10,525.40
Claims paid during the year.....	1,272	9,961.40
Claims unpaid Dec. 31, 1914.....	61	564.00
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....	2	15.00

JONAVID OF AMERICA, ROYAL ORDER OF, OF THE DISTRICT OF COLUMBIA.

[President, Marion F. Harris; secretary, John H. Myers. Incorporated, 1913; commenced business, 1913, Home office, 1816 Fourth Street NW., Washington, D. C.]

BALANCE SHEET.

	Benefit funds.	Reserve funds.	Benefit fund.	Expense funds.	Total.
Balance from previous year.....	\$237.97			\$204.75	\$442.72

INCOME.

Membership fees actually received.....				\$229.50	\$229.50
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....	\$188.96			188.95	377.91
All other assessments or premiums.....	485.25	\$121.32		202.18	808.75
Total received from members.....	674.21	121.32		620.63	1,416.16
Sale of lodge supplies.....				3.60	3.60
Total income.....	674.21	121.32		624.23	1,419.76

DISBURSEMENTS.

	Benefit funds.	Reserve funds.	Benefit fund.	Expense funds.	Total.
Sick and accident claims.....					\$92.75
Total benefits paid.....	\$92.75				92.75
Commissions and fees paid to deputies and organizers.....				\$242.36	242.36
Salaries of officers and trustees, No. 7.....				12.00	12.00
For collection and remittance of assessments and dues.....				27.14	27.14
Insurance department fees.....				5.00	5.00
Rent.....				37.50	37.50
Advertising, printing, and stationery.....				46.12	46.12
Postage, express, telegraph, and telephone.....				36.57	36.57
Lodge supplies.....				6.43	6.43
Furniture and fixtures.....				1.25	1.25
Notary fee.....				.25	.25
Premium on bond.....				2.50	2.50
Miscellaneous.....				.76	.76
Total disbursements.....	92.75			417.88	510.63
Balance.....	\$19.43	\$121.32		411.10	1,351.85

LEDGER ASSETS.

Book value of stocks.....	\$500.00
Deposited in trust companies and banks on interest.....	350.00
Cash in association's office, and deposited in banks (not on interest).....	401.85
Other ledger assets, viz, notes, promissory.....	100.00
Total ledger assets.....	1,351.85

NONLEDGER ASSETS.

Interest and rents due and accrued.....	6.00
Total admitted assets.....	1,357.85

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	130	\$5,609.00
Benefit certificates written during the year.....	153	107,200.00
Total.....	283	112,809.00
Deduct terminated or decreased during the year.....	218	50,371.00
Total benefit certificates in force Dec. 31, 1914.....	65	62,438.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	130	5,609.00
Benefit certificates written during the year.....	153	107,200.00
Total.....	283	112,809.00
Deduct terminated or decreased during the year.....	218	50,371.00
Total benefit certificates in force Dec. 31, 1914.....	65	62,438.00
Received during the year from members in District of Columbia: Benefit, \$674.21; reserve, \$121.32; expense, \$391.13.....		1,186.66
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred and paid during the year.....	21	92.75
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....	21	92.75

KNIGHTS AND LADIES OF MALACHITES OF THE WORLD, OF THE DISTRICT OF COLUMBIA.

[President, L. Melendez King; secretary, Charles E. Mitchell. Incorporated, 1912; commenced business, 1913. Home office, 317 Sixth Street N.W., Washington, D. C.]

BALANCE SHEET.

Balance from previous year: No business transacted during that year.

INCOME.

Membership fees actually received.....	\$35.25
Dues and per capita tax.....	214.75
Total received from members.....	250.00
Loan by Charles E. Mitchell, secretary.....	150.00
Loan by S. M. Fraser, treasurer.....	150.00
Total income.....	550.00

DISBURSEMENTS.

Death claims.....	50.00
Salaries of office employees, No. 1.....	156.00
Insurance department fees (license).....	15.00
Rent.....	24.00
Advertising, printing and stationery.....	39.50
Postage, express, telegraph and telephone.....	15.00
Total disbursements.....	299.50
Balance.....	250.50

LEDGER ASSETS.

Cash in association's office and deposited in banks (not on interest).....	250.50
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LIABILITIES.

Borrowed money.....	300.00
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EXHIBITS.

	Number.	Amount.
DEATH CLAIMS.		
<i>Total claims.</i>		
Total claims (face value) incurred and paid during the year.....	1	\$50.00
SICK AND ACCIDENT CLAIMS.		
(All sick and accident claims paid by subordinate lodges.)		

KNIGHTS OF INDUSTRY OF THE DISTRICT OF COLUMBIA.

[President, Samuel H. Styles; secretary, J. McK. Berry. Incorporated, 1905; commenced business, 1906. Home office, Second National Bank Building, Washington, D. C.]

BALANCE SHEET.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$645.81	\$202.28	\$581.83	\$1,429.92

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....			\$2,288.82	\$2,288.82
All other assessments or premiums.....	\$291.52	\$583.18	874.70	1,749.40
Certificate fees.....			20.59	20.59
Total received from members.....	291.52	583.18	3,184.11	4,058.81
Interest on mortgage loans.....			40.00	40.00
Interest from all other sources.....			7.12	7.12
Sale of lodge supplies.....			7.47	7.47
Total income.....	291.52	583.18	3,238.70	4,113.40

DISBURSEMENTS.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Death claims.....	\$280.00			\$280.00
Sick and accident claims.....		\$689.75		689.75
Total benefits paid.....	280.00	689.75		969.75
Commissions and fees paid to deputies and organizers.....			\$895.32	895.32
Salaries of managers or agents not deputies or organizers.....			600.00	600.00
Salaries of office employees.....			64.25	64.25
Salaries and fees paid to subordinate medical examiners.....			57.75	57.75
Traveling and other expenses of officers, trustees, and committees.....			81.25	81.25
For collection and remittance of assessments and dues.....			331.49	331.49
Insurance department fees.....			59.00	59.00
Rent.....			81.00	81.00
Advertising, printing, and stationery.....			200.00	200.00
Postage, express, telegraph, and telephone.....			184.59	184.59
Legal expense in litigating claims.....			65.00	65.00
Total disbursements.....	280.00	689.75	2,619.65	3,589.40
Balance.....	657.33	95.71	1,200.88	1,953.92

LEDGER ASSETS.

Mortgage loans on real estate.....	\$800.00
Cash in association's office, \$160.60; deposited in banks (not on interest), \$967.06.....	1,127.66
Organizers' balances.....	26.26
Total ledger assets.....	1,953.92

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	\$326.78
Office furniture and supplies.....	100.00
Gross assets.....	2,380.70

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	\$26.26
Office furniture and supplies.....	100.00
Total admitted assets.....	2,254.44

LIABILITIES.

Death claims reported but not yet adjusted, No. 2.....	555.00
Sick and accident claims reported but not yet adjusted, No. 5.....	52.00
Total unpaid claims.....	607.00
Total liabilities.....	607.00

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	556	\$267,170.00
Benefit certificates written during the year.....	499	340,980.00
Total.....	1,055	608,150.00
Deduct terminated or decreased during the year.....	693	394,210.00
Total benefit certificates in force Dec. 31, 1914.....	362	213,940.00

EXHIBITS—Continued.

	Number.	Amount.
CERTIFICATES—Continued.		
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	33	\$3,600.00
Benefit certificates written during the year.....	29	2,900.00
Total.....	62	6,500.00
Deduct terminated or decreased during the year.....	40	3,900.00
Total benefit certificates in force Dec. 31, 1914.....	22	2,600.00
Received during the year from members in District of Columbia: Mortuary, \$2.12; sick and accident, \$4.24; expense, \$23.45.....		29.81
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	2	400.00
Claims (face value) incurred during the year.....	5	1,200.00
Total.....	7	1,600.00
Claims paid during the year.....	4	280.00
Balance.....	3	1,320.00
Saved by compromising or scaling down claims during the year.....		265.00
Claims rejected during the year.....	1	500.00
Claims unpaid Dec. 31, 1914.....	2	555.00
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	4	18.25
Claims incurred during the year.....	119	723.50
Total.....	123	741.75
Claims paid during the year.....	118	689.75
Claims unpaid Dec. 31, 1914.....	5	52.00

**SUPREME LODGE OF KNIGHTS OF PYTHIAS (INSURANCE DEPARTMENT)
OF THE DISTRICT OF COLUMBIA.**

[President, Union B. Hunt; secretary, W. O. Powers. Reincorporated, 1894; commenced business, 1877.
Home office, Indiana Pythian Building, Indianapolis, Ind.]

BALANCE SHEET.

	Mortuary funds.	Expense funds.	Total.
Balance from previous year.....	\$5,626,926.06	\$300,377.12	\$5,927,303.18

INCOME.

Membership fees actually received.....		\$6,075.00	\$6,075.00
All other assessments or premiums.....	\$2,175,406.25	319,350.75	2,494,757.00
Total received from members.....	2,175,406.25	325,425.75	2,500,832.00
Deduct payments returned to applicants and members.....	8,542.51		8,542.51
Net amount received from members.....	2,166,863.74	325,425.75	2,492,289.49
Interest on mortgage loans.....	1,762.21	6,999.96	8,762.17
Interest on bonds and dividends on stocks.....	287,560.25	3,413.06	290,973.31
Interest from all other sources.....	3,137.25	252.80	3,390.05
Miscellaneous fees.....		78.86	78.86
Advance payments.....	2,655.18		2,655.18
Protested checks.....		4,696.64	4,696.64
Gross profit sale of ledger assets.....	975.10		975.10
Gross increase by adjustment of ledger assets.....	1,583.14	121.71	1,704.85
Total income.....	2,464,536.87	340,988.78	2,805,525.65

DISBURSEMENTS.

	Mortuary funds.	Expense funds.	Total.
Death claims.....	\$1,500,699.17		\$1,500,699.17
Option J settlement.....	841.00		841.00
Total benefits paid.....	1,501,540.17		1,501,540.17
Commissions and fees paid to deputies and organizers.....		\$65,644.16	65,644.16
Salaries of deputies and organizers.....		4,246.93	4,246.93
Salaries of officers and trustees (3).....		12,000.00	12,000.00
Other compensation of officers and trustees.....		5,046.00	5,046.00
Salaries of office employees (35).....		36,420.65	36,420.65
Salaries and fees paid to supreme medical examiners.....		3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners.....		11,048.00	11,048.00
Traveling and other expenses of officers, trustees, and committees.....		8,188.61	8,188.61
For collection and remittance of assessments and dues.....		120,247.52	120,247.52
Insurance department fees.....		1,381.00	1,381.00
Rent.....		4,749.96	4,749.96
Advertising, printing, and stationery.....		17,386.59	17,386.59
Postage, express, telegraph, and telephone.....		10,174.27	10,174.27
Official publication.....		6,525.30	6,525.30
Legal expenses.....		13,433.12	13,433.12
Furniture and fixtures.....		1,074.35	1,074.35
Taxes, repairs, and other expenses on real estate.....		64.48	64.48
Loss on sale or maturity of ledger assets.....	1,284.21		1,284.21
Decrease by adjustment of ledger assets.....	8,115.01	50.24	8,165.25
All other disbursements.....		15,813.51	15,813.51
Total disbursements.....	1,510,939.39	337,094.69	1,848,034.08
Balance.....	6,509,806.57	374,988.18	6,884,794.75

LEDGER ASSETS.

Mortgage loans on real estate.....	\$212,000.00
Book value of bonds and stocks.....	6,438,504.00
Deposited in trust companies and banks on interest.....	9,478.64
Cash in association's office.....	750.00
Organizers' balances.....	17.11
Certificate loans:	
Fourth class.....	198,481.55
Fifth class.....	25,563.45
Total ledger assets.....	6,884,794.75

NONLEDGER ASSETS.

Interest and rents due and accrued.....	96,052.08
Market value of bonds and stocks over book value.....	56,295.96
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	30,544.36
Postage on hand.....	\$195.11
Furniture and fixtures.....	4,366.53
Buttons, emblems, etc.....	52.88
	4,614.52
Gross assets.....	7,072,301.67

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$4,366.53
Buttons, emblems, etc.....	52.88
	4,419.41
Total admitted assets.....	7,067,882.26

LIABILITIES.

Death claims resisted (2).....	\$3,000.00
Death claims reported but not yet adjusted (71).....	122,786.00
Total death claims.....	125,786.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	31,204.50
Advance assessments.....	20,477.48
Superintendents' balances.....	\$647.18
Reserve on certificates in fourth class.....	291,153.47
Reserve on certificates, plans A, B, and D, in fifth class.....	5,506,729.26
	5,798,534.91
Total liabilities.....	5,976,002.89

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	68,298	\$95,157,000.00
Benefit certificates written during the year.....	9,541	12,234,312.00
Benefit certificates increased during the year.....	5,162	5,794,634.00
Total.....	83,001	113,185,946.00
Deduct terminated or decreased during the year.....	11,185	14,499,712.00
Total benefit certificates in force Dec. 31, 1914.....	71,816	98,686,234.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	314	392,926.00
Benefit certificates written during the year.....	15	16,500.00
Total.....	329	409,426.00
Deduct terminated or decreased during the year.....	36	36,220.00
Total benefit certificates in force Dec. 31, 1914.....	293	373,206.00
Received during the year from members in District of Columbia: Mortuary, \$8,563.82; expense, \$1,286.10.....		9,849.92
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	56	93,436.00
Claims (face value) incurred during the year.....	966	1,559,269.00
Total.....	1,022	1,652,705.00
Claims paid during the year.....	949	1,500,699.17
Balance.....	73	152,005.83
Saved by compromising or scaling down claims during the year.....		26,219.83
Claims unpaid Dec. 31, 1914.....	73	125,786.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	1	2,000.00
Claims (face value) incurred during the year.....	4	5,500.00
Total.....	5	7,500.00
Claims paid during the year.....	5	7,500.00
PERMANENT DISABILITY CLAIMS.		
<i>Total claims.</i>		
Claims incurred and paid during the year.....	5	841.00

THE KNIGHTS OF PYTHIAS OF NORTH AMERICA, SOUTH AMERICA, EUROPE, ASIA, AFRICA, AND AUSTRALIA, OF THE DISTRICT OF COLUMBIA.

[President, S. W. Green; secretary, E. E. Underwood. Incorporated, 1905; commenced business, 1903. Home office, 507 Pythian Temple, New Orleans, La.]

BALANCE SHEET.

	Mortuary funds.	Reserve funds.	Total.
Balance from previous year.....	\$3,050.71	\$20,375.86	\$23,426.57

INCOME.

