Insurance Statements

BY THE INSURANCE DEPARTMENT.
CONDENSED STATEMENT SHOWING THE CONDITION OF THE AMERICAN CENTRAL INSURANCE COMPANY OF ST. LOUIS, MO., DECEMBER 31st, 1912.

Total income during the year		$3,475,598.25
Total disbursements during the year		3,240,870.37
ASSETS.		
Mortgage loans on real estate		$35,639.61
Loans secured by collateral		297,885.62
Bonds and stocks owned by company		4,432,011.21
Cash in office and in banks and trust companies		328,495.60
Agents' balances		701,439.50
Bills receivable		429.12
Interest and rents due and accrued		24,065.52
Market value of bonds and stocks over book value		61,719.09
Gross assets		$5,881,685.27
ASSETS NOT ADMITTED.		
Agents' balances due three months or more	$13,007.62	
Book value of ledger assets over market value	319,398.46	
		332,406.08
Total admitted assets		$5,549,279.19
LIABILITIES.		
Losses and claims unpaid (net)		$292,330.32
Total unearned premiums		2,702,040.05
Dividends unpaid		868.48
Salaries, rents, expenses, etc		3,549.29
Estimated amount hereafter payable for Federal, State and other taxes		35,000.00
Commissions, brokerage, etc		105,215.92
Total liabilities, except capital		$3,139,004.06
Capital actually paid up in cash	$2,000,000.00	
Surplus over all liabilities	410,275.13	
Surplus as regards policyholders		2,410,275.13
Total liabilities		$5,549,279.19
Amount at risk in United States December 31, 1912		$493,358,331.00
Risks written in Maryland during 1912		2,065,000.00
Premiums on Maryland business in 1912		19,283.16
Losses paid in Maryland in 1912		7,558.67
Losses incurred in Maryland in 1912		7,678.25

STATE OF MARYLAND, OFFICE OF THE STATE INSURANCE DEPARTMENT, BALTIMORE, MD., February 3d, 1913.—I hereby certify that the above is a true abstract, taken from the annual statement of the AMERICAN CENTRAL INSURANCE CO., for the year ending December 31, 1912, now on file in this department.
WM. MASON SHEHAN, Insurance Commissioner.
fe28-1aw3w

FREDERICK W. McCOMAS

The necessity for Liability Insurance is proven by its rapid growth.

Our form of policy protects you against all suits and claims resulting therefrom.

McCOMAS & KROH
INSURANCE

PHONES: C. & P. St. Paul 2792, C. & P. St. Paul 2793

7, 8 AND 9 ABELL BUILDING — S. E. CORNER BALTIMORE AND SOUTH STREETS

COMPANIES REPRESENTED:

	Assets
AGRICULTURAL INSURANCE CO. OF WATERTOWN, N. Y.	$4,236,940.00
CALUMET INSURANCE CO. OF CHICAGO, ILL.	$735,760.00
COMMONWEALTH INSURANCE CO. OF NEW YORK	$2,637,898.00
MASSACHUSETTS F. & M. INS. CO. OF BOSTON, MASS.	$1,339,381.00
SECURITY INSURANCE CO. OF NEW HAVEN, CONN.	$4,079,507.00
EMPLOYERS' INDEMNITY CO., OF PHILADELPHIA	$850,651.00
NEW ENGLAND CASUALTY CO., OF BOSTON, MASS.	$1,884,327.01

HOWARD S. KROH

The Enormous increase in Surety insurance is proof of its desirability.

We issue every form of Surety Bonds.

BY THE INSURANCE DEPARTMENT.
CONDENSED STATEMENT SHOWING THE CONDITION OF THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N. Y., DECEMBER 31st, 1912.

Total income during the year		$1,882,876.17
Total disbursements during the year		1,689,588.62
ASSETS.		
Real estate owned by Company		$35,927.93
Mortgage loans on real estate		745,482.00
Loans secured by collateral		132,600.00
Bonds and stocks owned by Company		2,682,492.18
Cash in office and in banks and trust companies		283,537.97
Agents' balances		309,391.78
Interest and rents due and accrued		43,690.45
Reinsurance due on paid losses		3,818.31
Gross assets		$4,236,940.62
ASSETS NOT ADMITTED.		
Agents' balances due three months or more	$6,667.27	
Book value of ledger assets over market value	40,656.17	
		47,323.44
Total admitted assets		$4,189,617.18
LIABILITIES.		
Losses and claims unpaid (net)		$126,412.00
Total unearned premiums		1,833,031.45
Salaries, rents, expenses, etc		6,334.01
Estimated amount hereafter payable for federal, state and other taxes		35,000.00
Reinsurance premiums		8,834.47
Conflagration reserve		200,000.00
Total liabilities, except capital		$2,209,611.93
Capital actually paid up in cash	$500,000.00	
Surplus over all liabilities	1,480,005.25	
Surplus as regards policyholders		1,980,005.25
Total liabilities		$4,189,617.18
Amount at risk in United States December 31, 1912		$364,930,900.00
Risks written in Maryland during 1912		4,475,595.00
Premiums on Maryland business in 1912		38,299.95
Losses paid in Maryland in 1912		14,254.71
Losses incurred in Maryland in 1912		12,949.90

BY THE INSURANCE DEPARTMENT.
CONDENSED STATEMENT SHOWING THE CONDITION OF THE CALUMET INSURANCE COMPANY OF CHICAGO, ILL., DECEMBER 31st, 1912.

