

ANNUAL STATEMENT

For the Year Ending December 31, 1914

OF THE CONDITION AND AFFAIRS OF THE

AMERICAN SURETY COMPANY OF NEW YORK

Organized under the Laws of the State of New York, made to the Insurance Commissioner
of the State of _____, pursuant to the laws thereof.

INCORPORATED APRIL 14, 1884

COMMENCED BUSINESS APRIL 15, 1884

HOME OFFICE

100 BROADWAY, NEW YORK CITY

NEW YORK

OFFICERS

President	F. W. LAFRENTZ		
Vice-President . . .	R. R. BROWN	Secretary . . .	WILLIAM A. BRANDT
Treasurer	WILLIAM A. BRANDT	Comptroller . .	THEO. COCHEU, Jr.

Columbia University
in the City of New York

School of Business



MARVYN SCUDDER FINANCIAL
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Treasurer	WILLIAM A. BRANDT	Comptroller . .	THEO. COCHEU, Jr.

TRUSTEES

HENRY D. LYMAN, Chairman of the Board

CHARLES H. ALLEN
JOHN ANDERSON
EDWIN L. BLABON
CHARLES A. BOODY
R. R. BROWN
E. F. CARRY
CLARENCE E. CHAPMAN
WM. NELSON CROMWELL
OTIS H. CUTLER
RICHARD DELAFIELD
JAMES B. DUKE
SYLVESTER C. DUNHAM
W. N. DYKMAN
DANIEL GUGGENHEIM
HENRY W. HAYDEN
A. J. HEMPHILL

F. L. HINE
WALTER S. JOHNSTON
R. C. KERENS
F. W. LAFRENTZ
L. F. LOREE
W. S. McCORNICK
A. W. MELLON
ANDREW MILLS
W. H. MOORE
J. R. MORRON
W. A. NASH
W. R. NICHOLSON
DANIEL G. REID
S. W. ROSENDALE
LINDSAY RUSSELL

JOHND. RYAN
J. G. SCHMIDLAPP
SAMUEL S. SHARP
JOHN G. SHEDD
WM. SKINNER
ROBERT S. SLOAN
R. A. C. SMITH
VALENTINE P. SNYDER
EDWARD R. STETTINIUS
GUY E. TRIPP
THEODORE N. VAIL
L. A. WATRES
WM. F. WHITING
ALBERT H. WIGGIN
GEORGE T. WILSON
BRONSON WINTHROP

I—CAPITAL STOCK

1	Amount of capital paid up in cash,	\$ 5,000,000.00	
2	Amount of Ledger Assets (as per balance) December 31 of previous year,	\$ 9,646,690.49	
3	In crease of paid-up Capital during the year,	NONE	

Extended at . . . \$ 9,646,690.49

II—INCOME

	(1) *Gross Premiums Written & Renewed during the year per Lines 2, 9, 16 and 23, VI, Page 6	D E D U C T				(6) Net Premiums
		Reinsurance	Return Premiums on Policies Cancelled	Premiums on Policies not taken	Total Deductions	
4. Accident,	\$	\$	\$	\$	\$	\$
5. Health,						
6. Liability,	(a)					
7. Workmen's Compensation	(b)					
8. Fidelity,	1,995,393.60	\$8,219.62	183,430.78	99,279.22	340,929.62	1,554,463.98
9. Surety,	3,498,031.85	302,300.66	624,819.33	80,919.75	1,008,039.74	2,489,992.11
10. Plate glass,						
11. Steam boiler,						
12. Burglary and theft,						
13. Credit,						
14. Sprinkler,						
15. Title,						
16. Fly wheel,						
17. Auto. and Teams Property Damage,						
18. Workmen's Collective,						
19. Live Stock,						
20. Totals,	\$ 5,493,425.45	\$ 350,520.28	\$ 808,250.11	\$ 180,198.97	\$ 1,348,969.36	\$ 4,054,456.09
21. Policy fees required or represented by applications,						NONE
22. Inspections,						NONE
23. Gross interest on mortgage loans, per Schedule B, less \$	None		accrued interest on			
mortgages acquired during 1914,					\$ 1,644.04	
24. Gross interest on collateral loans, per Schedule C,					2,083.79	
25. Gross interest on bonds and dividends on stocks, less \$	396.65		accrued interest			
on bonds acquired during 1914, per Schedule D,					212,228.48	
26. Gross interest on deposits in trust companies and banks, per Schedule N,					12,277.04	
27. Gross interest from all other sources (give items and amounts):	Past due rents \$21.00					
28. Past due premiums \$191.07—salvages debits, \$5,085.47 discount on real estate taxes paid in advance \$628.28					5,999.82	
29. TOTAL GROSS INTEREST					234,163.17	
30. Gross rents from company's property, including \$	59,486.67		for Company's			
occupancy of its own buildings,					274,637.31	
31. Total gross interest and rents,						508,800.48
32. From other sources (give items and amounts):						
33. Unpaid Re-insurance	December 31, 1914		\$ 69,260.65			
December 31, 1913			22,616.38		\$ 45,644.27	
34. Advance Premiums	December 31, 1914		43,104.76			
December 31, 1913			33,499.90		7,601.86	
35. Federal Income Tax retained	December 31, 1914		960.00			
December 31, 1913			83.33		876.67	
36. Checks of other parties in process of collection	December 31, 1914		2,799.36			
December 31, 1913			1,712.94		1,079.42	
37. From agents' balances previously charged off,						56,202.22
38. Gross profit on sale or maturity of ledger assets, viz.:						NONE
(a) Real estate, per Schedule A,					\$ NONE	
(b) Bonds, per Schedule D,					1,148.63	
(c) Stocks, per Schedule D,					300.00	
39. Gross increase, by adjustment, in book value of ledger assets, viz.:						1,448.63
(a) Real estate, per Schedule A, Increase in liability for Federal Income Tax					\$	
(b) Bonds, per Schedule D, Increase in liability for Accounts Payable						
(c) Stocks, per Schedule D,						
40.						NONE
41.						

