

OHIO INSURANCE DEPARTMENT REPORT.

The superintendent of the Insurance Department, Ohio, has favoured us with a sheet giving in advance of his annual statement the returns of certain classes of the companies in that State for year 1904.

Ohio has no lack of insurance companies, for the return gives the statistics of 120 relating to income, disbursements, assets, risks written and in force of assessments, fire and miscellaneous associations transacting business in Ohio.

The number of very small companies is quite remarkable. The total income column, income which includes "borrowed money," shows 5 companies had less than \$95, 7, from \$105 to \$205, 10, \$205 to \$409; 9, \$409 to \$800, 9, \$800 to \$1,200; 13, from \$1,200 to \$3,000; 15, from \$3,000 to \$5,000, 23, from \$5,000 to \$11,000, 12, from \$11,000 to \$20,000. Here we have 103 insurance companies, whose average income, "including borrowed money" last year, was under \$4,000.

The total cash assets of these 120 companies at close of last year was \$64,557, only one being over \$10,000, and all but 11 below \$1,000, and about 80 of them with cash assets below \$500, indeed quite a number only assets below \$20.

The losses paid during last year amounted to \$337,096, for which assessments were made, fees and premiums charged to extent of \$433,484. The losses unpaid were \$50,196, and other, unclassified, liabilities, \$69,830.

On these very slender foundations these 120 Ohio companies are carrying risks to amount of \$219,977,759.

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