LAW UNION & ROCK INSURANCE CO., LTD.—*Continued*

REVENUE ACCOUNTS, 1914

FIRE ACCOUNT

Fire Reserve Fund:—			Claims under Policies paid and outstanding (less Reinsurances)		$585,299
Premium Reserve for Unexpired Risks	$ 480,020		Commission		181,879
General Fire Reserve	1,000,000	$1,480,020	Expenses of Management		277,096
Premiums received, less Reinsurances		$1,230,006	Contributions to Fire Brigades		12,837
Interest, Dividends and Rents	$61,480		Carried to Profit and Loss Account		220,355
Less Income Tax thereon	2,040	59,440	Fire Insurance Fund at the end of the year:—		
			Reserve for Unexpired Risks, being 40 per cent. of the Premium Income for the year	$ 492,000	
			General Fire Reserve	1,000,000	1,492,000
		$2,769,466			$2,769,466

EMPLOYERS' LIABILITY ACCOUNT

Employers' Liability Insurance Fund at the beginning of the year:—			Payments under Policies, including Medical and Legal Expenses in connection therewith		$67,936
Reserve for Unexpired Risks	$68,630		Commission		26,424
Total estimated liability in respect of outstanding claims	74,485	$143,115	Expenses of Management		27,288
Premiums received, less Reinsurances		179,516	Carried to Profit and Loss Account		51,200
Interest, Dividends and Rents	$6,182		Employers' Liability Insurance Fund at the end of the year:—		
Less Income Tax thereon	205	5,977	Reserve for Unexpired Risks, being 40 per cent. of the Premium Income for the year	$71,810	
			Total estimated liability in respect of outstanding claims	83,950	155,760
		$328,608			$328,608

ACCIDENT ACCOUNT

Accident Insurance Fund at the beginning of the year:—			Payments under Policies, including Medical and Legal Expenses in connection therewith		$26,735
Reserve for Unexpired Risks	$35,285		Commission		13,875
Total estimated liability in respect of outstanding claims	11,140	$46,425	Expenses of Management		12,367
Premiums received, less Re-insurances		81,360	Bonus to Policyholders		5,500
Interest, Dividends and Rents	1,935		Carried to Profit and Loss Account		24,054
Less Income Tax thereon	64	1,871	Accident Insurance Fund at the end of the year:—		
			Reserve for Unexpired Risks, being 40 per cent. of the Premium Income for the year	$32,545	
			Total estimated liability in respect of outstanding claims	14,580	47,125
		$129,656			$129,656

$5 taken as equivalent of £1 stg.

Head Office for Canada, 57 Beaver Hall Hill, MONTREAL

J. E. E. DICKSON

CANADIAN MANAGER