Membership fees actually received.....	\$9,052.75		\$9,052.75
All other assessments or premiums.....	429.10		429.10
Total received from members.....	9,481.85		9,481.85
Interest from all other sources.....	20.82	827.55	848.37
10 per cent dividend received from defunct bank.....	187.30		187.30
Total income.....	9,689.97	827.55	10,517.52

REPORT OF THE DEPARTMENT OF INSURANCE.

DISBURSEMENTS.

	Mortuary funds.	Reserve funds.	Total.
Death claims.....	\$8,850.00		\$8,850.00
Legal expense in litigating claims.....	132.20		132.20
All other disbursements:			
General expense.....	99.00		99.00
Bank of Pine Bluff, defunct.....	936.51		936.51
Total disbursements.....	10,017.71		10,017.71
Balance.....	2,722.97	21,203.41	23,926.38

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$21,203.41
Cash in association's office and deposited in banks (not on interest).....	2,722.97
Total ledger assets.....	23,926.38

LIABILITIES.

Death claims due and unpaid, No. 1.....	100.00
Death claims adjusted not yet due, No. 12.....	2,450.00
Total death claims.....	2,550.00
Total liabilities.....	2,550.00

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	2,177	\$407,250.00
Benefit certificates written during the year.....	454	22,700.00
Total.....	2,631	429,950.00
Deduct terminated or decreased during the year.....	178	50,750.00
Total benefit certificates in force Dec. 31, 1914.....	2,453	379,200.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	353	84,000.00
Benefit certificates written during the year.....	61	3,050.00
Total.....	414	87,050.00
Deduct terminated or decreased during the year.....	32	9,200.00
Total benefit certificates in force Dec. 31, 1914.....	382	77,850.00
Received during the year from members in District of Columbia.....		1,477.00
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	9	1,900.00
Claims (face value) incurred during the year.....	42	9,500.00
Total.....	51	11,400.00
Claims paid during the year.....	38	8,850.00
Claims unpaid Dec. 31, 1914.....	13	2,550.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	2	600.00
Claims (face value) incurred during the year.....	3	500.00
Total.....	5	1,100.00
Claims paid during the year.....	2	600.00
Claims unpaid Dec. 31, 1914.....	3	500.00

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, Charles J. O'Neill; secretary, William Montgomery. Incorporated, 1869; commenced business, 1869. Home office, New Masonic Temple, Washington, D. C.]

BALANCE SHEET.

	Reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$363,517.90	\$5,354.88	\$368,872.78

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....		\$54,110.96	
All other assessments or premiums.....	\$144,579.26	17,678.01	
Duplicate policies.....		5.00	
Total received from members.....	144,579.26	71,793.97	
Deduct payments returned to applicants and members.....	37.44	82.74	
Net amount received from members.....	144,541.82	71,711.23	\$216,253.05
Interest on mortgage loans.....	11,427.06		11,427.06
Interest on collateral loans.....	5,154.57		5,154.57
Interest on bonds and dividends on stocks.....	1,552.32		1,552.32
Liens on changed policies.....	30,135.66		30,135.66
Total income.....	192,811.47	71,711.23	264,522.70

DISBURSEMENTS.

Death claims.....	\$56,000.00		
Policy loans charged off by lapse.....	7,947.76		
Return of savings through reduction of premiums.....	6,435.40		
Total benefits paid.....	70,383.16		\$70,383.16
Commissions and fees paid to deputies and organizers.....		\$28,068.77	28,068.77
Salaries of deputies and organizers.....		845.00	845.00
Salaries of officers (3).....		4,991.68	4,991.68
Salaries and other compensation of committees.....		294.00	294.00
Salaries of office employees (15).....		9,354.43	9,354.43
Salaries and fees paid to supreme medical examiners.....		1,021.00	1,021.00
Salaries and fees paid to subordinate medical examiners.....		5,809.53	5,809.53
Traveling and other expenses of officers, trustees, and committees and agents.....		2,119.19	2,119.19
For collection and remittance of assessments and dues.....		3,721.96	3,721.96
Insurance department fees.....		503.00	503.00
Rent.....		2,406.75	2,406.75
Advertising, printing, and stationery.....		3,896.39	3,896.39
Postage, express, telegraph, and telephone.....		2,442.75	2,442.75
Legal expenses.....		341.60	341.60
Furniture and fixtures.....		1,311.16	1,311.16
All other disbursements.....		3,973.36	3,973.36
Total disbursements.....	70,383.16	71,100.57	141,483.73
Balance.....	485,946.21	5,965.54	491,911.75

LEDGER ASSETS.

Mortgage loans on real estate.....	\$260,601.53
Loans secured by pledge of bonds, stocks, or other collateral.....	5,000.00
Book value of bonds and stocks.....	36,102.50
Deposited in trust companies and banks on interest.....	1,961.78
Cash in association's office, \$3,289.23; deposited in banks (not on interest), \$21,060.95.....	24,350.18
Bills receivable, \$5,173.97; organizers' balances, \$19,059.70.....	24,233.67
Policy loans and liens secured by reserve.....	136,019.04
Premium notes.....	3,643.05
Total ledger assets.....	491,911.75

NONLEDGER ASSETS.

Interest and rents due and accrued.....	5,792.66
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	505.89
Net due and deferred premiums on reserve-fund policies (reserve charged in liabilities).....	\$74,977.00
Office furniture and fixtures.....	5,163.15
	80,140.15
Gross assets.....	578,350.45

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$302.50	
Office furniture and fixtures.....	5,163.15	
		\$5,465.65
Total admitted assets.....		572,884.80

LIABILITIES.

Death claims reported but not yet adjusted, No. 3.....	4,000.00
Reserve at $3\frac{1}{2}$ per cent American experience table of mortality on reserve-fund policies—straight modified preliminary term valuation.....	562,903.00
Total liabilities.....	566,903.00

EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	5,506	\$7,016,775.00
Benefit certificates written during the year.....	2,002	2,952,500.00
Benefit certificates revived during the year.....	3	3,000.00
Total.....	7,511	9,972,275.00
Deduct terminated or decreased during the year.....	1,031	1,372,700.00
Total benefit certificates in force Dec. 31, 1914.....	6,480	8,599,575.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	1,314	1,562,575.00
Benefit certificates written during the year.....	301	380,000.00
Benefit certificates reinstated.....	3	3,000.00
Total.....	1,618	1,945,575.00
Deduct terminated or decreased during the year.....	264	299,000.00
Total benefit certificates in force Dec. 31, 1914.....	1,354	1,646,575.00
Received during the year from members in District of Columbia: Mortuary and reserve.....		50,706.36
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	5	7,000.00
Claims (face value) incurred during the year.....	50	56,000.00
Total.....	55	63,000.00
Claims paid during the year.....	52	56,000.00
Balance.....		7,000.00
Saved by compromising or scaling down claims during the year.....		3,000.00
Claims unpaid Dec. 31, 1914.....	3	4,000.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	2	2,000.00
Claims (face value) incurred during the year.....	32	34,000.00
Total.....	34	36,000.00
Claims paid during the year.....	32	31,500.00
Balance.....	2	4,500.00
Saved by compromising or scaling down claims during the year.....		1,500.00
Claims unpaid Dec. 31, 1914.....	2	3,000.00

PATRICIANS OF THE DISTRICT OF COLUMBIA.

[President, William T. Cooper; secretary, Davin Swinton. Incorporated, 1897; commenced business, 1897. Home office, Washington, D. C.]

BALANCE SHEET.

Balance from previous year..... \$5,709.89

INCOME.

Membership fees actually received.....	15.00
All other assessments or premiums.....	15,041.55
Dues and per capita tax.....	1,514.75
Promotion fees.....	1,473.50
Total received from members.....	18,044.80
Deduct payments returned to applicants and members.....	230.30
Net amount received from members.....	17,814.50
Interest from all other sources.....	139.90
Sale of lodge supplies.....	2.00
Postage for return receipts.....	.63
Total income.....	17,957.03

DISBURSEMENTS.

Death claims.....	6,610.89
Sick and accident claims.....	275.94
Total benefits paid.....	6,886.83
Commissions and fees paid to deputies and organizers.....	427.78
Salaries of officers and trustees, No. 5.....	825.00
Salaries of office employees, No. 3.....	1,461.00
Salaries and fees paid to supreme medical examiners.....	187.50
Traveling and other expenses of officers, trustees, and committees.....	145.77
Insurance department fees.....	28.87
Rent.....	300.00
Advertising, printing, and stationery.....	16.05
Postage, express, telegraph, and telephone.....	434.43
Lodge supplies.....	151.56
Fire insurance.....	16.20
Total disbursements.....	10,880.99
Balance.....	12,785.93

LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	4,769.41
Cash in association's office and deposited in banks (not on interest).....	8,016.52
Total ledger assets.....	12,785.93

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	1,318.54
Due for promotion.....	\$295.60
Due for per capita.....	2,962.00
Due for supplies.....	119.80
Supplies and stock.....	650.15
Furniture and fixtures.....	1,327.50
Gross assets.....	5,355.05
Gross assets.....	19,459.52

DEDUCT ASSETS NOT ADMITTED.

Supplies and stock.....	650.15
Due for supplies.....	119.80
Furniture and fixtures.....	1,327.50
Total admitted assets.....	2,097.45
Total admitted assets.....	17,362.07

LIABILITIES.

Present value of deferred death and disability claims payable in installments.....	4,985.54
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EXHIBITS.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	6,526	\$2,095,175.00
Benefit certificates written during the year.....	274	48,800.00
Total.....	6,800	2,143,975.00
Deduct terminated or decreased during the year.....	866	346,875.00
Total benefit certificates in force Dec. 31, 1914.....	5,934	1,797,100.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1913, as per last statement.....	44	53,950.00
Deduct terminated or decreased during the year.....	2	4,600.00
Total benefit certificates in force Dec. 31, 1914.....	42	49,350.00
Received during the year from members in District of Columbia.....		493.05
DEATH CLAIMS.		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1913, as per last statement.....	3	1,437.25
Claims (face value) incurred during the year.....	12	5,173.64
Total.....	15	6,610.89
Claims paid during the year.....	15	6,610.89
<i>District of Columbia Claims.</i>		
Claims unpaid Dec. 31, 1914.....	1	93.75
SICK AND ACCIDENT CLAIMS.		
<i>Total claims.</i>		
Claims incurred and paid during the year.....	6	275.94

COMPARATIVE TABLE.

MISCELLANEOUS INSURANCE COMPANIES,
DECEMBER 31, 1914.

TABLE 8.—Showing premiums collected and losses paid in the District of Columbia during the year 1914 by miscellaneous insurance companies (casualty companies), accident, health, plate glass, etc.

	Premiums received.	Losses paid.
CASUALTY COMPANIES.		
Columbia Plate Glass, Washington, D. C.....	\$2,485.60	\$1,284.21
Commercial National, Washington, D. C.....	75,088.95	28,650.38
Home Plate Glass, Washington, D. C.....	5,961.27	1,957.23
DOMESTIC CASUALTY COMPANIES.		
(Stock.)		
Aetna Accident & Liability, Hartford, Conn.....	10,690.95	5,558.03
Aetna Life (accident department), Hartford, Conn.....	41,015.46	26,792.20
American Credit Indemnity, New York, N. Y.....		
American Fidelity, Montpelier, Vt.....	352.73	
American Indemnity, Galveston, Tex.....		
Brotherhood Accident, Boston, Mass.....	1,060.00	175.20
Casualty Co. of America, New York, N. Y.....	4,599.29	18,830.95
Columbian National Life (accident department), Boston, Mass.....	227.85	64.27
Commercial Casualty, Newark, N. J.....	110.26	60.71
Continental Casualty, Hammond, Ind.....	37,448.51	9,957.57
Fidelity & Casualty, New York, N. Y.....	56,229.30	16,089.78
Fidelity & Deposit, Baltimore, Md.....	76,530.81	14,830.94
Georgia Casualty, Macon, Ga.....	9,978.82	781.58
Globe Indemnity, New York, N. Y.....	9,924.97	2,645.30
Great Eastern Casualty, New York, N. Y.....	14,104.57	3,447.27
Hartford Steam Boiler Inspection & Insurance, Hartford, Conn.....	2,207.92	237.58
Hartford Accident & Indemnity, Hartford, Conn.....	274.73	300.00
Indiana & Ohio Live Stock, Crawfordsville, Ind.....	509.20	305.00
Lloyds Plate Glass, New York, N. Y.....	599.63	420.50
Loyal Protective, Boston, Mass.....	121.00	15.00
Maryland Casualty, Baltimore, Md.....	40,967.34	15,230.97
Massachusetts Accident, Boston, Mass.....	5,763.58	2,102.44
Massachusetts Bonding & Insurance, Boston, Mass.....	26,653.92	9,418.35
Metropolitan Life (accident department), New York, N. Y.....	463.09	
Metropolitan Casualty, New York, N. Y.....	1,888.57	8,280.79
National Casualty, Detroit, Mich.....	112.87	12.50
National Surety, New York, N. Y.....	456.60	30.00
New Amsterdam Casualty, New York, N. Y.....	6,422.71	4,393.80
New England Casualty, Boston, Mass.....	2,436.81	1,396.18
New Jersey Fidelity & Plate Glass, Newark, N. J.....	3,467.10	1,384.58
New York Plate Glass, New York, N. Y.....	2,160.08	548.28
North American Accident, Chicago, Ill.....	12,035.37	2,271.21
Pacific Mutual Life (accident department), Los Angeles, Cal.....	20,195.96	8,017.24
Peerless Casualty, Keene, N. H.....	1,172.82	789.59
Preferred Accident, New York, N. Y.....	10,628.75	2,274.29
Prudential Casualty, Indianapolis, Ind.....	2,059.31	1,060.51
Reliance Life (accident department), Pittsburgh, Pa.....	117.25	5.00
Royal Indemnity, New York, N. Y.....	17,021.84	1,780.16
Southwestern Surety, Durant, Okla.....	4,318.82	1,505.10
Standard Accident, Detroit, Mich.....	7,316.42	5,837.05
Travelers Indemnity, Hartford, Conn.....	7,365.08	2,609.71
Travelers Insurance (accident department), Hartford, Conn.....	46,038.68	8,232.62
Union Casualty, Philadelphia, Pa.....	7,972.68	3,514.16
United States Casualty, New York, N. Y.....	16,513.01	4,225.77
United States Fidelity & Guaranty, Baltimore, Md.....	11,716.36	3,690.89
FOREIGN CASUALTY COMPANIES.		
Employers Liability Assurance, London, England.....	26,919.57	13,171.07
Frankfort General, Frankfort, Germany.....	11,656.46	5,179.23
General Accident, Fire & Life, Perth, Scotland.....	25,213.93	6,744.57
Ocean Accident & Guarantee, London, England.....	5,818.98	1,883.32
Total.....	674,395.78	247,993.08

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF MISCELLANEOUS
INSURANCE COMPANIES, SHOWING THEIR CONDITION
ON DECEMBER 31, 1914.