Total Income, 14,267,597.91
Amount carried forward. \$ 14,267,597.91

*By Gross Premiums is meant the aggregate of all the Premiums written in the Policies or Renewals issued during the year.

Are they so returned in this Statement? Answer yes

(a) Including additional premiums on policies issued in previous years, viz.:

1913, \$; 1912, \$; 1911, \$

1910, \$; 1909, \$; prior to 1909, \$

And less abatement of premiums on policies issued in previous years, viz.:

1912, \$; 1911, \$; 1910, \$

1909, \$; 1908, \$; prior to 1908, \$

(b) Including additional premiums on policies issued in previous years, viz.:

1913, \$; 1912, \$; 1911, \$

And less abatement of premiums on policies issued in previous years, viz.:

1913, \$; 1912, \$; 1911, \$

III—DISBURSEMENTS

Amount brought forward,

14,267,597.91

	(1) Gross Amount Paid for Losses.	(2) Reinsurance	(3) DEDUCT Salvage (Schedule H)	(4) Total Deduction	(5) Net Amount Paid Policy- holders for Losses
1. Accident,	\$	\$	\$	\$	\$
2. Health,					
3. Liability,					
4. Workmen's Compensation					
5. Fidelity,	\$12,414.90	14,666.35	126,012.65	140,678.90	371,736.00
6. Surety,	972,798.60	25,582.08	462,300.59	487,882.67	484,915.93
7. Plate glass,					
8. Steam boiler,					
9. Burglary and theft,					
10. Credit,					
11. Sprinkler,					
12. Title,					
13. Fly wheel,					
14. Auto and teams property damage,					
15. Workmen's collective,					
16. Live stock,					
17. TOTALS,	\$ 1,485,213.50	\$ 40,248.33	\$ 588,313.24	\$ 628,561.57	\$ 856,651.93
18. Investigation and adjustment of claims, viz.:					
19. Accident, \$		\$	\$	\$	Workmen's Compensation \$
20. Fidelity, \$ 32,901.45		\$ 78,818.61	\$	\$	Steam boiler, \$
21. Burglary and theft, \$		\$	\$	\$	Title, \$
22. Fly wheel, \$		\$	\$	\$	Live stock, \$
23. Policy fees retained by agents,					NONE
24. Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:					
25. Accident, \$		\$	\$	\$	Workmen's Compensation \$
26. Fidelity, \$ 264,492.12		\$ 498,616.48	\$	\$	Steam boiler, \$
27. Burglary and theft, \$		\$	\$	\$	Title, \$
28. Fly wheel, \$		\$	\$	\$	Live stock, \$
29. Salaries, fees and all other compensation of officers, directors, trustees and Home Office employees,					+
30. Salaries, traveling and all other expenses of agents not paid by commissions,					+
31. Medical examiners' fees and salaries,					NONE
32. Inspections (other than medical and claim),					+
33. Rents, including \$ 59,486.67 for company's occupancy of its own buildings, less \$15,901.67 charged to Agents rent and included in line 30					+
34. Repairs and expenses (other than taxes) on real estate, including \$ 75,000.00 rent of building leased for 99 years,					\$
35. Taxes on real estate, \$ 73,047.00 Water Taxes \$ 2,661.65					\$
36. State taxes on premiums,					+
37. Insurance Department licenses and fees,					+
38. All other licenses, fees and taxes (give items and amounts):					+
39. Federal corporation tax				\$	1,678.32
40. Municipal Taxes					4,087.59
41. Internal Revenue Taxes					856.23
42.					+
43. Legal expenses,					+
44. Advertising,					+
45. Printing and stationery,					+
46. Postage, telegraph, telephone and express,					+
47. Furniture and fixtures,					+
48. Stockholders for interest or dividends (amount declared during the year, \$ 500,000.00),					500,000.00
49. Other disbursements (give items and amounts): Decrease in liability for accounts payable				\$	3,634.14
50. Reference & Guide Books \$1,215.99 Traveling Expenses \$12,681.12 References \$416.87					14,313.98
51. Law Library \$536.50 Petty Expenses \$4,106.70 Stock Registration \$250.00 Special Examinations \$7,777.85					12,671.05
52. Surety Ass'n. Expenses \$2,893.92 Towner Rating Bureau \$2,500.00 Collection Fees \$1,240.15 Insurance \$122.15					6,756.23
53. Investment Expenses—Taxes on Investments \$14.00 Brokerage on Investments \$250.00					264.00
54. Agents' balances charged off,					NONE
55. Gross loss on sale or maturity of ledger assets, viz.:					
(a) Real estate, per SCHEDULE A,				\$	NONE
(b) Bonds, per SCHEDULE D,					4,792.00
(c) Stocks, per SCHEDULE D,					NONE
56. Gross decrease, by adjustment, in book value of ledger assets, viz.:					
(a) Real estate, per SCHEDULE A,				\$	313,952.09
(b) Bonds, per SCHEDULE D,					320,269.17
(c) Stocks, per SCHEDULE D,					549,799.13
57. Total Disbursements,					983,930.39
58. BALANCE,					\$ 5,047,518.05
+ Underwriting Expenses \$2,464,311.15					\$ 9,220,079.86
Item 33 page 8					Item 65 page 9

IV.—LEDGER ASSETS.

