

**Yorkshire Insurance Company—Continued.**

**EMPLOYERS' LIABILITY INSURANCE**

Balance brought forward.....	\$125,225	Payments under Policies, including medical and legal expenses in connection therewith.....	\$234,730
Amount of Employers' Liability Insurance Fund at the beginning of the year:—		Commission.....	60,790
Reserve for unexpired risks.....	\$212,350	Expenses of Management.....	114,140
Total estimated liability in respect of outstanding claims.....	205,625	Carried to Profit and Loss Account.....	80,000
	417,975	Amount of Employers' Liability Insurance Fund at the end of the year:—	
Premiums.....	533,330	Reserve for unexpired Risks, being 40% of premium income for the year.....	\$213,350
Interest, Dividends and Rents.....	\$15,740	Total estimated liability in respect of outstanding claims.....	217,370
Less Income Tax thereon.....	1,100		430,720
	14,640	Balance carried forward.....	170,790
			<b>\$1,491,170</b>
	<b>\$1,491,170</b>		

**GENERAL INSURANCE ACCOUNT**

(Burglary, Live Stock, Motor Car, Fidelity, Third Party, Plate Glass, Boiler, Etc.)

Balance brought forward.....	\$ 208,765	Claims under Policies, paid and outstanding.....	\$788,850
Reserve for unexpired risks, brought from last year.....	548,660	Commission.....	175,960
Premiums.....	1,445,250	Expenses of Management.....	349,550
Interest, Dividends and Rents.....	\$32,865	Bad Debts.....	2,465
Less Income Tax thereon.....	2,300	Carried to Profit and Loss Account.....	90,000
	30,565	Reserve for unexpired risks, being 40% of the Premium Income for the year.....	578,100
		Balance carried forward.....	248,315
	<b>\$2,233,240</b>		<b>\$2,233,240</b>

**PROFIT AND LOSS ACCOUNT**

Balance of last year's account.....	\$382,835	Dividends to Shareholders.....	\$313,220
Interest and Dividends not carried to other accounts.....	\$142,505	Expenses not charged to other accounts.....	20,000
Less Income Tax thereon.....	9,970	Income Tax on Profits and provision for Excess Profits Duty.....	175,000
	132,535	Carried to General Reserve Fund.....	375,000
Conscience Money.....	70	Balance carried forward.....	369,320
Brought from Life Account.....	15,000		
" " Fire Account.....	292,100		
" " Accident Account.....	10,000		
" " Employers Liability Account.....	80,000		
" " General Insurance Account.....	90,000		
" " Marine Account.....	250,000		
	<b>\$1,252,540</b>		<b>\$1,252,540</b>

**SUMMARY, 1915**

LIFE AND ANNUITY ACCOUNT.....	\$13,362,755
SINKING FUND AND CAPITAL REDEMPTION FUND.....	285,480
FIRE INSURANCE FUND.....	895,900
ACCIDENT INSURANCE FUND AND ACCOUNT BALANCE.....	75,915
EMPLOYERS' LIABILITY FUND AND ACCOUNT BALANCE.....	601,510
GENERAL ACCOUNT FUND AND ACCOUNT BALANCE.....	826,415
MARINE INSURANCE FUND.....	3,458,865
PROFIT AND LOSS ACCOUNT.....	369,320
GENERAL RESERVE FUND.....	2,275,820
INVESTMENT RESERVE FUND.....	1,000,000
DIVIDEND RESERVE FUND.....	100,000
PENSION AND GUARANTEE FUND.....	60,495
	<b>\$23,312,475</b>

**TOTAL INCOME** - - - **\$10,019,990**  
**TOTAL ASSETS** - - - **26,285,770**

**HEAD OFFICE for CANADA, MONTREAL : P. M. Wickham, Manager**