COLUMBIA PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 1314 F Street NW., Washington, D. C. Incorporated, 1904; commenced business, 1904.
H. R. Howenstein, president; E. R. Richardson, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$5,000.00	
Amount of ledger assets Dec. 31, of previous year.....		\$9,359.38

INCOME.

Gross premiums written and renewed during the year (plate glass).....	2,843.55	
Deduct return premiums on policies canceled.....	357.95	
Net premiums.....		2,485.60
Interest on mortgage loans.....		726.53
Total income.....		3,212.13
Sum.....		12,571.51

DISBURSEMENTS.

Net amount paid policyholders for losses (plate glass).....		1,284.21
Commissions or brokerage to agents (less amount received on return premiums and reinsurances).....		869.98
Salaries, traveling and all other expenses of agents not paid by commissions.....		50.00
State taxes on premiums.....		34.37
Insurance department licenses and fees.....		10.00
Advertising.....		3.75
Printing and stationery.....		13.75
Agents' balances charged off.....		7.88
Total disbursements.....		2,273.94
Balance.....		10,297.57

LEDGER ASSETS.

Mortgage loans on real estate, first liens, \$7,806; other than first, \$1,407.87.....	9,213.87	
Deposits in trust companies and banks not on interest.....		1,016.53
Gross premiums in course of collection on policies or renewals issued on or after Oct. 1, 1914 (plate glass).....		67.17
Ledger assets as per balance.....		10,297.57

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	104.86	
Furniture and fixtures.....		21.85
Gross assets.....		10,424.28

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	21.85	
Total admitted assets.....		10,402.43

LIABILITIES.

Unearned premiums at 50 per cent, on risks running 1 year or less.....	1,242.80	
State, county, and municipal taxes due or accrued.....		37.28
Total amount of all liabilities except capital.....		1,280.08
Capital actually paid up in cash.....	\$5,000.00	
Surplus over all liabilities.....	4,122.35	
Surplus as regards policyholders.....		9,122.35
Total liabilities.....		10,402.43

EXHIBIT OF PREMIUMS.

In force Dec. 31 1913 (plate glass).....	2,291.02	
Written or renewed during the year.....		2,843.55
Total.....		5,134.57
Deduct expirations and cancellations.....		2,648.97
Net in force Dec. 31, 1914.....		2,485.60

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1914.

Gross premiums less return premiums on risks written or renewed during the year.....	2,485.60	
Gross losses paid.....		1,284.21

COMMERCIAL NATIONAL INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at Ninth Street and Pennsylvania Avenue, Washington, D. C. Incorporated, 1908; commenced business, March, 1909. James F. Oyster, president; Julian H. Grubb, secretary.]

CAPITAL.	
Capital stock paid up in cash.....	\$31,800.00
Amount of ledger assets Dec. 31, of previous year.....	\$37,732.03

INCOME.	
Gross premiums written and renewed during the year (accident and health).....	75,327.92
Deduct return premiums on policies canceled.....	238.97
Net premiums.....	75,088.95
Interest on deposits.....	628.67
Payment on stock.....	200.00
Total income.....	75,917.62
Sum.....	113,649.65

DISBURSEMENTS.	
Gross amount paid for losses:	
Accident.....	3,227.34
Health.....	25,423.04
Investigation and adjustment of claims.....	28,650.38
Commissions or brokerage to agents (less amount received on return premiums and reinsurances).....	600.00
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....	37,281.96
Salaries, traveling and all other expenses of agents not paid by commissions.....	4,292.00
Medical examiners' fees and salaries.....	4,668.00
Rents.....	348.25
State taxes on premiums.....	1,616.63
Insurance department licenses and fees.....	939.39
Loans and discounts.....	95.50
Legal expenses.....	150.00
Advertising.....	651.50
Printing and stationery.....	1,261.78
Postage, telegraph, telephone, and express.....	2,434.43
Furniture and fixtures.....	1,549.84
Office sundries, \$89.89; traveling, \$38.35; janitor, \$312.....	509.62
Light.....	440.24
Miscellaneous.....	40.60
Stock subscriptions canceled.....	1,658.92
Total disbursements.....	6,155.00
Balance.....	83,344.04
	30,305.61

LEDGER ASSETS.	
Cash in office.....	694.21
Deposits in trust companies and banks not on interest.....	2,760.87
Deposits in trust companies and banks on interest.....	25,000.00
Gross premiums in course of collection on policies or renewals issued on or after Oct. 1, 1914 (accident).....	1,830.53
Deposit Potomac Electric Power Co.....	20.00
Ledger assets as per balance.....	30,305.61

NONLEDGER ASSETS.	
Furniture and fixtures, \$2,489.18; supplies, printed matter, and stationery, \$1,100.....	3,589.18
Gross assets.....	33,894.79

DEDUCT ASSETS NOT ADMITTED.	
Furniture and fixtures.....	\$2,489.18
Supplies, printed matter, and stationery.....	1,100.00
Total admitted assets.....	3,589.18
	30,305.61

LIABILITIES.	
State, county, and municipal taxes due or accrued.....	1,126.32
Due and to become due for borrowed money.....	1,500.00
Total amount of all liabilities except capital.....	2,626.32
Capital actually paid up in cash.....	31,800.00
Impairment.....	4,120.71
Surplus as regards policyholders.....	27,679.29
Total liabilities.....	30,305.61

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1914.

Gross premiums less returns premiums on risks written or renewed during the year (accident and health).....	\$75,088.95
Gross losses paid.....	28,650.38

HOME PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 918 F Street NW. (National Union Building). Reincorporated, 1902; commenced business, 1902. John B. Larner, president; Philip F. Larner, secretary.]

CAPITAL.

Capital stock paid up in cash.....	\$10,000.00	
Amount of ledger assets Dec. 31, of previous year.....		\$35,875.78

INCOME.

Gross premiums written and renewed during the year (plate glass).....	6,014.86	
Deduct return premiums on policies canceled.....	53.59	
Net premiums.....		5,961.27
Interest on mortgage loans, \$1,796.52; collateral loans, \$56.25.....		1,852.77
Total income.....		7,814.04
Sum.....		43,689.82

DISBURSEMENTS.

Net amount paid policyholders for losses (plate glass).....	\$1,957.23	
Commissions or brokerage to agents (less amount received on return premiums and reinsurances).....	1,343.23	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	1,470.00	
Rents.....	300.00	
State taxes on premiums.....	79.78	
Insurance department licenses and fees.....	10.00	
Advertising.....	39.33	
Printing and stationery.....	72.60	
Postage, telegraph, telephone, and express.....	27.00	
Stockholders for interest or dividends.....	1,200.00	
Federal corporation tax.....	\$14.67	
Miscellaneous.....	44.70	
		59.37
Total disbursements.....		6,558.54
Balance.....		37,131.28

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....		33,700.00
Loans secured by pledge of bonds, stocks, or other collaterals.....		900.00
Cash in office.....		53.69
Deposits in trust companies and banks not on interest.....		2,047.99
Gross premiums in course of collection (plate glass):		
On policies or renewals issued on or after Oct. 1, 1914.....	\$379.71	
On policies or renewals issued prior to Oct. 1, 1914.....	49.89	
		429.60
Ledger assets as per balance.....		37,131.28

NONLEDGER ASSETS.

Interest due and accrued on:		
Mortgages.....	\$391.11	
Collateral loans.....	7.50	
		398.61
Gross assets.....		37,529.89

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1914.....	49.89	
Total admitted assets.....		37,480.00

LIABILITIES.

Losses and claims (plate glass).....		232.00
Unearned premiums at 50 per cent on risks running one year or less.....	\$3,038.53	
Unearned premiums, pro rata on risks running more than one year.....	119.30	
Total unearned premiums.....		3,157.83
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct. 1, 1914, viz: Plate glass.....		93.69
Estimated amount payable in 1915 for taxes.....		111.23
Total amount of all liabilities except capital.....		3,594.75
Capital actually paid up in cash.....	\$10,000.00	
Surplus over all liabilities.....	23,885.25	
Surplus as regards policyholders.....		33,885.25
Total liabilities.....		37,480.00

EXHIBIT OF PREMIUMS.

in force Dec. 31, 1913 (plate glass)	\$5,592.91
Written or renewed during the year	6,052.09
Total	11,645.00
Deduct expirations and cancellations	5,372.34
Net in force Dec. 31, 1914	6,272.66

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1914.

Gross premiums less return premiums on risks written or renewed during the year (plate glass) ..	5,961.27
Gross losses paid	1,957.23

COMPARATIVE TABLES.

DISTRICT OF COLUMBIA FIRE INSURANCE
COMPANIES, DECEMBER 31, 1914.

TABLE A.—Assets—Showing the nature of the assets on Dec. 31, 1914, of all fire insurance companies of the District of Columbia authorized to transact business in said District.

Name.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stocks and other collateral.	Market value of bonds and stocks.	Cash in office and banks.	Agents' balances.	All other assets.	Assets not admitted.	Total admitted assets.
STOCK COMPANIES.										
Arlington Fire.....	1872	\$200,960.00	\$129,511.93	.....	\$75,630.00	\$6,762.44	\$11,286.39	\$4,583.90	\$449.57	\$428,285.09
Commercial Fire.....	(¹)	.....	.....	.....	.....	.....	.....	.....	.....	.....
Corcoran Fire.....	1873	68,966.61	197,100.00	.....	.....	6,593.18	1,216.33	3,808.18	372.48	277,311.82
Firemen's.....	1837	75,000.00	201,420.00	.....	27,000.00	8,853.51	7,530.15	3,934.35	194.04	323,543.97
First National Fire.....	1912	254,500.00	235,600.00	.....	980,250.00	38,387.53	85,482.63	32,193.15	11,785.50	1,614,627.81
German American Fire.....	1873	79,813.98	277,436.00	.....	.....	6,995.94	98.80	4,473.18	1,000.00	367,817.90
National Union.....	1865	170,734.00	106,600.00	\$3,500.00	.....	3,624.96	800.16	2,506.32	1,387.11	286,378.33
Potomac.....	1831	36,875.00	200,750.00	.....	85,440.00	14,337.20	10,378.35	4,035.68	1,003.00	350,813.23
Total.....		886,849.59	1,348,417.93	3,500.00	1,168,320.00	85,554.76	116,792.81	55,534.76	16,191.70	3,648,778.15
MUTUAL COMPANIES.										
Mutaul Fire.....	1855	65,928.83	234,080.00	.....	5,350.00	12,035.69	.....	3,719.70	.....	321,114.22
Mutual Investment Fire.....	1896	.....	4,900.00	.....	.....	682.86	.....	70.40	.....	5,653.26
Mutual Protection Fire.....	1876	.....	28,775.00	.....	.....	1,982.45	.....	461.97	.....	31,219.42
Total.....		65,928.83	267,755.00	.....	5,350.00	14,701.00	.....	4,252.07	.....	357,986.90

¹ In hands of receiver.

TABLE B.—*Liabilities—Showing the nature of the liabilities on Dec. 31, 1914, of all fire insurance companies of the District of Columbia authorized to transact business in said District.*

Name.	Losses unpaid.		Deduct reinsurance.	Net unpaid losses.	Unearned premiums, fire.	All other claims.	Total liabilities except capital.	Capital stock.	Net surplus over capital.	Surplus as regards policy- holders.
	Adjusted.	Unadjusted.								
STOCK COMPANIES.										
Arlington Fire.....	\$1,007.39	\$9,386.93	\$2,344.75	\$8,049.57	\$59,365.74	\$58,851.19	\$126,266.50	\$200,000.00	\$102,018.59	\$302,018.59
Commercial Fire.....	(1)									
Corcoran Fire.....		369.67		369.67	18,631.79	622.67	19,624.13	100,000.00	157,687.69	257,687.69
Firemen's.....		2,300.00		2,300.00	50,450.20	9,916.84	62,667.04	200,000.00	60,876.93	260,876.93
First National Fire.....	9,398.50	54,346.84	24,466.93	39,278.41	244,603.01	26,803.07	310,684.49	899,535.70	404,407.62	1,303,943.32
German American Fire.....	50.84			50.84	21,810.96	898.73	22,760.53	100,000.00	245,057.37	345,057.37
National Union.....	924.93	815.39	240.00	1,500.32	25,493.90	1,410.19	28,404.41	100,000.00	157,973.92	257,973.92
Potomac.....	1,561.08	6,316.03	666.50	7,210.61	38,530.98	3,322.02	49,063.61	200,000.00	101,749.62	301,749.62
Total.....	12,942.74	73,534.86	27,718.18	58,759.42	458,886.58	101,824.71	619,470.71	1,799,535.70	1,229,771.74	3,029,307.44
MUTUAL COMPANIES.										
Mutual Fire.....		214.44		214.44	12,091.33		12,305.77		308,808.45	308,808.45
Mutual Investment Fire.....					264.86	2,060.66	2,325.52		3,327.74	3,327.74
Mutual Protection Fire.....					1,544.87	469.45	2,014.32		29,205.10	29,205.10
Total.....		214.44		214.44	13,901.06	2,530.11	16,645.61		341,341.29	341,341.29

¹ In hands of receiver.

TABLE C.—Income of fire insurance companies of the District of Columbia during 1914.

Name.	Net fire premiums.	Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stocks.	Interest from all other sources.	Rent.	All other receipts.	Total income.
STOCK COMPANIES.								
Arlington Fire.....	\$74,265.30	\$6,591.16		\$2,965.36	\$1.88	\$7,726.72	\$11,500.00	\$103,050.42
Commercial Fire.....	(1)							
Corcoran Fire.....	13,086.19	9,542.51			41.87	7,999.92		30,670.49
Firemen's.....	47,065.59	10,262.96	\$420.88	1,507.24	18.05	4,669.67		63,944.39
First National Fire.....	367,906.02	12,700.08	186.41	44,216.29	1,806.59	65,148.83	209,160.72	701,124.94
German American Fire.....	16,616.52	14,557.65			130.55	5,319.54	2,000.00	38,624.26
National Union.....	18,999.93	5,701.80	175.00			11,583.04		36,459.77
Potomac.....	46,831.53	9,215.28		5,079.15	622.28	1,959.50	54,746.55	118,454.29
Total.....	584,771.08	68,571.44	782.29	53,768.04	2,621.22	104,407.22	277,407.27	1,092,328.56
MUTUAL COMPANIES.								
Mutual Fire.....	27,384.50	11,894.32		250.00	38.71	3,979.75	8,031.63	51,578.91
Mutual Investment Fire.....	570.55	282.00			5.68		10.00	868.23
Mutual Protection Fire.....	2,754.62	1,501.26						4,255.88
Total.....	30,709.67	13,677.58		250.00	44.39	3,979.75	8,041.63	56,703.02

¹In hands of receiver.