1. Book value of real estate (less \$ NONE incumbrances), per schedule A,	\$ 3,166,847.91	
2. Mortgage loans on real estate, per schedule B, first liens, \$ 29,509.33		
other than first, \$ NONE	29,509.33	
3. Loans secured by pledge of bonds, stocks or other collaterals, per schedule C,		\$6,231.05
4. Book value of bonds, \$ 1,611,473.71 ; and		
stocks, \$ 2,495,399.90 , per schedule D,		4,106,843.21
5. Cash in company's office,	\$ 10,144.89	
6. Deposits in trust companies and banks not on interest, per Schedule N,	296,755.31	
7. Deposits in trust companies and banks on interest, per Schedule N,	546,469.77	813,369.97
8. Premiums in course of collection, viz:		

	(1) ON POLICIES OR RENEWALS EFFECTIVE ON OR AFTER OCTOBER 1, 1914	(2) ON POLICIES OR RENEWALS EFFECTIVE PRIOR TO OCTOBER 1, 1914	
9. Accident,	\$	\$	
10. Health,			
11. Liability,			
12. Workmen's compensation,			
13. Fidelity,	166,614.97	75,112.83	
14. Surety,	325,087.54	398,529.00	
15. Plate glass,			
16. Steam boiler,			
17. Burglary and theft,			
18. Credit,			
19. Sprinkler,			
20. Title,			
21. Fly wheel,			
22. Auto. and teams property damage,			
23. Workmen's collective,			
24. Live stock,			
25. TOTALS,	\$ 491,702.51	\$ 473,641.83	\$ 965,344.34
26. Bills receivable,			
27. Other ledger assets, viz:			
28. Salvage Recoverable		\$ 82,734.05	
29.			
30.			82,734.05
31. Ledger Assets as Per Balance on Page 3,			\$ 9,220,079.86

NON-LEDGER ASSETS

32. Interest due, \$ NONE and accrued, \$ 107.20 on mortgages, per schedule B,	\$ 107.20	
33. Interest due, \$ NONE and accrued, \$ 19,248.73 on bonds, per schedule D, Part 1,	19,248.73	
34. Interest due, \$ NONE and accrued, \$ NONE on collateral loans, per Schedule C, Part 1,	NONE	
35. Interest due, \$ NONE and accrued, \$ NONE on other assets, (give items and amounts)	NONE	
36. Salvage Recoverable as appraised by New York Insurance		
37. Department—See SCHEDULE X		61,419.04
38. Rents due, \$ 12,244.11 and accrued, \$ 647.50 on Company's property or lease,		12,891.61
39. Appraised value of real estate over book value, per schedule A,		
40. Market value (not including interest in item 33) of bonds and stocks over book value, per Schedule D,		248,952.21
41. Other non-ledger assets, viz:		
42.	\$	
43.		
44. Gross Assets,		\$ 9,562,698.53

DEDUCT ASSETS NOT ADMITTED

45. Company's stock owned, \$ NONE ; loans on \$ NONE ; \$ NONE		
46. Bills receivable,		NONE
47. Furniture and fixtures,		NOT CONSIDERED
48. Supplies, printed matter and stationery,		NOT CONSIDERED
49. Loans on personal security, endorsed or not,		NONE
50. Premiums in course of collection effective prior to October 1, 1914, \$ 473,641.83		430,708.22
Less on reinsurance only payable when and if collected 42,933.61		
51. Over-due and accrued interest on bonds in default		NONE
52. Market value of special deposits in excess of corresponding liabilities, per Special Deposit Schedule, page 10, (Georgia and Porto Rico not considered)		262,741.40
53. Book value of ledger assets over market value, viz:		
54.	\$	
55.		
56.		
57.		
58.		NONE
Admitted Assets,		\$ 8,869,248.91

V—LIABILITIES

1. Losses and claims

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Adjusted	Reported or in Process of Adjustment	Incurred but not reported	Resisted	Total	Deduct Re-insurance per Schedule E	Net unpaid claims, except liability and workmen's comp. claims (excluding expenses of investigation and adjustment.)
2. Accident . . .	\$	\$	\$	\$	\$	\$	\$
3. Health . . .							
4. Fidelity . . .		150,819.83	214,309.64	82,441.11	447,770.58	7,328.93	440,441.65
5. Surety . . .		7,211.32	276,219.34	147,361.18	430,991.84	15,171.86	415,819.98
6. Plate glass . . .							
7. Steam boiler . . .							
8. Burglary and theft (on policies ex- piring prior to Oct., 1914)							
9. Sprinkler . . .							
10. Title . . .							
11. Fly wheel . . .							
12. Auto & teams prop- erty damage.							
13. Workmen's Coll.							
14. Live stock . . .							
15. TOTALS, . . .	\$	\$ 158,031.15	\$ 490,728.98	\$ 230,002.29	\$ 878,762.42	\$ 22,500.79	\$ 856,261.63

16. Special reserve for unpaid liability and workmen's compensation losses, NONE

18. Special reserve for credit losses on policies expiring in October, November and December, 1914, being
fifty per cent. of \$, Gross premiums received on said policies, less \$, paid
during said months on losses under said policies, NONE

19. Special reserve for accrued losses on credit policies in force December 31, 1914, being fifty per cent. of
\$ earned premiums on said policies, NONE

20. Total unpaid claims \$ 856,261.63

21. Estimate expenses of investigation and adjustment of unpaid claims:

22. Accident, \$; Health, \$; Fidelity, \$ 12,500.00; Surety, \$ 12,500.00
23. Plate glass \$; Steam boiler \$; Burglar and Theft \$; Credit \$
24. Sprinkler, \$; Title \$; Fly wheel \$; Auto & teams property damage \$
25. Workmen's Coll. \$; Live Stock, \$; \$ \$ 25,000.00

26. †Gross premiums (less re-insurance) upon all unexpired risks running one year or less from date of policy,

\$ 3,475,959.28; unearned premiums fifty per cent., \$ 1,737,979.64
\$ 83,205.06; " " seventy-five per cent, \$ 62,403.80
\$ 175,828.31; " " one-hundred per cent, \$ 175,828.31 \$ 1,976,211.75

27. †Gross premiums (less re-insurance) upon all unexpired risks running more than one year from date of policy,

\$ 316,617.16; unearned premiums, pro rata, \$ 276,400.31 276,400.31

28. Total unearned premiums as shown by recapitulation, page 6, 2,252,612.06

29. Commissions, brokerage and other charges due or to become due to agents or brokers on policies effective
on or after October 1, 1914, viz.:

