

# LONDON GUARANTEE AND ACCIDENT COY., LIMITED

WRITE

## FIRE INSURANCE

FIDELITY GUARANTEE  
ACCIDENT AND SICKNESS  
PUBLIC LIABILITY  
AUTOMOBILE  
TEAMS  
ELEVATOR  
COURT and CONTRACT BONDS

### BRANCH OFFICES IN ALL PROVINCES

Head Office for Canada: TORONTO  
General Manager for Canada: GEO. WEIR

British Columbia Losses Settled in Vancouver

British Columbia Representative—The J. H. Watson  
Insurance Agencies, Ltd., Vancouver.

303-306 ROGERS BUILDING, 470 GRANVILLE STREET,  
VANCOUVER, B.C.

## MARINE INSURANCE

AETNA INSURANCE COMPANY of Hartford, Connecticut

Cash Capital .....\$5,000,000.00  
Total Assets .....29,852,185.82  
Surplus to Policyholders.15,561,967.69

VANCOUVER INSURANCE AND VESSEL AGENCY, LIMITED

W. A. LAWSON, Managing Director

British Columbia Agents:

Telephone Seymour 7540 Vancouver Block  
Vancouver, B.C.

London & Provincial Marine & General  
Insurance Company, Limited

### MARINE DEPARTMENT

Insurance effected on Cargoes, Etc., at  
current rates.

R. V. WINCH & CO., LIMITED

General Agents for B. C.

VANCOUVER, B. C.

VICTORIA, B. C.

The year 1919 witnessed a remarkable expansion in business. The increase in new business was nearly 90 per cent. of the previous year, and it is worthy of note that of the increase of \$33,065,691 in total business in force over 80 per cent. is credited to new business written. The company was also able to show a gratifying interest in surplus earnings notwithstanding losses arising from the war and the influenza epidemic, amounting to \$352,857. The surplus earnings for the year were \$1,302,801, an increase of approximately 60 per cent. over the previous year. Canadian life companies have a remarkable opportunity for the investment of funds due to the high interest rates of prime securities. Investments made during the war and at the present time will certainly tend to enhance surplus earnings over a long period of years in the future. The company's net interest rate on all investments for the year 1919 amounted to 6.39 per cent. on all moneys invested.

### CANADA NATIONAL FIRE INSURANCE COMPANY

The ninth annual report and financial statement for the year ending December 31, 1919, are presented on another page of this issue, and exhibits an eminently satisfactory year for the company. The company's fire loss ratio in 1919 reached the very low level of 33.45 per cent., as compared with 43.79 per cent. in 1918, and 46.65 per cent. in 1917. Considering the continued abnormal fire waste throughout the Dominion, the company regards its loss ratio for 1919 as an exceedingly low one. The com-

### Phoenix Assurance Company Limited FIRE AND LIFE

General Agents:

CEPERLEY, ROUNSEFELL & CO.

Winch Building

Vancouver, B.C.

Losses Adjusted and Paid in Vancouver

Montreal Toronto Halifax Winnipeg Vancouver

## DALE & CO. LIMITED

Marine and Fire Underwriters

Automobile, Health and Accident  
Insurance

Representing leading British and American Companies.

British Columbia Branch Office:

102-110 Pacific Building

Vancouver, B.C.

Telephones Seymour 3252-3

## UNION INSURANCE SOCIETY OF CANTON, LIMITED

Established 1835

FIRE

MARINE

AUTOMOBILE

WESTERN CANADA BRANCH OFFICE

309-313 Yorkshire Building, Vancouver, B.C.

Telephone Seymour 616. C. R. Elderton, Branch Manager