TABLE D.—Expenditures of fire insurance companies of the District of Columbia during 1914.

Name.	Fire losses.	Dividends to stockholders.	Commissions.	Salaries of officers and clerks.	Rent.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance department fees.	All other expenses.	Total expenditures.
STOCK COMPANIES.									
Arlington Fire.....	\$23,845.29	\$16,000.00	\$22,367.84	\$6,086.75	\$600.00	\$1,303.60	\$1,033.07	\$16,733.23	\$87,969.78
Commercial Fire..... ⁽¹⁾									
Corcoran Fire.....	4,902.95	10,000.00	2,676.99	6,660.00	900.00	513.45	402.58	1,177.54	27,233.51
Firemen's.....	13,279.10	12,000.00	12,489.65	8,205.08	2,000.00	1,845.57	1,136.30	5,434.39	56,390.09
First National Fire.....	219,329.71		109,407.08	52,248.54	4,082.75	22,414.13	16,120.86	402,983.12	826,586.19
German-American Fire.....	2,434.52	18,000.00	1,457.09	6,448.00	1,000.00	1,070.15	478.72	2,882.20	33,770.68
National Union.....	5,734.70	7,000.00	5,595.70	5,080.04	2,000.00	7,263.97	404.82	1,087.90	34,167.13
Potomac.....	15,415.36		11,639.05	14,520.70	1,231.00	751.16	1,306.21	53,824.48	98,687.96
Total.....	284,941.63	63,000.00	165,633.40	99,249.11	11,813.75	35,162.03	20,882.56	484,122.86	1,164,805.34
MUTUAL COMPANIES.									
Mutual Fire.....	9,938.76			9,354.14	1,800.00	1,846.77	260.59	31,530.18	54,730.44
Mutual Investment Fire.....	99.75			132.00	63.00		10.00	89.96	394.71
Mutual Protection Fire.....	1,986.07		7.59	1,750.00	360.00		20.28	998.90	5,122.84
Total.....	12,024.58		7.59	11,236.14	2,223.00	1,846.77	290.87	32,619.04	60,247.99

¹ In hands of receiver.

TABLE E.—Total risks in force, risks written, and premiums thereon, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual fire insurance companies authorized to transact business in said District Dec. 31, 1914.

Name.	Fire risks in force Dec. 31, 1913.		Fire risks written during 1914.		Total fire risks.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
STOCK COMPANIES.						
Arlington Fire.....	\$8,744,738.00	\$54,119.27	\$13,983,812.00	\$126,520.34	\$22,728,550.00	\$180,639.61
Commercial Fire.....	(1)					
Corcoran Fire.....	9,338,140.00	41,056.28	3,964,781.33	16,203.09	13,302,921.33	57,259.37
Firemen's.....	23,142,135.00	127,468.14	991,239.00	57,595.31	24,133,374.00	185,063.45
First National Fire.....	25,494,095.00	358,523.43	47,774,966.00	673,912.00	73,269,061.00	1,032,435.43
German American Fire.....	8,720,383.00	41,686.69	4,303,156.00	18,422.23	13,023,539.00	60,108.92
National Union.....	14,056,434.00	57,789.20	6,687,530.00	27,204.89	20,743,964.00	84,994.09
Potomac.....	15,749,822.00	58,643.04	10,504,253.00	104,987.05	26,254,075.00	163,630.09
Total.....	105,245,747.00	739,286.05	88,209,737.33	1,024,844.91	193,455,484.33	1,764,130.96
MUTUAL COMPANIES.						
Mutual Fire.....	13,892,364.00	23,995.01	16,615,159.00	27,788.92	30,507,523.00	51,783.93
Mutual Investment Fire.....	207,910.00	530.13	221,555.00	570.55	429,465.00	1,100.68
Mutual Protection Fire.....	1,202,430.00	3,240.55	1,220,630.00	2,783.91	2,423,060.00	6,024.46
Total.....	15,302,704.00	27,765.69	18,057,344.00	31,143.38	33,360,048.00	58,909.07

¹ In hands of receiver.

TABLE E.—*Total risks in force, risks written, and premiums thereon, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual fire insurance companies authorized to transact business in said District Dec. 31, 1914—Continued.*

Name.	Deduct expirations and cancellations.		In force at end of year.		Deduct amount reinsured, fire.		Net amount in force, fire.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
STOCK COMPANIES.								
Arlington Fire.....	\$5,824,762.00	\$48,385.90	\$16,903,788.00	\$132,253.71	\$2,506,010.00	\$21,170.07	\$14,397,778.00	\$111,083.64
Commercial Fire.....	3,350,945.50	14,271.25	9,951,975.83	42,988.12	888,052.98	6,608.32	9,063,922.85	36,379.80
Corcoran Fire.....	1,185,225.00	68,541.28	22,948,149.00	116,522.17	2,891,544.00	21,459.21	20,056,605.00	95,062.96
Firemen's.....	32,215,997.00	483,455.38	41,053,064.00	548,980.05	7,429,915.00	105,182.77	33,623,149.00	443,797.28
First National Fire.....	3,684,360.00	17,394.07	9,339,179.00	42,714.85	243,497.00	1,920.02	9,095,682.00	40,794.83
German American Fire.....	5,233,596.00	21,376.79	15,510,368.00	63,617.30	2,499,435.00	14,684.03	13,010,933.00	48,933.27
National Union.....	7,081,903.00	50,459.86	19,172,172.00	113,170.23	4,318,485.00	38,970.31	14,853,687.00	74,199.92
Potomac.....								
Total.....	58,576,788.50	703,884.53	134,878,695.83	1,060,246.43	20,776,938.98	209,994.73	114,101,756.85	850,251.70
MUTUAL COMPANIES.								
Mutual Fire.....	16,569,695.00	27,620.96	13,937,828.00	24,162.97			13,937,828.00	24,162.97
Mutual Investment Fire.....	209,910.00	566.31	219,555.00	534.37			219,555.00	534.37
Mutual Protection Fire.....	1,264,480.00	2,923.43	1,158,580.00	3,101.03			1,158,580.00	3,101.03
Total.....	18,044,085.00	31,110.70	15,315,963.00	27,798.37			15,315,963.00	27,798.37

TABLE F.—Business transacted by fire insurance companies of the District of Columbia in said District during 1914.

Name.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
STOCK COMPANIES.						
Arlington Fire.....	\$3,034,908.00	\$12,922.07	\$5,635.74	\$4,909.49	\$7,910.10	\$193.83
Commercial Fire.....	(1)					
Corcoran Fire.....	3,302,886.51	13,086.19	4,902.95	5,272.62	11,500.22	196.29
Firemen's.....	6,789,547.00	26,331.98	7,170.18	4,098.61	18,306.38	394.98
First National Fire.....	455,250.00	4,201.84	465.53	465.53	5,136.64	63.03
German American Fire.....	3,921,108.00	16,617.00	2,434.00	2,207.00	10,259.34	249.74
National Union.....	4,686,082.00	18,999.93	5,734.70	4,543.14	11,927.78	285.00
Potomac.....	4,369,168.00	14,809.18	6,423.71	7,418.57	7,666.19	222.14
Total.....	26,558,949.51	106,968.19	32,766.81	28,914.96	72,706.65	1,605.01
MUTUAL COMPANIES.						
Mutual Fire.....	16,615,159.00	27,384.50	9,938.76	10,052.20		
Mutual Investment Fire.....	219,555.00	570.55	99.75	99.75		
Mutual Protection Fire.....	1,158,580.00	2,754.62	1,986.07	1,986.07		
Total.....	17,993,294.00	30,709.67	12,024.58	12,138.02		

¹ In hands of receiver.

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF DISTRICT OF COLUMBIA
FIRE INSURANCE COMPANIES, SHOWING THEIR FINANCIAL
CONDITION ON DECEMBER 31, 1914.

ARLINGTON FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 1505 Pennsylvania Avenue NW., Washington, D. C. Incorporated, 1872; commenced business, 1872. James M. Johnston, president; E. McC. Jones, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$200,000	
Amount of ledger assets Dec. 31 of previous year.....		\$322,389.16

INCOME.

Gross premiums (fire).....	108,122.09	
Deduct gross amount paid for—		
Reinsurance (fire).....	\$13,863.61	
Return premiums (fire).....	19,993.18	
	33,856.79	
Total premiums (other than perpetuals).....		74,265.30
Interest on mortgage loans.....	6,591.16	
Interest on bonds and dividends on stocks.....	2,965.36	
Interest from other sources.....	1.88	
Rents, including company's occupancy of its own buildings.....	7,726.72	
Total interest and rents.....		17,285.12
Bills payable, amount borrowed during the year.....		11,500.00
Total income.....		103,050.42
Total.....		425,439.58

DISBURSEMENTS.

Gross amount paid for losses (fire).....	30,664.64	
Deduct amount received for—		
Salvage, fire.....	738.15	
Reinsurance, fire.....	6,081.20	
	6,819.35	
Net amount paid for losses.....		23,845.29
Expenses of adjustment and settlement of losses.....		195.83
Commissions or brokerage.....		22,367.84
Salaries and expenses of special and general agents.....		28.20
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....		6,086.75
Rents, including company's occupancy of its own buildings.....		600.00
Advertising, printing, and stationery.....		741.30
Postage, telegrams, telephone, and express.....		229.72
Legal expenses.....		212.91
Furniture and fixtures.....		36.55
Maps, including corrections.....		94.50
Underwriters' boards and tariff associations.....		163.69
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		21.68
Repairs and expenses on real estate.....		1,044.45
Taxes on real estate.....		259.15
State taxes on premiums.....		345.39
Insurance department licenses and fees.....		636.04
All other licenses, fees, and taxes.....		51.64
Investment expenses.....		2,728.56
Miscellaneous items.....		280.29
Bills payable, amount paid on borrowed money.....		12,000.00
Interest and dividends to stockholders.....		16,000.00
Total disbursements.....		87,969.78
Balance.....		337,469.80

LEDGER ASSETS.

Book value of real estate.....	115,574.04
Mortgage loans on real estate.....	129,511.93
Book value of bonds and stocks (schedule D).....	74,235.00
Cash in office.....	1,131.91
Deposits in trust companies and banks not on interest.....	5,630.53
Agents' balances, representing business written subsequent to Oct. 1, 1914.....	10,836.82
Agents' balances, representing business written prior to Oct. 1, 1914.....	449.57
Deposit with Philadelphia Board of Fire Underwriters.....	100.00
Total ledger assets.....	337,469.80

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,650.28
Interest due and accrued on bonds.....	1,038.75
Rents due and accrued on company's property.....	1,794.87
Total.....	\$4,483.90
Market value of real estate over book value.....	85,385.96
Market value of bonds and stocks over book value.....	1,395.00
Gross assets.....	428,734.66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1914.....	449.57
Total admitted assets.....	428,285.09

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	1,007.39
Losses in process of adjustment or in suspense.....	8,936.93
Losses resisted.....	450.00
Total claims for losses.....	10,394.32
Deduct reinsurance.....	2,344.75
Net amount of unpaid losses.....	8,049.57
Total unearned premiums on fire risks.....	59,365.74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	109.29
State, county, and municipal taxes due or accrued.....	741.90
Due and to become due for borrowed money.....	58,000.00
Total.....	126,266.50
Total liabilities, except capital stock.....	126,266.50
Cash capital.....	\$200,000.00
Surplus over all liabilities.....	102,018.59
Surplus to policyholders.....	302,018.59
Total liabilities.....	428,285.09

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$8,744,738.00	\$54,119.27
Written or renewed during the year.....	13,983,812.00	108,122.09
Excess of original premiums over amount received for reinsurance.....		18,398.25
Total.....	22,728,550.00	180,639.61
Deduct those expired and marked off as terminated.....	5,824,762.00	48,385.90
In force at the end of the year 1914.....	16,903,788.00	132,253.71
Deduct amount reinsured.....	2,506,010.00	21,170.07
Net amount in force Dec. 31, 1914.....	14,397,778.00	111,083.64

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount.	Gross premiums charged.	Unearned.	Premium unearned.
1 year or less.....1914..	\$5,903,507.00	\$60,108.86	One-half.....	\$30,054.43
2 years.....1913..	31,532.00	225.22	One-fourth.....	56.31
.....1914..	62,442.00	883.17	Three-fourths.....	662.38
3 years.....1912..	1,662,343.00	7,966.67	One-sixth.....	1,327.78
.....1913..	2,098,683.00	12,803.92	One-half.....	6,401.96
.....1914..	2,475,189.00	14,618.28	Five-sixths.....	12,181.90
4 years.....1911..			One-eighth.....	
.....1912..	11,550.00	101.40	Three-eighths.....	38.03
.....1913..	3,400.00	11.60	Five-eighths.....	7.25
.....1914..	9,166.00	164.97	Seven-eighths.....	144.35
5 years.....1910..	306,135.00	1,834.86	One-tenth.....	183.49
.....1911..	347,995.00	1,993.24	Three-tenths.....	597.97
.....1912..	324,070.00	2,072.56	One-half.....	1,036.28
.....1913..	477,027.00	2,816.01	Seven-tenths.....	1,971.21
.....1914..	655,339.00	5,170.92	Nine-tenths.....	4,653.83
Over 5 years.....	29,400.00	311.96	Pro rata.....	48.57
Total.....	14,397,778.00	111,083.64		59,365.74

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,054,635.00
Less \$337,945 risks canceled, and \$681,782 reinsurance in companies authorized in District of Columbia.....	1,019,727.00
Net risks written.....	3,034,908.00
Gross premiums received.....	18,111.83
Less \$1,226.49 returned premiums, and \$3,963.27 premiums for reinsurance in companies authorized in District of Columbia.....	5,189.76
Net premiums received.....	12,922.07
Losses paid (deducting salvage).....	6,706.11
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,070.37
Net losses paid.....	5,635.74
Losses incurred.....	4,909.49

CORCORAN FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 604 Eleventh Street NW. Incorporated, 1873; commenced business, 1873. William E. Edmonston, president; Louis R. Peak, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$100,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$270,439.14

INCOME.