30. Accident, \$; Health, \$; Liability, \$; Workmen's Compensation \$
31. Fidelity, \$ 28,589.58; Surety, \$ 57,844.82; Plate glass, \$; Steam boiler, \$
32. Burglary & Theft \$; Credit, \$; Sprinkler, \$; Title, \$
33. Fly wheel, \$; Auto and teams
Property Damage, \$; Workmen's
Collective, \$; Live Stock, \$ 86,434.40

34. Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued, 12,500.00

35. Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement 61,620.33

36. Dividends declared and unpaid to stockholders, \$ NONE, to policyholders, NONE NONE

37. Due and to become due for borrowed money, NONE

38. Interest due or accrued, NONE

39. Return premiums, NONE

40. Reinsurance, 69,260.65

41. Advance premiums (one hundred per cent.), 43,101.76

42. Other Liabilities, viz.:

43. Checks of other parties in process of collection \$ 2,792.36

44. Reserve for contingent expenses 25,000.00

45. Federal Income Tax retained 950.00

46.

47.

48.

49.

50. 28,752.36

51. Total Amount of all Liabilities, except Capital, \$ 3,435,543.19

52. Capital actually paid up in cash, \$ 5,000,000.00

53. Surplus over all liabilities, 433,705.72

54. Surplus as regards policyholders, 5,433,705.72

55. Total Liabilities, \$ 8,869,248.91

†By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force. Are they so returned in this statement?

Answer YES

Answer Yes

GENERAL INTERROGATORIES

1. Have all the transactions of the company of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? *Answer* Yes
2. Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? *Answer* Yes
3. Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? *Answer* Yes
4. Gross premiums (less reinsurance and return premiums) received from organization of company, \$ 49,645,210.60
5. Total losses (less reinsurance) paid from organization of company, \$ 17,604,449.39 of which \$7,500,000.00 has been collected in salvages
6. Total dividends declared from organization of Company, viz.: cash, \$ 8,537,500.00 ; Stock, \$ NONE
7. Total amount of the company's stock owned by the directors at par value, \$ 1,032,250.00
8. What interest, direct or indirect, has this company in the capital stock of any other insurance company? *Answer* NONE
9. Is a majority of the capital stock of this company owned or controlled directly or indirectly by any other corporation? *Answer* NO
If so, give full information
10. Total amount loaned to the directors or other officers, \$ NONE ; Loaned to stockholders not officers, \$ NONE
11. Does any officer, director or trustee receive any commission on the business of the company? *Answer* NO
12. Give the largest GROSS AMOUNT insured in any one risk in each of the following classes (without deduction for reinsurance):
- | | | | | | | |
|-------------------------------|---|-------------------------|---|--------------------------|---|----------------------------|
| 13. Accident, \$ | ; | Health, \$ | ; | Liability, \$ | ; | Workmen's compensation, \$ |
| 14. Fidelity, \$ 2,700,000.00 | ; | Surety, \$ 3,000,000.00 | ; | Plate glass, \$ | ; | Steam boiler, \$ |
| 15. Burglary and theft, \$ | ; | Credit, \$ | ; | Sprinkler, \$ | ; | Title, \$ |
| 16. Fly wheel, \$ | ; | Auto and teams, \$ | ; | Workmen's Collective, \$ | ; | Live Stock, \$ |
17. Give the largest NET AMOUNT insured in any one risk in each of the following classes:
- | | | | | | | |
|-------------------------------|---|-------------------------|---|--------------------------|---|----------------------------|
| 18. Accident, \$ | ; | Health, \$ | ; | Liability, \$ | ; | Workmen's compensation, \$ |
| 19. Fidelity, \$ 2,700,000.00 | ; | Surety, \$ 3,000,000.00 | ; | Plate glass, \$ | ; | Steam boiler, \$ |
| 20. Burglary and theft, \$ | ; | Credit, \$ | ; | Sprinkler, \$ | ; | Title, \$ |
| 21. Fly wheel, \$ | ; | Auto and teams, \$ | ; | Workmen's Collective, \$ | ; | Live Stock, \$ |
22. Has this company reinsured any risk with any other company and agreed to release such company from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? *Answer* NO
If so, give full information In some cases two sureties are required and we have arrangements with other companies to join us so as to comply, in which event we guarantee to hold them harmless, but no such bond is in excess of our 10% limit
23. Has this company guaranteed policies issued by any other company and now in force? *Answer* No; except by reinsurance of suretyship obligations.
If so, give full information
24. What provision has this company made to protect itself from an excessive loss in the event of a catastrophe under an employer's liability or a workmen's compensation contract issued without limit or loss? *Answer* We do not issue such policies
25. Were all the stocks, bonds and other securities owned December 31, 1914, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? *Answer* Yes; except as explained below
If not, give full and complete information relating thereto \$100,000.00 Gold Treasury Bonds of the Mexican Federal Government 6% 10 years 1913, purchased from Banco Minero de Chihuahua, not yet issued to subscribers
26. Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? *Answer* No
If so, give full and complete information relating thereto
27. What officials and heads of departments of the company supervised the making of this report?

THE COMPTROLLER AND THE AUDITOR

BUSINESS IN THE STATE OF

DURING 1914

	† Gross premiums less return premium on risks written or renewed during the year	† Gross Losses Paid
28. Accident,	\$	\$
29. Health,		
30. Liability,		
31. Workmen's compensation,		
32. Fidelity,		
33. Surety,		
34. Plate glass,		
35. Steam boiler,		
36. Burglary and theft,		
37. Credit,		
38. Sprinkler,		
39. Title,		
40. Fly wheel,		
41. Auto. and teams property Damage,		
42. Workmen's Collective,		
43. Live Stock,		
44. Totals,	\$	\$

STATE OF }
COUNTY OF } ss.