Total income during the year		$373,162.90
Total disbursements during the year		436,644.49
ASSETS		
Mortgage loans on real estate		$18,000.00
Bonds and stocks owned by Company		557,721.25
Cash in office and in banks and trust companies		60,575.54
Agents' balances		81,509.36
Bills receivable		182.65
Reinsurance accounts		3,729.62
Reinsurance due on paid losses		8,232.44
Interest on mortgages, $371.25; on bonds $5,438.66		5,809.91
Gross assets		$735,760.77
ASSETS NOT ADMITTED.		
Agents' balances due three months or more	$450.67	
Book value of ledger assets over market value	31,091.25	
Bonds deposited with Manitoba government	10,000.00	
		41,541.92
Total admitted assets		$694,218.85
LIABILITIES.		
Losses and claims unpaid (net)		$59,397.79
Total unearned premiums		192,920.33
Salaries, rents, expenses, etc		500.00
Estimated amount hereafter payable for federal, state and other taxes		9,500.00
Return premiums and reinsurance premiums		69,102.42
		$331,420.54
Less liability secured by special Manitoba deposit		8,174.96
Total liabilities, except capital		$323,245.58
Capital actually paid up in cash	$300,000.00	
Surplus over all liabilities	70,973.27	
Surplus as regards policyholders		370,973.27
Total liabilities		$694,218.85
Amount at risk in United States December 31, 1912		$31,650,860.00
Risks written in Maryland during 1912		2,800.00
Premiums on Maryland business in 1912		4,787.15
Losses paid in Maryland in 1912		3,998.52
Losses incurred in Maryland in 1912		5,129.61

STATE OF MARYLAND, OFFICE OF THE STATE INSURANCE DEPARTMENT, BALTIMORE, MD., February 20, 1913.—I hereby certify that the above are true abstracts taken from the annual statements of the EMPLOYERS' INDEMNITY COMPANY, AGRICULTURAL INSURANCE COMPANY, CALUMET INSURANCE COMPANY, COMMONWEALTH INSURANCE COMPANY, MASSACHUSETTS FIRE AND MARINE INSURANCE CO., SECURITY INSURANCE COMPANY and the NEW ENGLAND CASUALTY COMPANY for the year ending December 31, 1912, now on file in this Department.
WM. MASON SHEHAN, Insurance Commissioner.

LEE E. HARTMAN & CO.

GENERAL INSURANCE AND REAL ESTATE BROKERS,
Call 3180 St. Paul. 12 St. Paul St.

THOS. T. HAMMOND

Insurance Agent and Broker, No. 26 COMMERCE ST.

REPRESENTING
Rochester German Underwriters' Agency. Georgia Home Insurance Co.
Farmers' Fire Insurance Co. Peoples' Fire Insurance Co.

GEO. J. TURNER. W. D. NELSON THOMAS. F. ALBERT ROLOSON.

TURNER & THOMAS

MEMBERS OF THE ASSOCIATION OF FIRE UNDERWRITERS OF BALTIMORE. NEW YORK FIRE INSURANCE EXCHANGE.

General Insurance Agents and Brokers

OFFICES, 116 AND 118 CHAMBER OF COMMERCE BUILDING

ALL LOSSES ADJUSTED AND PAID FROM THIS OFFICE.

General Agents and Agents for the Following Companies for Maryland:

	Assets.
Insurance Company of North America of Philadelphia	$17,850,390.17
Hanover Fire Insurance Company of New York	4,985,658.99
Milwaukee Mechanics' Insurance Company of Milwaukee	4,347,584.66
Alliance Insurance Co. of Philadelphia (Automobile Dept)	$2,235,234.02
German Underwriters	$4,347,584.66
North River Insurance Company of New York	2,476,951.86
New Brunswick Fire Insurance Co. of New Brunswick, N. J.	870,130.84

ESTABLISHED FACILITIES FOR HANDLING ALL BRANCHES OF INSURANCE IN THE UNITED STATES AND CANADA.

STATE OF MARYLAND—OFFICE OF THE STATE INSURANCE DEPARTMENT.
I hereby certify that the above are true abstracts taken from the annual statements of the HANOVER FIRE INSURANCE COMPANY, THE MILWAUKEE MECHANICS' INSURANCE COMPANY and THE NORTH RIVER INSURANCE COMPANY for the year ended December 31, 1912, now on file in this department.
BALTIMORE, January 21, 1913. WM. MASON SHEHAN, Insurance Commissioner.

"The Leading Fire Company of the World"

Royal Insurance Co., Ltd.
(OF LIVERPOOL)
HENRY M. WARFIELD, Resident Manager.
101-103 CHAMBER OF COMMERCE BUILDING.

TAYLOR & CO.
INSURANCE AGENTS
19 & 21 SOUTH STREET

If you want a cook, a waiter, a driver or a chauffeur, advertise in The American and you will get the best.

MORE SMALL ADVERTISEMENTS APPEAR IN THE AMERICAN THAN IN ANY OTHER BALTIMORE NEWSPAPER.

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