Gross premiums (fire).....	16,203.09
Deduct gross amount paid for:	
Reinsurance (fire).....	\$2,324.10
Return premiums (fire).....	792.80
	3,116.90
Total premiums (other than perpetuals).....	13,086.19
Interest on mortgage loans.....	9,542.51
Interest from other sources on deposit in Trust Co.....	41.87
Rents, including company's occupancy of its own buildings.....	7,999.92
Total interest and rents.....	17,584.30
Total income.....	30,670.49
Total.....	301,109.63

DISBURSEMENTS.

Gross amount paid for losses (fire).....	5,271.27
Deduct amount received for reinsurance (fire).....	368.32
Net amount paid for losses.....	4,902.95
Commissions or brokerage.....	2,676.99
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	6,660.00
Rents, including company's occupancy of its own buildings.....	900.00
Advertising, printing, and stationery.....	158.03
Postage, telegrams, telephone, and express.....	238.02
Underwriters' boards and tariff associations.....	114.80
Repairs and expenses on real estate.....	14.70
Taxes on real estate.....	498.75
Insurance department licenses and fees.....	249.62
All other licenses, fees, and taxes.....	152.96
Other disbursements.....	349.80
Interest and dividends to stockholders.....	10,000.00
Agents' balances charged off.....	316.89
Total disbursements.....	27,233.51
Balance.....	273,876.12

LEDGER ASSETS.

Book value of real estate.....	68,966.61
Mortgage loans on real estate.....	197,100.00
Cash in office.....	683.32
Deposits in trust companies and banks on interest.....	5,909.86
Agents' balances, representing business written subsequent to Oct. 1, 1914.....	843.85
Agents' balances, representing business written prior to Oct. 1, 1914.....	372.48
Total ledger assets.....	273,876.12

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,808.18
Gross assets.....	277,684.30

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1914.....	372.48
Total admitted assets.....	277,311.82

LIABILITIES.

Net amount of losses adjusted and unpaid, due and not due.....		\$369.67
Unearned premiums on fire risks.....		18,631.79
State, county, and municipal taxes due or accrued.....		346.29
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		205.58
Reinsurance premiums.....		70.80
Total		19,624.13
Cash capital.....	\$100,000.00	
Surplus over all liabilities.....	157,687.69	
Surplus to policyholders		257,687.69
Total		277,311.82

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$9,338,140.00	\$41,056.28
Written during the year.....	3,964,781.33	16,203.09
Total	13,302,921.33	57,259.37
Expired and terminated.....	3,350,945.50	14,271.25
In force at end of the year	9,951,975.83	42,988.12
Deduct amount reinsured.....	888,052.98	6,608.32
Net amount in force	9,063,922.85	36,379.80

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross pre- miums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914.....	\$818,731.00	\$2,974.32	One-half.....	\$1,487.16
.....1915.....	6,250.00	28.12	All.....	28.12
2 years.....1912.....	1,934,932.56	7,094.10	One-sixth.....	1,182.35
.....1913.....	1,998,960.01	7,162.31	One-half.....	3,581.15
.....1914.....	2,042,195.05	7,257.16	Five-sixths.....	6,047.60
.....1915.....	3,000.00	10.00	All.....	10.00
.....1916.....	1,000.00	2.00	All.....	2.00
5 years.....1910.....	396,297.65	2,257.99	One-tenth.....	225.80
.....1911.....	358,600.02	1,879.71	Three-tenths.....	563.91
.....1912.....	465,120.84	2,315.39	One-half.....	1,157.69
.....1913.....	499,952.36	2,503.98	Seven-tenths.....	1,752.79
.....1914.....	519,383.36	2,686.47	Nine-tenths.....	2,417.82
.....1915.....	14,200.00	132.65	All.....	132.65
Over 5 years.....1909.....	1,800.00	18.00	Pro rata.....	6.75
.....1911.....	4,000.00	57.60	.....	36.00
Total	9,063,922.85	36,379.80		18,631.79

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,964,781.33
Less \$253,491.66 risks canceled, and \$498,403.16 reinsurance in companies authorized in District of Columbia.....	661,894.82
Net risks written	3,302,886.51
Gross premiums received.....	16,203.09
Less \$792.80 returned premiums; and \$2,324.10 premiums for reinsurance in companies authorized in District of Columbia.....	3,116.90
Net premiums received	13,086.19
Losses paid (deducting salvage).....	5,271.27
Less losses on risks reinsured in companies authorized in District of Columbia.....	368.32
Net losses paid	4,902.95
Net losses incurred	5,272.62

FIREMEN'S INSURANCE CO., OF WASHINGTON AND GEORGETOWN.

[Located at Seventh Street and Louisiana Avenue NW., Washington, D. C. Incorporated 1837; commenced business 1837. Allan E. Walker, president; William M. Hoffman, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$200,000.00
Amount of ledger assets Dec. 31 of previous year.....	\$313,179.94

INCOME.

Gross premiums.....	\$57,595.31
Deduct gross amount paid for—	
Reinsurance, fire.....	\$4,530.88
Return premiums, fire.....	5,998.84
	10,529.72
Total premiums (other than perpetuals).....	47,065.59
Interest on mortgage loans.....	\$10,262.96
Interest on collateral loans.....	420.88
Interest on bonds and dividends on stocks.....	1,507.24
Interest from other sources.....	18.05
Rents, including company's occupancy of its own buildings.....	4,669.67
Total interest and rents.....	16,878.80
Total income.....	63,944.39
Total.....	377,124.33

DISBURSEMENTS.

Gross amount paid for losses.....	\$19,231.38
Deduct amount received for reinsurance, fire.....	5,952.28
Net amount paid for losses.....	13,279.10
Expenses of adjustment and settlement of losses.....	387.99
Commissions or brokerage.....	12,489.65
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	8,205.08
Rents, including company's occupancy of its own buildings.....	2,000.00
Advertising, printing, and stationery.....	377.84
Postage, telegrams, telephone, and express.....	246.93
Legal expenses.....	49.75
Furniture and fixtures.....	98.39
Maps, including corrections.....	149.50
Underwriters' boards and tariff associations.....	664.68
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	631.06
Repairs and expenses on real estate.....	1,453.17
Taxes on real estate.....	392.40
State taxes on premiums.....	968.71
Insurance department licenses and fees.....	159.00
All other licenses, fees, and taxes.....	8.59
Other disbursements, viz:	
Interest on borrowed money.....	237.78
Lighting home office.....	66.91
Miscellaneous items.....	404.45
Interest and dividends to stockholders.....	12,000.00
Agents' balances charged off.....	1,811.61
Loss on sale or maturity of ledger assets.....	307.50
Total disbursements.....	56,390.09
Balance.....	320,734.24

LEDGER ASSETS.

Book value of real estate.....	75,000.00
Mortgage loans on real estate.....	201,420.00
Book value of bonds and stocks.....	27,630.00
Deposits in trust companies and banks not on interest.....	8,853.51
Agents' balances, representing business written subsequent to Oct. 1, 1914.....	7,336.11
Agents' balances, representing business written prior to Oct. 1, 1914.....	194.04
Other ledger assets, viz:	
Taxes bought.....	100.58
Underwriters' board, Philadelphia, Pa.....	200.00
Total ledger assets.....	320,734.24

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,961.27
Interest due and accrued on bonds.....	642.50
Rents due and accrued on company's property.....	30.00
Total.....	3,633.77
Gross assets.....	324,368.01

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1914.....	\$194.04
Book value of ledger assets over market value, viz: Bonds.....	630.00
Total.....	\$824.04
Total admitted assets.....	323,543.97

LIABILITIES.

Losses in process of adjustment, or in suspense.....	2,300.00
Unearned premiums on fire risks.....	50,450.20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	136.03
State, county, and municipal taxes due or accrued.....	1,041.31
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	1,882.54
Return premiums and reinsurance premiums.....	1,856.96
Due and to become due for borrowed money.....	5,000.00
Total liabilities, except capital stock.....	62,667.04
Cash capital.....	\$200,000.00
Surplus over all liabilities.....	60,876.93
Surplus to policyholders.....	260,876.93
Total.....	323,543.97

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$23,142,135.00	\$127,468.14
Written during the year.....	991,239.00	57,595.31
Total.....	24,133,374.00	185,063.45
Expired and terminated.....	1,185,225.00	68,541.28
In force at end of the year.....	22,948,149.00	116,522.17
Deduct amount reinsured.....	2,891,544.00	21,459.21
Net amount in force.....	20,056,605.00	95,062.96

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914..	\$3,507,183.00	\$20,078.46	One-half.....	\$11,039.23
2 years.....1913..	13,450.00	191.74	One-fourth.....	47.94
.....1914..	44,375.00	369.38	Three-fourths.....	277.04
3 years.....1912..	3,457,609.00	12,694.34	One-sixth.....	2,115.72
.....1913..	3,881,729.00	16,013.46	One-half.....	8,006.73
.....1914..	4,123,194.00	17,396.82	Five-sixths.....	14,497.35
4 years.....1911..	3,100.00	46.35	One-eighth.....	5.79
.....1912..	26,950.00	146.41	Three-eighths.....	54.90
.....1913..	11,750.00	73.97	Five-eighths.....	46.23
.....1914..	13,300.00	82.96	Seven-eighths.....	72.59
5 years.....1910..	789,034.00	4,647.50	One-tenth.....	464.75
.....1911..	798,557.00	3,733.17	Three-tenths.....	1,119.95
.....1912..	909,442.00	4,573.04	One-half.....	2,286.52
.....1913..	1,234,639.00	6,491.82	Seven-tenths.....	4,544.27
.....1914..	1,242,293.00	6,523.54	Nine-tenths.....	5,871.19
Total.....	20,056,605.00	95,062.96		50,450.20

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	\$8,257,073.00
Less \$770,783 risks canceled, and \$696,743 reinsurance in companies authorized in District of Columbia.....	1,467,526.00
Net risks written.....	6,789,547.00
Gross premiums received.....	32,557.22
Less \$2,070.79 returned premiums; and \$4,154.45 premiums for reinsurance in companies authorized in District of Columbia.....	6,225.24
Net premiums received.....	26,331.98
Losses paid (deducting salvage).....	12,171.77
Less losses on risks reinsured in companies authorized in District of Columbia.....	5,001.59
Net losses paid.....	7,170.18
Losses incurred.....	9,100.20
Less losses on risks reinsured in companies authorized in District of Columbia.....	5,001.59
Net losses incurred.....	4,098.61

FIRST NATIONAL FIRE INSURANCE CO. OF THE UNITED STATES, OF THE DISTRICT OF COLUMBIA.

[Located at Southern Building, Washington, D. C. Incorporated, 1912; commenced business, 1912.
Robert J. Wynne, president; John E. Smith, secretary pro tem.]

CAPITAL.

Capital stock paid in cash.....	\$877,275.00	
Amount of ledger assets Dec. 31 of previous year.....	1,637,789.68	
Increase of paid-up capital during year.....	85,320.00	\$1,723,109.68

INCOME.

Gross premiums.....	647,121.18	
Deduct gross amount paid for—		
Reinsurance, fire.....	\$102,900.66	
Return premiums, fire.....	176,234.50	
	279,215.16	
Total premiums (other than perpetuals).....		367,906.02
Interest on mortgage loans.....	12,700.08	
Interest on collateral loans.....	186.41	
Interest on bonds and dividends on stocks.....	44,216.29	
Interest from other sources.....	1,806.59	
Rents—including company's occupancy of its own buildings.....	65,148.83	
Total interest and rents.....		124,058.20
From other sources, viz—		
Payments on subscriptions to stock.....	59,703.20	
Contributed surplus.....	62,555.43	
Commercial Fire Insurance Co., interest on Southern Building mortgages to Dec. 15, 1914.....	3,101.07	
Commercial Fire Insurance Co., taxes on Southern Building mortgages to Dec. 15, 1914.....	3,964.77	
Bills payable.....	77,950.00	
		207,274.47
Agents' balances previously charged off.....		3.75
Profit on sale or maturity of ledger assets, bonds.....		1,882.50
Total income.....		701,124.94
Total.....		2,424,234.62

DISBURSEMENTS.

Gross amount paid for losses.....	245,237.19	
Deduct amount received for—		
Salvage, fire.....	\$919.33	
Reinsurance, fire.....	24,795.08	
Discount, fire.....	193.07	
	25,907.48	
Net amount paid for losses.....		219,329.71
Expenses of adjustment and settlement of losses.....		5,472.86
Commissions or brokerage.....		109,407.08
Allowances to local agencies for miscellaneous agency expenses.....		460.70
Salaries and expenses of special and general agents.....		17,314.71
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....		52,248.54
Rents—including company's occupancy of its own buildings.....		4,082.75
Advertising, printing, and stationery.....		11,126.99
Postage, telegrams, telephone, and express.....		5,377.35
Legal expenses.....		8,704.56
Furniture and fixtures.....		881.54
Maps, including corrections.....		1,077.57
Underwriters' boards and tariff associations.....		1,724.81
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		898.17
Inspections and surveys.....		980.47
Repairs and expenses on real estate.....		50,725.62
Taxes on real estate.....		6,502.26
State taxes on premiums.....		6,182.97
Insurance department licenses and fees.....		6,503.53
All other licenses, fees, and taxes.....		3,434.31
Other disbursements, viz—		
Auditing, \$2,927.72; newspapers, etc., \$236.83.....	\$3,164.55	
Collection expenses, \$394.50; notary and recording, \$237.73.....	632.23	
Election expense, \$1,486.35; traveling, \$5,995.95.....	7,482.30	
Interest on bills payable.....	238.18	
Miscellaneous home-office expenses.....	3,503.62	
Commission on stock sales.....	8,205.00	
Salaries and expenses, stock sales.....	6,844.80	
Transferred from part paid to full paid capital and surplus.....	88,455.00	
Bills payable.....	77,950.00	
		196,475.68
Agents' balances charged off.....		14,966.15
Loss on sale or maturity of ledger assets, bonds.....		2,707.81
Decrease in book value of ledger assets, real estate.....		100,000.00
Total disbursements.....		826,586.19
Balance.....		1,597,648.43

LEDGER ASSETS.