President,

Secretary

and
being duly sworn, each for himself deposes and says that they are the above-described officers of the said company, and that on the thirty-first day of December last, all of the above-described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statements, with the schedules and explanations therein contained, annexed or referred to, are a full and correct exhibit of all the assets, liabilities, income and disbursements and of the condition and affairs of the said company on the said thirty-first day of December last and for the year ending on that date, according to the best of their information, knowledge and belief respectively.

Subscribed and sworn to before me this }
day of , 1915. }

President

Secretary

*Treasurer

†Less re-insurance in admitted companies.

*Or corresponding person having charge of the accounts and finances of the company.

UNDERWRITING AND INVESTMENT EXHIBIT

Showing the Sources of the Increase and Decrease in Surplus during 1914

UNDERWRITING EXHIBIT

PREMIUMS

GAIN IN SURPLUS LOSS IN SURPLUS

1. Total Premiums per item 20, page 2	\$ 4,054,456.09	
2. Add Unpaid Return and Reinsurance Premiums Dec. 31, 1913, per items 39 and 40, page 5, of the 1913 statement	22,616.38	
3. Total	4,077,072.47	
4. Deduct Unpaid Return and Reinsurance Premiums Dec. 31, 1914, per items 39 and 40, page 5	69,360.65	
5. Balance	4,007,811.82	
6. Add Unearned Premiums Dec. 31, 1913, per item 28, page 5, of the 1913 statement	1,839,101.75	
7. Total	5,846,913.57	
8. Deduct Unearned Premiums Dec. 31, 1914, per item 28, page 5	2,252,612.06	
9. PREMIUMS EARNED DURING 1914	\$ 3,594,301.51	

UNDERWRITING PROFIT AND LOSS ITEMS

10. Gain from:		
11. Policy Fees per item 21, page 2	NONE	
12. Inspections per item 22, page 2	NONE	
13. Agents' Balances previously charged off, per item 37, page 2	NONE	
14. Other Underwriting Income per Income Exhibit, page 2, (a)	46,644.27	
Increase in liability for reinsurance		
Total	\$ 46,644.27	
15. Loss from:		
16. Policy Fees retained by agents, per item 23, page 3	NONE	
17. Agents' Balances charged off, per item 34, page 3	NONE	
18. Other Underwriting Disbursements, per Disbursement Exhibit, page 3, other than losses and expenses, per items 24 and 33 of this exhibit (a)	NONE	
Total	NONE	
(b) GAIN from items 10 to 18	\$ 46,644.27	
19. Bills Receivable and Premiums in Course of Collection Not Admitted Dec. 31, 1913, per items 46 and 50, page 4, of 1913 statement, \$ 273,077.00		
20. Bills Receivable and Premiums in Course of Collection Not Admitted Dec. 31, 1914, per items 46 and 50, page 4, \$ 430,708.22		
21. (b) LOSS from items 19 and 20	\$ 157,631.22	
22. (b) LOSS from Underwriting Profit and Loss Items	110,986.95	
23. UNDERWRITING INCOME EARNED DURING 1914	\$ 3,483,314.56	

LOSSES

24. Losses paid, per item 17, page 3	\$ 856,641.93	
25. Deduct Salvage and Reinsurance Recoverable Dec. 31, 1914, per items (a) 26 AND 37	61,419.04	
26. Balance	\$ 795,232.89	
27. Add Salvage and Reinsurance Recoverable Dec. 31, 1913, per items (a)	NONE	
28. Total	\$ 795,232.89	
29. Deduct Unpaid Losses Dec. 31, 1913, per item 20, page 5, of 1913 Statement	689,112.88	
30. Balance	\$ 106,120.01	
31. Add Unpaid Losses Dec. 31, 1914, per item 20, page 5	856,261.63	
32. LOSSES INCURRED DURING 1914	\$ 962,381.64	

UNDERWRITING EXPENSES

33. (c) Underwriting Expenses paid during 1914, per Disbursement Exhibit, page 3, \$2,464,311.15 less 1% mean assets \$10,750.73	\$ 2,453,560.40	
34. (a) Deduct Underwriting Expenses Unpaid Dec. 31, 1913, per Liabilities Exhibit of 1913 statement, viz:		
35. Commissions \$33,412.66 Taxes \$48,713.28 Various \$53,236.04	135,361.98	
36. Balance	\$ 2,318,198.42	
37. (a) Add Underwriting Expenses unpaid Dec. 31, 1914, per Liabilities Exhibit, page 5, viz:—		
38. Commissions \$96,434.40 Taxes \$61,620.33 Investigations \$25,000.00	173,054.73	
39. UNDERWRITING EXPENSES INCURRED DURING 1914	2,491,253.15	
40. UNDERWRITING LOSSES AND EXPENSES	3,453,614.79	
41. (b) GAIN FROM UNDERWRITING DURING 1914	\$ 29,579.77	\$
42. Carried forward	\$ 29,579.77	\$

(a) Give statement number of each item or portion thereof included herein.

(b) Write "Gain" or "Loss."

(c) In order to secure uniformity in the reports of the various companies, all companies are directed to include in this item all disbursements except Payments to Policyholders, per item 17; Agents' Balances charged off in the preceding items; and Taxes on Real Estate, such other Taxes and Fees as apply to Investments, and Personal Property only; Dividends to Stockholders; Loss on Sale or Maturity and Decrease in Book Value of Lender Assets and such other items, if any, as are known to apply exclusively to the assets of the company, and to deduct from the total of said items as Investment Expenses one-eighth of one per cent. of the Mean Invested Assets, viz.: Real Estate owned, Mortgage Loans, Collateral Loans, and Stocks and Bonds owned.

