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## Yorkshire Insurance Company—Continued.

## EMPLOYERS' LIABILITY INSURANCE

Balance brought forward.....	\$170,790	Payments under Policies, including medical and legal expenses in connection therewith..	\$216,245
Amount of Employers' Liability Insurance		Commission.....	58,990
Fund at the beginning of the year:—		Expenses of Management.....	121,480
Reserve for unexpired risks.....	\$213,350	Bad Debts.....	15
Total estimated liability in respect of outstanding claims.....	217,370	Carried to Profit and Loss Account.....	100,000
	430,720	Amount of Employers' Liability Insurance	
Premiums.....	551,890	Fund at the end of the year:—	
Interest, Dividends and Rents.....	\$23,500	Reserve for unexpired Risks, being 40% of premium income for the year.....	\$220,760
Less Income Tax thereon.....	4,425	Total estimated liability in respect of outstanding claims.....	239,105
	19,075		459,865
		Balance carried forward.....	215,880
	<u>\$1,172,475</u>		<u>\$1,172,475</u>

## GENERAL INSURANCE ACCOUNT

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

Balance brought forward.....	\$ 248,315	Claims under Policies, paid and outstanding..	\$766,350
Reserve for unexpired risks, brought from last year.....	578,100	Commission.....	196,165
Premiums.....	1,465,150	Expenses of Management.....	334,215
Interest, Dividends and Rents.....	\$38,190	Bad Debts.....	2,620
Less Income Tax thereon.....	7,190	Carried to Profit and Loss Account.....	125,000
	31,000	Reserve for unexpired risks, being 40% of the Premium Income for the year.....	586,060
		Balance carried forward.....	312,155
	<u>\$2,322,565</u>		<u>\$2,322,565</u>

## PROFIT AND LOSS ACCOUNT

Balance of last year's account.....	\$369,320	Dividends to Shareholders.....	\$313,225
Interest and Dividends not carried to other accounts.....	\$151,385	Expenses not charged to other accounts.....	20,000
Less Income Tax thereon.....	28,475	Provision for Excess Profits Duty.....	200,000
	122,910	Carried to Pension and Guarantee Fund.....	50,000
Brought from Life Account.....	15,000	Carried to General Reserve Fund.....	600,000
" " Fire Account.....	332,080	Balance carried forward.....	396,085
" " Accident Account.....	15,000		
" " Employers' Liability Account.....	100,000		
" " General Insurance Account.....	125,000		
" " Marine Account.....	500,000		
	<u>\$1,579,310</u>		<u>\$1,579,310</u>

## SUMMARY, 1916

LIFE AND ANNUITY ACCOUNT.....	\$13,984,135
SINKING FUND.....	303,610
FIRE.....	966,000
ACCIDENT.....	85,095
EMPLOYERS' LIABILITY.....	675,745
GENERAL ACCOUNT.....	898,215
MARINE.....	5,084,405
PROFIT AND LOSS.....	396,085
GENERAL RESERVE.....	2,619,945
INVESTMENT RESERVE.....	1,250,000
DIVIDEND RESERVE FUND.....	100,000
PENSION AND GUARANTEE FUND.....	109,205
	<u>\$26,472,440</u>

TOTAL INCOME	-	-	-	\$13,050,650
TOTAL ASSETS	-	-	-	30,265,605

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