Book value of real estate.....	\$254,500.00
Mortgage loans on real estate.....	235,600.00
Book value of bonds and stocks.....	979,235.28
Cash in office.....	100.00
Deposits in trust companies and banks on interest.....	38,287.53
Agents' balances, representing business written subsequent to Oct. 1, 1914.....	81,266.65
Agents' balances, representing business written prior to Oct. 1, 1914.....	4,215.98
Bills receivable taken for fire risks.....	3,150.51
Other ledger assets, viz—	
Deposits in underwriters' boards.....	100.00
Cash in industrial department.....	399.05
Cash in hands of manager Southern Building.....	768.43
Checks in suspense.....	25.00
Total ledger assets.....	1,597,648.43

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,783.76
Interest due and accrued on bonds.....	14,512.20
Interest due and accrued on other assets.....	402.82
Rents due and accrued on company's property.....	7,486.25
Total.....	27,185.03
Market value of bonds and stocks over book value.....	1,014.72
Other nonledger assets, viz:	
Adjustment expenses due from other companies.....	274.32
Advances, etc., to special agents and others (unsecured).....	260.81
Overpayment of interest on Southern Building mortgages.....	30.00
Gross assets.....	1,626,413.31

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1914.....	4,215.98
Loans on personal security.....	260.81
Market value of special deposits in excess of corresponding liabilities.....	7,283.71
Checks in suspense.....	25.00
Total.....	11,785.50
Total admitted assets.....	1,614,627.81

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	9,398.50
Losses in process of adjustment, or in suspense.....	50,446.84
Losses resisted.....	3,900.00
Total claims for losses.....	63,745.34
Deduct reinsurance.....	24,466.93
Net amount of unpaid losses.....	39,278.41
Unearned premiums on fire risks.....	244,603.01
Interest due or accrued, remaining unpaid on mortgages on real estate.....	9,368.33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	789.16
State, county, and municipal taxes due or accrued.....	7,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	367.62
All other liabilities, viz, taxes accrued on real estate.....	8,665.50
Unpaid expenses on real estate.....	612.46
Total.....	310,684.49
Cash capital.....	\$899,535.70
Surplus over all liabilities.....	404,407.62
Surplus to policyholders.....	1,303,943.32
Total.....	1,614,627.81

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$25,494,095	\$358,523.43
Written during the year.....	47,774,966	647,121.18
Excess.....		26,790.82
Total.....	73,269,061	1,032,435.43
Expired and terminated.....	32,215,997	483,455.38
In force at end of the year.....	41,053,064	548,980.05
Deduct amount reinsured.....	7,429,915	105,182.77
Net amount in force.....	33,623,149	443,797.28

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross pre- miums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914.....	\$19,167,202	\$268,818.53	One-half.....	\$134,409.27
2 years.....1913.....	578,779	7,114.85	One-fourth.....	1,778.71
.....1914.....	67,358	1,200.74	Three-fourths.....	900.55
3 years.....1912.....	1,585,995	20,085.36	One-sixth.....	3,347.56
.....1913.....	4,263,753	49,100.64	One-half.....	24,550.32
.....1914.....	6,891,915	79,155.45	Five-sixths.....	65,962.87
4 years.....1911.....	3,150	38.85	Three-eighths.....	14.57
.....1912.....	27,250	505.18	Five-eighths.....	315.74
.....1913.....	6,652	221.41	Seven-eighths.....	193.73
5 years.....1914.....	39,079	594.56	One-tenth.....	59.46
.....1910.....	52,000	628.79	Three-tenths.....	188.64
.....1911.....	123,900	2,028.61	One-half.....	1,014.30
.....1912.....	252,763	5,032.95	Seven-tenths.....	3,523.07
.....1913.....	562,853	9,271.36	Nine-tenths.....	8,344.22
Total.....	33,623,149	443,797.28		244,603.01

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire. \$473,050.00
Less risks canceled.....	17,800.00
Net risks written.....	455,250.00
Gross premiums received.....	4,278.13
Less returned premiums.....	76.29
Net premiums received.....	4,201.84
Losses paid (deducting salvage).....	465.53
Net losses incurred.....	465.53

GERMAN-AMERICAN FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 511 Seventh Street NW., Washington, D. C. Incorporated 1873; commenced business 1873. E. G. Schafer, president; H. H. Bergmann, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$100,000
Amount of ledger assets Dec. 31 of previous year.....	\$347,691.14

INCOME.

Gross premiums.....	18,422.23
Deduct gross amount paid for—	
Reinsurance, fire.....	\$834.41
Return premiums, fire.....	971.30
	1,805.71
Total premiums (other than perpetuals).....	16,616.52
Interest on mortgage loans.....	14,557.65
Interest from other sources, deposited in trust company.....	130.55
Rents, including company's occupancy of its own buildings.....	5,319.54
Total interest and rents.....	20,007.74
From other sources, viz: Bills payable.....	2,000.00
Total income.....	38,624.26
Total.....	386,315.40

DISBURSEMENTS.

Gross amount paid for losses.....	2,558.20
Deduct amount received for: Reinsurance, fire.....	123.68
Net amount paid for losses.....	2,434.52
Expenses of adjustment and settlement of losses.....	5.04
Commissions or brokerage.....	1,457.09
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	6,448.00
Rents, including company's occupancy of its own buildings.....	1,000.00
Advertising, printing, and stationery.....	282.47
Postage, telegrams, telephone, and express.....	142.58
Furniture and fixtures.....	4.28
Underwriters' boards and tariff associations.....	155.56
Repairs and expenses on real estate.....	384.23
Taxes on real estate.....	685.92
State taxes on premiums.....	220.91

Insurance department licenses and fees.....	\$60.00
All other licenses, fees, and taxes: Federal corporation tax.....	188.81
Other disbursements, viz:	
Interest on bills payable.....	\$6.67
Examining committee, \$90; bonding company, \$45.....	135.00
Electric-light bills, contributions, etc.....	82.80
Sundries (miscellaneous).....	67.80
Bills payable.....	2,000.00
	<u>2,292.27</u>
Interest and dividends to stockholders.....	18,000.00
Total disbursements.....	<u>33,770.68</u>
Balance.....	<u>352,544.72</u>
LEDGER ASSETS.	
Book value of real estate.....	68,013.98
Mortgage loans on real estate.....	277,436.00
Cash in office.....	255.15
Deposits in trust companies and banks on interest.....	6,740.79
Agents' balances, representing business written subsequent to Oct. 1, 1914.....	98.80
Total ledger assets.....	<u>352,544.72</u>
NONLEDGER ASSETS.	
Interest due and accrued on mortgages.....	3,473.18
Market value of real estate over book value.....	11,800.00
Other nonledger assets, viz: Office furniture, fixtures, and safes.....	1,000.00
Gross assets.....	<u>368,817.90</u>
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, and safes.....	1,000.00
Total admitted assets.....	<u>367,817.90</u>
LIABILITIES.	
Losses adjusted and unpaid, due and not due.....	50.84
Unearned premiums on fire risks.....	21,810.96
State, county, and municipal taxes due or accrued.....	898.73
Total liabilities, except capital stock.....	<u>22,760.53</u>
Cash capital.....	100,000.00
Surplus over all liabilities.....	245,057.37
Surplus to policyholders.....	<u>345,057.37</u>
Total.....	<u>367,817.90</u>

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$8,720,383.00	\$41,686.69
Written during the year.....	4,303,156.00	18,422.23
Total.....	13,023,539.00	60,108.92
Expired and terminated.....	3,684,360.00	17,394.07
In force at end of the year.....	9,339,179.00	42,714.85
Deduct amount reinsured.....	243,497.00	1,920.02
Net amount in force.....	<u>9,095,682.00</u>	<u>40,794.83</u>

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914..	\$1,027,535.00	\$3,593.03	One-half.....	\$1,796.51
3 years.....1912..	1,803,288.00	7,769.20	One-sixth.....	1,294.87
.....1913..	2,302,992.00	9,622.56	One-half.....	4,811.28
.....1914..	2,674,455.00	11,369.92	Five-sixths.....	9,474.93
5 years.....1910..	195,250.00	1,446.73	One-tenth.....	144.67
.....1911..	258,997.00	1,678.26	Three-tenths.....	503.48
.....1912..	255,054.00	1,680.68	One-half.....	840.34
.....1913..	274,591.00	1,630.59	Seven-tenths.....	1,141.41
.....1914..	303,520.00	2,003.86	Nine-tenths.....	1,893.47
Total.....	<u>9,095,682.00</u>	<u>40,794.83</u>		<u>21,810.96</u>

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,303,156.00
Less \$272,402 risks canceled, and \$109,646 reinsurance in companies authorized in District of Columbia.....	382,048.00
Net risks written.....	3,921,108.00
Gross premiums received.....	18,422.00
Less \$971 returned premiums; and \$834 premiums for reinsurance in companies authorized in District of Columbia.....	1,805.00
Net premiums received.....	16,617.00
Losses paid (deducting salvage).....	2,558.00
Less losses on risks reinsured in companies authorized in District of Columbia.....	124.00
Net losses paid.....	2,434.00
Losses incurred.....	2,331.00
Less losses on risks reinsured in companies authorized in District of Columbia.....	124.00
Net losses incurred.....	2,207.00

NATIONAL UNION INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 918 F Street NW., Washington, D. C. Incorporated 1865; commenced business 1865. Albert F. Fox, president; Philip F. Larner, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$100,000
Amount of ledger assets Dec. 31 of previous year.....	\$270,445.59

INCOME.

Gross premiums.....	\$27,204.89	
Deduct gross amount paid for:		
Reinsurance, fire.....	\$5,888.71	
Return premiums, fire.....	2,316.25	
	8,204.96	
Total premiums (other than perpetuals).....		18,999.93
Interest on mortgage loans.....	5,701.80	
Interest on collateral loans.....	175.00	
Rents—including company's occupancy of its own buildings.....	11,583.04	
Total interest and rents.....		17,459.84
Total income.....		36,459.77
Total.....		306,905.36

DISBURSEMENTS.

Gross amount paid for losses.....	8,110.87	
Deduct amount received for reinsurance, fire.....	2,376.17	
Net amount paid for losses.....		5,734.70
Commissions or brokerage.....		5,595.70
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....		5,080.04
Rents—including company's occupancy of its own buildings.....		2,000.00
Advertising, printing, and stationery.....		217.89
Postage, telegrams, telephone, and express.....		174.87
Underwriters' boards and tariff associations.....		131.66
Repairs and expenses on real estate.....		5,663.30
Taxes on real estate.....		1,600.67
State taxes on premiums.....		263.33
Insurance department licenses and fees.....		81.49
All other licenses, fees, and taxes: Federal corporation tax.....		322.80
Other disbursements, viz, miscellaneous.....		413.05
Interest and dividends to stockholders.....		7,000.00
Agents' balances charged off.....		240.68
Total disbursements.....		34,167.13
Balance.....		272,738.23

LEDGER ASSETS.

Book value of real estate.....	158,213.11
Mortgage loans on real estate.....	106,600.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	3,500.00
Cash in office.....	2,099.19
Deposits in trust companies and banks not on interest.....	1,525.77
Agents' balances, representing business written subsequent to Oct. 1, 1914.....	413.05
Agents' balances, representing business written prior to Oct. 1, 1914.....	387.11
Total ledger assets.....	272,738.23

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,148.46
Interest due and accrued on collateral loans.....	39.86
Rents due and accrued on company's property.....	318.00
Total.....	\$1,506.32
Market value of real estate over book value.....	12,520.89
Other nonledger assets, viz: Furniture, maps, etc.....	1,000.00
Gross assets.....	287,765.44

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	1,000.00
Agents' balances, representing business written prior to Oct. 1, 1914.....	387.11
Total.....	1,387.11
Total admitted assets.....	286,378.33

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	924.93
Losses in process of adjustment, or in suspense.....	815.39
Total claims for losses.....	1,740.32
Deduct reinsurance.....	240.00
Net amount of unpaid losses.....	1,500.32
Unearned premiums on fire risks.....	25,493.90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	225.82
State, county, and municipal taxes due or accrued.....	362.23
Reinsurance premiums.....	822.14
Total liabilities, except capital stock.....	28,404.41
Cash capital.....	100,000.00
Surplus over all liabilities.....	157,973.92
Surplus to policyholders.....	257,973.92
Total.....	286,378.33

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$14,056,434	\$57,789.20
Written during the year.....	6,687,530	27,204.89
Total.....	20,743,964	84,994.09
Expired and terminated.....	5,233,596	21,376.79
In force at end of the year.....	15,510,368	63,617.30
Deduct amount reinsured.....	2,499,435	14,684.03
Net amount in force.....	13,010,933	48,933.27

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914..	\$561,439	\$2,216.63	One-half.....	\$1,108.32
3 years.....1912..	3,183,947	10,642.89	One-sixth.....	1,773.82
.....1913..	2,980,468	9,826.51	One-half.....	4,913.26
.....1914..	3,626,003	12,618.36	Five-sixths.....	10,515.30
5 years.....1910..	356,170	2,768.30	One-tenth.....	276.83
.....1911..	331,514	1,697.37	Three-tenths.....	509.21
.....1912..	628,822	3,224.12	One-half.....	1,612.06
.....1913..	654,691	2,800.40	Seven-tenths.....	1,960.28
.....1914..	687,879	3,138.69	Nine-tenths.....	2,824.82
Total.....	13,010,933	48,933.27		25,493.90

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire.	\$6,687,530.00
Less \$927,891 risks canceled, and \$1,073,557 reinsurance in companies authorized in District of Columbia.....		2,001,448.00
Net risks written.....		<u>4,686,082.00</u>
Gross premiums received.....		27,204.89
Less \$2,316.25 returned premiums; and \$5,888.71 premiums for reinsurance in companies authorized in District of Columbia.....		8,204.96
Net premiums received.....		<u>18,999.93</u>
Losses paid (deducting salvage).....		8,110.87
Less losses on risks reinsured in companies authorized in District of Columbia.....		2,376.17
Net losses paid.....		<u>5,734.70</u>
Losses incurred.....		4,783.14
Less losses on risks reinsured in companies authorized in District of Columbia.....		240.00
Net losses incurred.....		<u>4,543.14</u>

POTOMAC INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at 902 F Street NW., Washington, D. C. Chartered, 1831; commenced business, 1831. George W. White, president; Alex. K. Phillips, secretary.]

CAPITAL.

Capital stock paid in cash.....	\$200,000.00
Amount of ledger assets Dec. 31 of previous year.....	<u>\$310,997.11</u>

INCOME.

Gross premiums.....	\$62,692.36	
Deduct gross amount paid for—		
Reinsurance, fire.....	\$4,230.02	
Return premiums, fire.....	11,630.81	
	<u>15,860.83</u>	
Total premiums (other than perpetuals).....		46,831.53
Interest on mortgage loans.....	9,215.28	
Interest on bonds and dividends on stocks.....	5,079.15	
Interest from other sources.....	622.28	
Rents, including company's occupancy of its own buildings.....	1,959.50	
Total interest and rents.....		16,876.21
Home office local agency.....	3,545.31	
Loan from National Metropolitan Bank.....	36,000.00	
		39,545.31
Contribution majority stockholders (voluntary).....		10,250.00
Profit on sale or maturity of ledger assets, bonds.....		267.70
Increase in book value of ledger assets, bonds.....		4,683.54
Total income.....		<u>118,454.29</u>
Total.....		<u>429,451.40</u>

DISBURSEMENTS.