INVESTMENT EXHIBIT		GAIN IN SURPLUS	LOSS IN SURPLUS
Brought forward		\$ 29,679.77	\$
Interest and Rents			
Interest, Dividends and Rents received during the year, per item 31, page 2	\$ 508,800.48		
Deduct Interest, Dividends and Rents due and accrued Dec. 31, 1913			
per item 38, page 4, of 1913 statement	28,662.04		
Balance	\$ 480,138.44		
Add Interest, Dividends and Rents due and accrued Dec. 31, 1914, per item 38, page 4	32,247.54		
Add Interest and Rents paid in advance Dec. 31, 1913, per Liabilities Exhibit of 1913 statement	NONE		
Total	\$ 512,385.98		
Deduct Interest and Rents paid in advance Dec. 31, 1914, per Liabilities Exhibit, page 5	NONE		
INTEREST AND RENTS EARNED DURING 1914	\$ 512,385.98		
Profit on Investments			
Gain from Sale of Ledger Assets, per item 38, page 2	\$ 1,448.63		
Gain from Increase in Book Value of Ledger Assets, per item 39, page 2	NONE		
Gain from Change in Difference between Book and Market Value during 1914	530,936.05		
Gain from Other Investments, viz.: (Give items and amounts):			
Appraised value of real estate, item 39, page 4	248,952.09		
PROFIT ON INVESTMENTS DURING 1914	781,336.77		
INVESTMENT INCOME EARNED DURING 1914	\$ 1,293,722.75		
Loss on Investments			
Loss from Sale of Ledger Assets, per item 55, page 3	\$ 4,792.00		
Loss from Decrease in Book Value of Ledger Assets, per item 56, page 3	981,930.39		
Loss from Change in Difference between Book and Market Value during 1914	NONE		
Loss from other Investments, viz.: (Give items and amounts):			
	NONE		
LOSS ON INVESTMENTS DURING 1914	\$ 986,722.39		
Investment Expenses			
(d) Investment Expenses paid during 1914, per Disbursement Exhibit, page 3, (attach exhibit) \$34,196.44 plus $\frac{1}{2}\%$ mean assets \$10,730.75	\$ 244,949.19		
(a) Deduct Investment Expenses unpaid Dec. 31, 1913, per Liabilities Exhibit of 1913 statement, viz.:			
	12,500.00		
RENTS	\$ 232,449.19		
Balance			
(a) Add Investment Expenses unpaid Dec. 31, 1914, per Liabilities Exhibit, page 5, viz.:			
	12,500.00		
RENTS			
INVESTMENT EXPENSES INCURRED DURING 1914	244,949.19		
INVESTMENT LOSSES AND EXPENSES DURING 1914	1,233,671.58		
(b) GAIN from Investments during 1914		60,051.17	
Total Gains and Losses from Underwriting and Investments		\$ 89,730.94	\$
MISCELLANEOUS EXHIBIT			
Dividends declared to Stockholders during 1914		\$ 500,000.00	
Dividends declared to Policyholders during 1914		NONE	
Receipts from Home Office,	\$ NONE		
Remittances to Home Office,		NONE	
Decrease in Special Reserves	NONE		
Increase on account of Special Deposits not admitted	NONE	262,741.40	
(a, b) from Other Sources:			
	NONE		
	NONE		
Net (b) LOSS from items 75-83			762,741.40
Total Gains and Losses in Surplus during 1914,		\$ 89,730.94	\$ 762,741.40
Surplus Dec. 31, 1913, per item 53, page 5, of 1913 statement		1,106,716.18	
Surplus Dec. 31, 1914, per item 53, page 5		433,705.72	
Decrease in surplus during 1914 (enter in column to balance)			673,010.46
Totals		\$ 762,741.40	\$ 762,741.40
Per cent. of losses incurred to premiums earned 26.78			
Per cent. of underwriting expenses incurred to premiums earned 69.31			
Per cent. of investment expenses incurred to interest and rents earned 47.80			
Per cent. of total losses and expenses incurred and dividends declared to total income earned (sum of lines 40, 72, 75 and 76 divided by the sum of lines 23 and 58) 108.81			

(a) Give statement number of each item or portion thereof included herein.

(b) Write "Gain" or "Loss."

(d) Include in this item one-eighth of one per cent. of the Mean Invested Assets; Repairs, Expenses and Taxes on Real Estate; such other Taxes and Fees as apply to Investments, and Personal Property only; and such other items, if any, as are known to apply exclusively to the assets of the Company.

NOTE.—In case the following schedules do not afford sufficient space, companies may furnish them on separate forms, provided the same are upon paper of like size and arrangement and contain the information asked for herein.

SPECIAL DEPOSIT SCHEDULE

Showing all deposits or investments **NOT** held for the protection of **ALL** the policyholders of the company

Where deposited	Description of deposit (Indicating literal form of registration of securities)	Par Value		Market Value		Unearned Premiums		Unpaid Losses and all Other Liabilities		Total Liabilities	
		Dollars	Cts.	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.
ALABAMA	State of Alabama 4% Coupon Bonds, Series A., issued July 1, 1906, due July 1, 1936. Treasurer of State in trust as required by the Statutes of Alabama and subject to all the provisions of Section 3094, Article 5, of the Code of Alabama of 1896.	50,000.00		50,000.00		9,057.40		3,701.14		12,758.54	
CANADA	Canadian Northern Railway Company (Winnipeg Terminals) 4% Gold Coupon Bonds, issued July 1, 1909, due July 1, 1939. Receiver General of Canada in trust for American Surety Company of New York.	67,000.00		62,310.00		8,969.90		6,918.51		15,888.41	
CANAL ZONE, ISTHMS OF PANAMA	District of Columbia 3.65% Registered Bonds, issued August 1, 1911, due August 1, 1924. Collector of Revenues at Ancon, Canal Zone in trust for American Surety Company of New York.	10,000.00		10,400.00		150.58		NIL		150.58	
DELAWARE	District of Columbia 3.65% Registered Bonds, issued August 1, 1903, due August 1, 1924. Treasurer of State in trust for American Surety Company of New York.	10,000.00		10,400.00		4,978.52		NIL		4,978.52	
FLORIDA	State of New York Canal Improvement 3% Registered Gold Tax Exempt Bonds, issue of July 1908, due July 1, 1938. Treasurer of State in compliance with the provisions of Chapter 4671, Laws of Florida, Section 2792, General Statutes of 1906.	50,000.00		49,500.00		8,089.82		3,732.40		11,822.22	
GEORGIA	State of Georgia 4% Registered Bonds, issued October 11, 1897, due January 1, 1916. Treasurer of State in trust for American Surety Company of New York.	25,000.00		25,000.00		22,765.18		21,639.13		44,404.31	
LOUISIANA	District of Columbia 3.65% Registered Bonds, issued November 10, 1908, due August 1, 1924. Treasurer of State in trust for the American Surety Company of New York.	50,000.00		52,000.00		28,620.33		1,650.00		30,270.33	
PHILADELPHIA, PA.	District of Columbia 3.65% Registered Bonds, issued August 27, 1908, due August 1, 1924. Land Title and Trust Company of Philadelphia in trust for American Surety Company of New York.	100,000.00		104,000.00							
PORTO RICO	Porto Rico 4% Registered Bonds, Series J. Gold Loan, issued January 1, 1907, due January 1, 1917. Treasurer of Porto Rico in trust for American Surety Company of New York.	10,000.00		10,000.00		2,256.07		10,374.65		12,630.72	
Totals,		372,000.00		373,610.00		84,887.80		48,015.83		132,903.63	