Gross amount paid for losses.....	28,937.39	
Deduct amount received for—		
Reinsurance, fire.....	13,522.03	
Net amount paid for losses.....		15,415.36
Expenses of adjustment and settlement of losses.....		629.04
Commissions or brokerage.....		11,639.05
Salaries and expenses of special and general agents.....		3,661.15
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....		14,520.70
Rents, including company's occupancy of its own buildings.....		1,231.00
Advertising, printing, and stationery.....		2,000.15
Postage, telegrams, telephone, and express.....		567.59
Legal expenses.....		305.00
Furniture and fixtures.....		180.41
Maps, including corrections.....		58.90
Underwriters' boards and tariff associations.....		412.04
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		21.15
Inspections and surveys.....		142.50
Repairs and expenses on real estate.....		503.94
Taxes on real estate.....		247.22
State taxes on premiums.....		660.41
Insurance department licenses and fees.....		41.49
All other licenses, fees, and taxes.....		
Miscellaneous expenses.....	\$163.38	
Special audit (general agents' accounts).....	567.68	
Paid National Metropolitan Bank loan.....	36,000.00	
Interest National Metropolitan Bank loan.....	367.75	
Loss on sale or maturity of ledger assets.....		37,098.81
Decrease in book value of ledger assets, bonds and stocks.....		1,778.21
Total disbursements.....		<u>98,687.96</u>
Balance.....		<u>330,763.44</u>

LEDGER ASSETS.

Book value of real estate.....	\$36,875.00
Mortgage loans on real estate.....	200,750.00
Book value of bonds and stocks.....	66,883.70
Cash in office.....	996.01
Deposits in trust companies and banks not on interest.....	1,152.32
Deposits in trust companies and banks on interest.....	12,188.87
Agents' balances, representing business written subsequent to Oct. 1, 1914.....	10,274.23
Agents' balances, representing business written prior to Oct. 1, 1914.....	104.12
Other ledger assets, viz, special deposit (Philadelphia board).....	100.00
Due from other companies.....	1,439.19
Total ledger assets.....	330,763.44

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,132.78
Interest due and accrued on bonds.....	239.16
Rents due and accrued on company's property.....	9.00
Total.....	2,380.94
Market value of bonds and stocks over book value.....	18,556.30
Interest-bearing balance in bank covering outstanding dividend check.....	115.55
Gross assets.....	351,816.23

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1914.....	104.12
Special deposits to secure liabilities in Philadelphia.....	\$100.00
Due from other companies.....	798.88
Total.....	898.88
Total admitted assets.....	350,813.23

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	1,561.08
Losses in process of adjustment, or in suspense.....	3,566.03
Losses resisted.....	2,750.00
Total claims for losses.....	7,877.11
Deduct reinsurance.....	666.50
Net amount of unpaid losses.....	7,210.61
Unearned premiums on fire risks.....	38,530.98
Dividends declared and unpaid to stockholders.....	115.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	839.42
State, county, and municipal taxes due or accrued.....	1,292.96
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	1,000.00
Rents received in advance.....	74.09
Total liabilities, except capital stock.....	49,063.61
Cash capital.....	\$200,000.00
Surplus over all liabilities.....	101,749.62
Surplus to policyholders.....	301,749.62
Total.....	350,813.23

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$15,749,822.00	\$58,643.04
Written during the year.....	10,504,253.00	104,987.05
Total.....	26,254,075.00	163,630.09
Expired and terminated.....	7,081,903.00	50,459.86
In force at end of year.....	19,172,172.00	113,170.23
Deduct amount reinsured.....	4,318,485.00	38,970.31
Net amount in force.....	14,853,687.00	74,199.92

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914..	\$3,323,340.00	\$29,395.35	One-half.....	\$14,697.68
2 years.....1913.....	11,000.00	130.78	One-fourth.....	32.69
.....1914.....	43,750.00	174.32	Three-fourths.....	130.74
3 years.....1912.....	2,656,988.00	8,487.54	One-sixth.....	1,414.58
.....1913.....	2,173,354.00	6,749.25	One-half.....	3,374.63
.....1914.....	3,035,880.00	12,282.28	Five-sixths.....	10,235.22
4 years.....1911.....	9,400.00	40.37	One-eighth.....	5.05
.....1912.....	110,450.00	36.69	Three-eighths.....	13.74
.....1914.....	4,000.00	65.86	Seven-eighths.....	57.63
5 years.....1910.....	836,100.00	3,865.81	One-tenth.....	386.58
.....1911.....	699,871.00	3,310.08	Three-tenths.....	993.02
.....1912.....	571,380.00	2,589.56	One-half.....	1,294.78
.....1913.....	619,374.00	2,783.56	Seven-tenths.....	1,948.49
.....1914.....	723,950.00	3,423.15	Nine-tenths.....	3,080.83
Risks taking effect in 1915:				
Over 5 years.....	133,850.00	865.32	100%.....	865.32
Total.....	14,853,687.00	74,199.92		38,530.98

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	Fire.
Less \$763,052 risks canceled, and \$874,808 reinsurance in companies authorized in District of Columbia.....	\$6,007,028.00
Net risks written.....	1,637,860.00
Gross premiums received.....	22,111.73
Less \$2,615.64 returned premiums, and \$4,686.91 premiums for reinsurance in companies authorized in District of Columbia.....	7,302.55
Net premiums received.....	14,809.18
Losses paid (deducting salvage).....	13,138.73
Less losses on risks reinsured in companies authorized in District of Columbia.....	6,775.02
Net losses paid.....	6,423.71
Losses incurred.....	14,760.09
Less losses on risks reinsured in companies authorized in District of Columbia.....	7,341.52
Net losses incurred.....	7,418.57

MUTUAL FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at northwest corner Thirteenth Street and New York Avenue N. W., Washington, D. C. Chartered by Congress, 1855; commenced business, 1855. George T. Dearing, president; L. Pierce Boteler, secretary.]

BALANCE.

Amount of ledger assets Dec. 31 of previous year..... \$320,196.05

INCOME.

Gross premiums.....	\$27,788.92
Deduct gross amount paid for return premiums, fire.....	404.42
Total premiums (other than perpetuals).....	\$27,384.50
Interest on mortgage loans.....	11,894.32
Interest on bonds and dividends on stocks.....	250.00
Interest from other sources.....	38.71
Rents—including company's occupancy of its own buildings.....	3,979.75
Total interest and rents.....	16,162.78
Fees per duplicate policies.....	11.50
On account service loan arrearage.....	12.59
Loans from bank.....	8,000.00
Deposited to reinstate insurance.....	7.54
Total income.....	51,578.91
Total.....	371,774.96

DISBURSEMENTS.

Net amount paid for losses.....	\$9,938.76
Expenses of adjustment and settlement of losses.....	36.88
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	9,354.14
Rents, including company's occupancy of its own buildings.....	1,800.00
Advertising, printing, and stationery.....	252.12
Postage, telegrams, telephone, and express.....	403.00
Repairs and expenses on real estate.....	1,486.45
Taxes on real estate.....	360.32
Insurance department licenses and fees.....	10.00
All other licenses, fees, and taxes.....	250.59
Incidental office and other expenses.....	\$379.74
Loans from bank, \$8,000; interest thereon, \$175.84.....	8,175.84
Deposit premiums returned.....	8,555.58
	22,282.60
Total disbursements.....	54,730.44
Balance.....	317,044.52

LEDGER ASSETS.

Book value of real estate.....	\$65,928.83
Mortgage loans on real estate.....	234,080.00
Book value of bonds and stocks.....	5,000.00
Cash in office.....	2,092.99
Deposits in trust companies and banks on interest.....	9,942.70
Total ledger assets.....	317,044.52

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,698.87
Interest due and accrued on bonds.....	20.83
Total.....	3,719.70
Market value of bonds and stocks over book value.....	350.00
Total admitted assets.....	321,114.22

LIABILITIES.

Losses in process of adjustment or in suspense.....	\$214.44
Unearned premiums on fire risks.....	12,091.33
Total.....	12,305.77
Surplus to policyholders.....	308,808.45
Total liabilities.....	321,114.22

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$13,892,364.00	\$23,995.01
Written during the year.....	16,615,159.00	27,788.92
Total.....	30,507,524.00	51,783.93
Expired and terminated.....	16,569,695.00	27,620.96
In force at end of the year.....	13,937,829.00	24,162.97
Net amount in force.....	13,937,829.00	24,162.97

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross pre- miums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914..	\$13,756,062.00	\$23,100.47	One-half.....	\$11,550.23
2 years.....1913..	13,180.00	33.60	One-fourth.....	8.40
1914..	22,000.00	73.10	Three-fourths.....	54.82
3 years.....1912..	54,883.00	272.57	One-sixth.....	45.43
1913..	29,885.00	143.97	One-half.....	71.98
1914..	27,389.00	154.71	Five-sixths.....	128.93
4 years.....1912..	2,800.00	11.80	Three-eighths.....	4.42
5 years.....1910..	2,000.00	10.00	One-tenth.....	1.00
1911..	13,600.00	132.00	Three-tenths.....	39.60
1913..	11,030.00	105.75	Seven-tenths.....	74.02
1914..	5,000.00	125.00	Nine-tenths.....	112.50
Total.....	13,937,829.00	24,162.97		12,091.33

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.
Net risks written.....	\$16,615,159.00
Gross premiums received.....	27,788.92
Less returned premiums.....	404.42
Net premiums received.....	27,384.50
Net losses paid.....	9,938.76
Net losses incurred.....	10,052.20

MUTUAL INVESTMENT FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at Washington Loan & Trust Building, Washington, D. C. Chartered by act of Congress. Incorporated, 1896; commenced business, 1896. Bernard Leonard, president; Horace L. Beall, secretary.]

BALANCE.	
Amount of ledger assets Dec. 31 of previous year.....	\$5,109.34
INCOME.	
Total premiums, fire.....	570.55
Interest on mortgage loans.....	\$282.00
Interest from other sources.....	5.68
Total interest.....	287.68
Surveys.....	10.00
Total income.....	868.23
Total.....	5,977.57
DISBURSEMENTS.	
Net amount paid for losses, fire.....	99.75
Expenses of adjustment and settlement of losses.....	10.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees	132.00
Rents, including company's occupancy of its own buildings.....	63.00
Advertising, printing, and stationery.....	11.38
Postage, telegrams, telephone, and express.....	2.30
Legal expenses.....	.75
Inspections and surveys.....	11.00
Insurance department licenses and fees.....	10.00
Expenses of annual meeting.....	\$12.00
Lettering office door.....	1.50
Refund on canceled policies.....	27.70
Refund overpayment on premium.....	3.33
Auditing, etc.....	10.00
	54.53
Total disbursements.....	394.71
Balance.....	5,582.86

LEDGER ASSETS.	
Mortgage loans on real estate.....	4,900.00
Cash in office.....	50.51
Deposits in trust companies and banks on interest.....	632.35
Total ledger assets.....	5,582.86

NONLEDGER ASSETS.	
Interest due and accrued on mortgages.....	70.40
Total admitted assets.....	5,653.26

LIABILITIES.	
Unearned premiums on fire risks.....	264.86
Savings and earnings.....	2,060.66
Total liabilities.....	2,325.52
Surplus to policyholders.....	3,327.74
Total liabilities.....	5,653.26

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$207,910	\$530.13
Written during the year.....	221,555	570.55
Total.....	429,465	1,100.68
Expired and terminated.....	209,910	566.31
In force at end of the year.....	219,555	534.37

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less, 1914.....	\$216,055	\$525.04	One-half.....	\$262.52
Two years, 1913.....	3,500	9.33	One-fourth.....	2.34
Total.....	219,555	534.37		264.86

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	\$222,055.00
Less reinsurance in companies authorized in District of Columbia.....	2,500.00
Net risks written.....	219,555.00
Net premiums received.....	570.55
Net losses paid.....	99.75
Net losses incurred.....	99.75

MUTUAL PROTECTION FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 1333 F Street NW., Washington, D. C. Incorporated by act of Congress, 1876; commenced business, 1876. James B. Lambie, president; William A. Johnson, secretary and treasurer.]

BALANCE.

Amount of ledger assets Dec. 31 of previous year.....	\$31,624.41
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INCOME.

Gross premiums.....	\$2,783.91
Deduct gross amount paid for return premiums, fire.....	29.29
Total premiums (other than perpetuals).....	2,754.62
Interest on mortgage loans.....	1,501.26
Total income.....	4,255.88
Total.....	35,880.29

DISBURSEMENTS.

Net amount paid for losses.....	1,986.07
Commissions or brokerage.....	7.59
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	1,750.00
Rents—including company's occupancy of its own buildings.....	300.00
Advertising, printing, and stationery.....	27.27
Postage, telegrams, telephone, and express.....	6.00
Insurance department licenses and fees, District of Columbia.....	10.00
All other licenses, fees, and taxes (Federal corporation tax).....	10.28
Returned to policyholders for rebate or dividends.....	965.63
Total disbursements.....	5,122.84
Balance.....	30,757.45

LEDGER ASSETS.

Mortgage loans on real estate.....	28,775.00
Cash in office.....	235.26
Deposits in trust companies and banks on interest.....	1,747.19
Total ledger assets.....	30,757.45

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	461.97
Total admitted assets.....	31,219.42

LIABILITIES.

Unearned premiums on fire risks.....	1,544.87
Dividends declared and unpaid to policyholders.....	469.45
Total liabilities.....	2,014.32
Surplus to policyholders.....	29,205.10
Total.....	31,219.42

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1913.....	\$1,202,430.00	\$3,240.55
Written during the year.....	1,220,630.00	2,783.91
Total.....	2,423,060.00	6,024.46
Expired and terminated.....	1,264,480.00	2,923.43
In force at end of the year.....	1,158,580.00	3,101.03

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1914..	\$1,048,980.00	\$2,595.50	One-half.....	\$1,297.75
3 years.....1912..	26,750.00	124.69	One-sixth.....	20.78
1913..	20,000.00	72.75	One-half.....	36.38
1914..	36,700.00	159.12	Five-sixths.....	132.60
5 years.....1910..	2,150.00	14.64	One-tenth.....	1.46
1911..	16,000.00	95.33	Three-tenths.....	28.60
1913..	8,000.00	39.00	Seven-tenths.....	27.30
Total.....	1,158,580.00	3,101.03		1,544.87

BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,220,630.00
Less risks canceled.....	62,050.00
Net risks written.....	1,158,580.00
Gross premiums received.....	2,783.91
Less returned premiums.....	29.29
Net premiums received.....	2,754.62
Net losses paid.....	1,986.07
Net losses incurred.....	1,986.07

COMPARATIVE TABLE

DOMESTIC FIRE INSURANCE COMPANIES,
DECEMBER 31, 1914.

TABLE F.—Business transacted in the District of Columbia by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies during 1914.

Name and location.	Fire risks written.	Premiums received.	Losses paid.	Losses incurred.	Marine and inland risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.									
Aetna, Hartford, Conn.	\$1,901,008.00	\$9,650.74	\$5,361.45	\$5,620.45	\$56,574.00	\$1,086.98	\$10.00	\$160.00	\$3,222.58
Agricultural, Watertown, N. Y.	355,800.00	2,783.15	4,650.76	4,244.26					913.74
Allemania Fire, Pittsburgh, Pa.	(a)								620.22
American Automobile, St. Louis, Mo.		2,290.11							3,005.93
American Central, St. Louis, Mo.	1,071,001.00	5,918.07	7,956.08	9,211.84					74.44
American Druggists' Fire, Cincinnati, Ohio.	27,000.00	114.39							111.67
American and Foreign Marine, New York, N. Y.					2,913,438.00	1,810.37	463.53	463.53	1,608.75
American, Newark, N. J.	694,042.00	6,332.13	6,241.61	5,853.21	500.00	12.50			84.84
Automobile, Hartford, Conn.					350,218.00	3,892.26	1,682.50	1,688.33	5,817.26
Boston, Boston, Mass.	3,992,531.00	14,117.90	8,748.50	9,764.48	91,209.00	2,372.61	130.44	130.44	1,387.99
Buffalo German, Buffalo, N. Y.	444,970.00	3,225.59	3,553.13	1,625.13					872.52
Camden, Camden, N. J.	408,251.00	3,162.04	2,607.57	2,582.57					
Citizens Fire, Charles Town, W. Va.									
Citizens, St. Louis, Mo.	356,773.00	2,699.77	2,304.80	1,679.80	1,050.00	25.00			889.78
City of New York, New York, N. Y.	(a)								28.20
Columbia, Jersey City, N. J.					6,775.00	141.00			698.34
Commercial Union Fire, New York, N. Y.	380,498.00	1,406.40	160.03	160.03					312.35
Commonwealth, New York, N. Y.	134,125.00	1,835.10	1.04	1.04					1,337.65
Connecticut Fire, Hartford, Conn.	717,552.00	4,200.32	903.67	858.59					5,116.19
Continental, New York, N. Y.	2,407,000.00	14,570.62	17,003.19	24,292.69	32,819.00	796.13	26.76	26.76	520.00
County Fire, Philadelphia, Pa.	298,256.00	1,758.51	1,751.52	1,730.52					
Dixie Fire, Greensboro, N. C.	(c)								235.32
Equitable Fire and Marine, Providence, R. I.	119,761.00	691.27	700.22	698.92					
Federal, Jersey City, N. J.					120,789.00	238.87			1,592.16
Fidelity-Phenix Fire, New York, N. Y.	710,107.00	5,266.74	7,944.04	7,281.88	32,821.00	796.10	26.76	26.76	1,524.98
Fire Association of Philadelphia, Philadelphia, Pa.	775,537.00	5,234.74	3,283.08	3,262.20					7,848.25
Fireman's Fund, San Francisco, Cal.	2,912,975.39	15,524.05	4,655.84	5,419.72	77,402.00	1,916.51	18.09	18.09	576.69
Firemen's, Newark, N. J.	201,500.00	1,761.54	1,005.59	1,143.09					2,241.02
Franklin Fire, Philadelphia, Pa.	860,613.60	5,633.23	6,730.39	6,355.20					439.25
German Alliance, New York, N. Y.	183,251.00	1,070.21	990.96	980.96					102.01
German American Fire, Baltimore, Md.	102,580.00	543.15	359.90	399.90					8,970.24
German American, New York, N. Y.	4,284,649.00	22,493.51	11,603.23	14,121.23					694.12
Germania Fire, New York, N. Y.	433,260.00	2,044.87	37.02	37.02					411.64
Girard Fire and Marine, Philadelphia, Pa.	236,110.00	921.40	1,172.99	1,172.99					1,487.72
Glens Falls, Glens Falls, N. Y.	1,040,810.00	4,013.47	3,335.47	3,057.12	7,425.00	160.12	135.00	135.00	1,522.25
Globe and Rutgers Fire, New York, N. Y.	876,280.00	5,408.54	1,000.00	1,000.00					1,203.29
Granite State Fire, Portsmouth, N. H.	485,597.00	3,208.78	2,013.27	1,990.31					3,105.10
Hanover Fire, New York, N. Y.	1,490,520.00	6,939.65	6,074.13	4,620.76					5,089.62
Hartford Fire, Hartford, Conn.	3,465,035.00	15,740.59	6,645.02	6,192.15	69,675.00	1,454.93	45.56		

Home, New York, N. Y.	8,942,014.00	58,350.38	49,877.03	50,877.68	287,612.00	2,066.40	408.20	408.20	17,976.96
Humboldt Fire, Pittsburgh, Pa.	228,171.00	1,630.49	2,499.13	2,511.53					630.66
Insurance Company of North America, Philadelphia Pa.	3,767,571.00	20,500.13	28,109.34	28,213.32	1,908,265.00	12,144.89	7,760.27	7,990.27	12,789.92
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	397,329.83	2,595.19	4,639.36	3,045.16	109,700.00	4,012.63	2,165.15	2,110.15	1,611.92
Maryland Motor Car, Wilmington, Del.	63,450.00	1,384.85	4.80	4.80					749.74
Massachusetts Fire and Marine, Boston, Mass.	70,733.00	912.68	4,396.12	4,365.84					59.36
Milwaukee Mechanics, Milwaukee, Wis.	333,475.00	1,947.71	316.12	3,034.43					693.24
National Fire, Hartford, Conn.	2,663,760.00	15,962.13	27,981.57	28,617.09					6,384.85
National Union Fire, Pittsburgh, Pa.	256,590.00	2,039.20	5,735.96	10,185.96					908.11
Newark Fire, Newark, N. J.	968,373.00	4,460.91	1,595.02	314.02	3,240.00	56.01			1,684.44
New Hampshire Fire, Manchester, N. H.	465,772.00	2,691.25	3,517.29	3,553.39					734.70
Niagara Fire, New York, N. Y.	4,600.00	43.40	7.67	2.67					10.37
North British & Mercantile, New York, N. Y.	195,025.00	873.70	1,045.31	1,005.28					334.04
North River, New York, N. Y.	114,316.00	497.30							200.86
Northwestern National, Milwaukee, Wis.	6,532,658.00	32,987.81	17,198.32	18,222.57					16,786.70
Old Colony, Boston, Mass.	305,040.00	1,339.78	911.56	915.28	13,651.00	322.34	7.80	7.80	499.25
Orient, Hartford, Conn.	545,603.00	7,277.04	3,046.84	912.84	189,985.00	3,076.16	1,105.00	1,905.00	2,209.99
Pennsylvania Fire, Philadelphia, Pa.	604,630.00	3,639.08	556.49	556.49					1,211.65
Phoenix, Hartford, Conn.	1,245,593.00	6,386.10	3,363.91	2,804.35					2,219.62
Providence, Washington, Providence, R. I.	1,035,905.00	7,768.82	9,680.75	7,667.35	96,870.00	2,010.95	2,156.36	2,681.36	3,094.59
Queen, New York, N. Y.	466,693.00	3,686.20	4,039.51	4,438.62	116,525.00	3,815.32	568.99	1,218.99	1,922.49
Rhode Island, Providence, R. I.	317,992.00	1,573.05	583.78	586.70					536.16
St. Paul Fire & Marine, St. Paul, Minn.	196,876.00	956.81	1,364.25	1,276.73	31,900.00	800.73			961.21
Security, New Haven, Conn.	479,602.00	2,676.44	2,748.60	1,815.96					1,165.17
Springfield Fire & Marine, Springfield, Mass.	3,125,780.00	14,069.71	6,600.38	9,797.03					4,261.81
Standard Fire, Hartford, Conn.	609,825.00	4,109.30	4,896.18	5,734.18					2,399.83
Sterling Fire, Indianapolis, Ind.	228,877.00	1,482.27	251.32	101.32					660.51
Teutonia Fire, Pittsburgh, Pa.	422,393.00	2,473.78	1,574.80	560.55					1,116.22
Virginia Fire & Marine, Richmond, Va.	384,556.00	1,683.51	859.79	1,164.58					649.65
Westchester Fire, New York, N. Y.	768,711.00	4,544.80	2,252.23	2,348.15					1,675.72
Williamsburgh City Fire, New York, N. Y.	162,727.00	2,553.93	2,169.02	2,103.84					1,090.64
Total	67,272,033.82	382,657.83	310,616.95	322,055.77	6,518,443.00	43,008.81	16,710.41	18,970.68	150,886.49
MUTUAL.									
Fitchburg Mutual Fire, Fitchburg, Mass.	35,500.00	259.37	585.71	585.71					
Mutual Fire, Sandy Spring, Md.	608,325.00	1,513.88	33.00	33.00					
Total	643,825.00	1,773.25	618.71	618.71					
LLOYDS ASSOCIATION.									
Subscribers at United States "Lloyds," New York, N. Y.					857,103.00	3,950.29	360.81	1,301.22	84.10

* Withdrawn from district.

b Did not file statement.

COMPARATIVE TABLE.

FOREIGN FIRE INSURANCE COMPANIES,
DECEMBER 31, 1914.

TABLE F.—Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1914.

Name and location.	Fire risks written.	Premiums received.	Losses paid.	Losses incurred.	Marine and inland risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.									
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	\$927,041.00	\$4,449.72	\$740.06	\$790.06					\$1,943.95
Atlas Assurance, London, England.....	568,800.00	2,972.52	2,651.28	2,658.28					1,202.83
British & Foreign Marine, Liverpool, England.....					\$183,192.00	\$4,500.76	\$1,295.24	\$1,000.24	1,131.34
British America Assurance, Toronto, Canada.....	824,426.00	4,113.65	2,213.29	2,244.15					1,546.14
Caledonian, Edinburgh, Scotland.....	317,668.00	2,045.97	1,716.00	1,803.66					635.61
Commercial Union Assurance, London, England.....	2,687,626.00	13,479.80	6,480.70	5,139.70					6,112.98
Hamburg-Bremen Fire, Hamburg, Germany.....	670,895.00	3,636.64	3,942.31	1,907.31					1,390.94
Indemnity Mutual Marine, London, England.....					39,619.00	324.47	29.17	29.17	92.22
Law, Union & Rock, London, England.....	116,050.00	812.86	1.21	1.21					205.41
Liverpool & London & Globe, Liverpool, England.....	5,067,072.00	23,873.92	13,694.60	13,304.60	103,130.00	2,600.05	3,034.95	3,134.95	7,549.31
London Assurance, London, England.....	1,088,726.00	5,199.56	353.25	361.25					2,162.73
London & Lancashire Fire, Liverpool, England.....	485,019.00	2,132.55	242.63	183.63			1,105.00	1,905.00	841.68
Mannheim, Mannheim, Germany.....					15,650.00	369.03			92.26
Nationale Fire, Paris, France.....	105,113.00	416.02	376.19	376.92					82.78
North British & Mercantile, London, England.....	2,987,653.00	11,427.81	7,657.46	9,520.43					5,647.88
Northern Assurance, London, England.....	1,949,707.00	12,199.65	4,065.75	5,264.47					4,111.47
Norwich Union Fire, Norwich, England.....	1,036,213.00	6,331.44	6,492.07	6,419.85					2,908.28
Palatine, London, England.....	791,910.00	4,927.98	2,223.70	2,220.70					1,708.34
Phenix Fire, Paris, France.....	80,635.00	331.76	225.72	226.15					99.53
Phoenix Assurance, London, England.....	579,399.00	3,576.84	2,556.73	4,718.44					1,609.58
Prussian National, Stettin, Germany.....	417,421.00	2,813.53	31.59	29.33					813.63
Royal Exchange Assurance, London, England.....	901,596.00	6,092.44	3,356.46	4,333.46	8,697.00	279.43	55.32	55.32	3,250.99
Royal, Liverpool, England.....	5,428,347.00	26,483.63	12,726.49	11,782.92	658,952.00	14,365.94	3,484.81	4,229.81	19,308.17
Scottish Union & National, Edinburgh, Scotland.....	1,979,364.00	10,097.24	8,767.09	7,060.03					4,482.44
Sun Insurance Office, London, England.....	—196,142.00	935.77	12,789.34	11,722.36					701.82
Svea Fire & Life, Gottenborg, Sweden.....	141,148.00	746.88	275.09	269.41					190.65
Union Assurance Society, London, England.....	230,240.00	1,736.47	135.25	592.25					328.98
Union Fire, Paris, France.....	230,793.00	1,111.58	908.18	906.10					354.31
Union Marine, Liverpool, England.....					9,125.00	240.05	2,014.25	2,014.25	60.00
Western Assurance, Toronto, Canada.....	178,238.00	1,424.22	9,007.52	9,011.38					376.32
Total.....	29,594,898.00	153,370.45	103,629.96	102,878.05	1,018,365.00	22,679.73	11,018.74	12,368.74	70,942.57

RECAPITULATION.									
District of Columbia companies:									
Stock.....	26,558,949.51	106,968.19	32,766.81	28,914.96	-----	-----	-----	-----	72,706.65
Mutual.....	17,993,294.00	30,709.67	12,024.58	12,138.02	-----	-----	-----	-----	-----
Domestic:									
Stock.....	67,272,033.82	382,657.83	310,616.95	322,055.77	6,518,443.00	43,008.81	16,710.41	18,970.68	150,886.49
Mutual.....	643,825.00	1,773.25	618.71	618.71	-----	-----	-----	-----	-----
Lloyds.....					857,103.00	3,950.29	360.81	1,301.22	84.10
United States branches of foreign fire and marine insurance companies: Stock.....	29,594,898.00	153,370.45	103,629.96	102,878.05	1,018,365.00	22,679.73	11,018.74	12,368.74	70,942.57
Grand total.....	142,063,000.33	675,479.39	459,657.01	466,605.51	8,393,911.00	69,638.83	28,089.96	32,640.64	294,619.81

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