SCHEDULE OF ALL OTHER DEPOSITS

Showing all deposits made with any government, province, state, district, county, municipality, corporation, firm or individual, except the regular deposits in banks and trust companies subject to check, and those shown in "special deposit schedule" above

Where deposited	Description of Deposit (Indicating literal form of registration of securities)	Par value	
		Dollars	
IDAHO	District of Columbia, 3.65% Registered Bonds, issued February 1, 1908, due August 1, 1924. Treasurer of State in trust for the American Surety Company of New York.	25,000.00	
NEW MEXICO	District of Columbia, 3.65% Registered Bonds, issued February 1, 1913, due August 1, 1924. Treasurer of State in trust for the American Surety Company of New York.	20,000.00	
NEW YORK	New York City 3% Consolidated Registered Stock, issued December 14, 1897, due November 1, 1915. New York City 3% Consolidated Registered Stock, issued December 14, 1897, due November 1, 1920. New York City 3½% Corporate Registered Stock (School Houses and Sites), issued March 7, 1906, due November 1, 1933. New York City 4% Corporate Registered Stock, issued February 5, 1907, due November 1, 1936. Superintendent of Insurance in trust for the American Surety Company of New York.	75,000.00	
OHIO	City of Columbus, Ohio 4% Registered Bonds, issued September 12, 1906, due March 1, 1945. Superintendent of Insurance in trust for the American Surety Company of New York.	100,000.00	
SOUTH CAROLINA	District of Columbia 3.65% Registered Bonds, due August 1, 1924. Commissioner of Insurance in trust for the American Surety Company of New York.	30,000.00	
SOUTH DAKOTA	District of Columbia 3.65% Registered Bonds, due August 1, 1924. Commissioner of Insurance in trust for the American Surety Company of New York.	10,000.00	
TEXAS	District of Columbia 3.65% Registered Bonds, issued October 19, 1903, due August 1, 1924. Commissioner of Insurance in trust for the American Surety Company of New York.	50,000.00	
VIRGINIA	State of Virginia 3% Century Registered Bonds, issued February 20, 1891, due July 1, 1991. Treasurer of State in trust for the American Surety Company of New York.	28,000.00	
WEST VIRGINIA	District of Columbia 3.65% Registered Bonds, issued January 15, 1908, due August 1, 1924. Auditor of State in trust for the American Surety Company of New York.	75,000.00	
Total,		513,000.00	

SCHEDULE E

Showing the names and locations of companies, and amount of reinsurances on unpaid losses

Names of Companies	Locations	Amount	
		Dollars	Cts.
ARTNA ACCIDENT & LIABILITY COMPANY	Hartford, Conn.	562.71	
AMERICAN BONDING COMPANY	Baltimore, Md.	435.35	
BANKERS SURETY COMPANY	Cleveland, Ohio.	133.65	
CANADIAN SURETY COMPANY	Toronto, Can.	500.00	
CASUALTY COMPANY OF AMERICA	New York City, N. Y.	477.78	
EQUITABLE SURETY COMPANY	St. Louis, Mo.	854.50	
FEDERAL UNION SURETY COMPANY	Indianapolis, Ind.	133.65	
FIDELITY & CASUALTY COMPANY	New York City, N. Y.	1,722.55	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	Baltimore, Md.	1,804.92	
ILLINOIS SURETY COMPANY	Chicago, Ills.	932.55	
NATIONAL SURETY COMPANY	New York City, N. Y.	1,597.86	
NEW ENGLAND CASUALTY COMPANY	Boston, Mass.	96.06	
PACIFIC COAST CASUALTY CO.	San Francisco, Cal.	105.00	
SOUTHERN SURETY COMPANY	St. Louis, Mo.	608.03	
SOUTHWESTERN SURETY INSURANCE COMPANY	Denison, Tex.	405.26	
TITLE GUARANTEE & SURETY COMPANY	Scranton, Pa.	5,545.30	
UNITED STATES FIDELITY & GUARANTY COMPANY	Baltimore, Md.	1,480.20	
UNITED STATES GUARANTEE COMPANY	Montreal, Can.	1,515.32	
Total,		19,000.79	

Showing all real estate **OWNED** December 31, 1914, the cost, book and market value thereof, the nature and amount of all liens and incumbrances thereon, including interest due and accrued, etc.

No	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (Nature of Incumbrances, if any, including Interest Due and Accrued)	Date Acquired	NAME OF VENDOR	Amount of Incumbrances	*Actual Cost	Book Value	Appraised Value Jun. 9, 1915 N. Y. Ins. Dep't.	Increase, by Adjustment, in Book Value During 1914	Decrease, by Adjustment, in Book Value During 1914	GROSS AND NET CASH INCOME, TAXES, REPAIRS AND EXPENSES FOR EACH OF LAST THREE YEARS										Rental Value of Space Occupied by Company	Insurance Commissioner's Certificates of Extension	
										1912		1913		1914								
										Gross Rental including space occupied by Company	Expended for Taxes, Repairs and Expenses including Rent of Schermershorn Building	Net Income	Gross Rental including space occupied by Company	Expended for Taxes, Repairs and Expenses including Rent of Schermershorn Building	Net Income	Gross Rental including space occupied by Company	Expended for Taxes, Repairs and Expenses including Rent of Schermershorn Building	Net Income				
				\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	Date of issue	Extended to		
1	Real Estate located in the city of New York, Nos. 100-102 Broadway, and 1 and 1 1/2 Pine Street, being on the southeast corner of Broadway and Pine Street commencing at said southeast corner of Broadway and Pine Street running along the southerly side of Pine Street 30 ft. 4 in.; thence southerly, and in a line nearly parallel with the easterly side of Broadway 30 ft. 9 in., to a point 32 ft. 10 in. distant from Broadway; thence easterly, and in a line nearly parallel with the southerly side of Pine Street 10 ft. 10 in. to a point 32 ft. 9 in. from the southerly side of Pine Street, thence southerly and in a line nearly parallel with Broadway, 17 ft. 2 in.; thence westerly 100 ft. to the easterly side of Broadway, thence northerly along the easterly side of Broadway 30 ft. 8 in. to the point or place of beginning, being the southeast corner of Pine Street and Broadway, upon which is erected a two-story steel and granite office building known as 100 Broadway. Nos. 100, 102, and 1 1/2 Broadway, and 1 and 1 1/2 Pine Street were conveyed by deed recorded in New York County, December 1, 1905, in Block Series (Conveyances) Section 1, Liber 15, page 201, and indexed under Block No. 45; 100 Broadway was conveyed by deed, recorded in New York County, January 22, 1904, in Block Series (Conveyances) Section 1, Liber 15, page 197, and indexed under Block No. 46.	1892	Anderson Estate and Continental Fire Insurance Co.	NONE	3,000,000.00	3,000,000.00	3,200,000.00		270,000.00	223,536.05	140,096.52	83,439.53	198,997.38	140,621.94	58,285.44	186,335.67	108,484.43	77,851.24	51,366.67			
3	A plot of land with the buildings and improvements thereon, situated at Ravenswood, in the Borough and County of Queens and located as follows: Beginning at a point on Vernon Avenue distant 900 ft. from the intersection of Webster Avenue, and running thence northwesterly and parallel to Webster Avenue 600 ft. to the East River; thence northwesterly along the shore 200 ft.; thence southwesterly 600 ft. to Vernon Avenue; thence southwesterly along Vernon Avenue 200 ft. to the point or place of beginning. Recorded in the office of the Clerk of the County of Queens, in Liber No. 1371, page 232 of Conveyances on June 1, 1905.	1905	Henry Dohr, former Sheriff of the County of Queens.	NONE	166,047.91	166,047.91	215,000.00		43,952.09	NONE	5,746.86	5,746.86	280.00	5,158.28	4,878.28	240.00	4,695.38	4,455.38		Dec. 26 1912 Civ. No. 1017	Dec. 26 1917	
	Schermershorn Building—Leased—54-56 Broadway—6 Wall Street—3-5 Pine Street, New York City, N. Y. from John Jacob Astor in 1906 for 99 years.									91,536.55	120,879.60	29,343.05	90,059.77	123,080.88	33,041.11	88,061.64	120,754.63	32,692.99	8,120.00			
Totals.				\$ NONE	\$3,166,047.91	\$3,166,047.91	\$3,415,000.00	\$	\$313,952.09	\$318,072.60	\$266,722.98	\$	48,349.62	\$289,227.15	\$268,861.10	\$20,366.05	\$274,037.31	\$233,934.44	\$40,702.87	\$	\$9,486.67	

*Including cost of acquiring title, and, if the property was acquired by foreclosure, such costs shall include the amounts expended for taxes, repairs and improvements prior to the date on which the company acquired the title.

SCHEDULE A—Part 2

Showing all Real Estate **ACQUIRED** During 1914, and Showing also Amounts Expended for Additions and Permanent Improvements Made during said year to **ALL** Real Estate.

No.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (or) Nature of Additions and Permanent Improvements Made During the Year (Nature of Incumbrances, if any)	DATE ACQUIRED	HOW ACQUIRED	NAME OF VENDOR	COST TO COMPANY DURING 1914	AMOUNT EXPENDED FOR ADDITIONS AND PERMANENT IMPROVEMENTS DURING 1914	BOOK VALUE DECEMBER 31, 1914
					\$	\$	\$

NONE

Totals, \$ \$ \$

SCHEDULE A—Part 3

Showing all Real Estate **SOLD** During 1914, including Payments During 1914 on "Sales under Contract."

No.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (Nature of incumbrances, if any)	DATE SOLD	NAME OF PURCHASER	*Cost to Company	Increase, by Ad- justment, in Book Value During 1914	Decrease, by Adjustment, in Book Value During 1914	Book Value at Date of Sale	† AMOUNT RECEIVED, INCLUDING PAY- MENTS, OF SALES UNDER CONTRACT	Profit on Sale	Loss on Sale	Gross Rental During 1914	Expended for Taxes, Repairs and Expenses During 1914
				\$	\$	\$	\$	\$	\$	\$	\$	\$

NONE

Totals, \$ \$ \$ \$ \$ \$ \$ \$ \$

*Including cost of acquiring title, and, if the property was acquired by foreclosure, such cost shall include the amounts expended for taxes, repairs and improvements prior to the date on which the company acquired the title.
Indicate payments on "Sales under Contract" in Part 3 by inserting the letter "P" after the number of the parcel.

SCHEDULE B

Showing all Mortgages owned by the AMERICAN SURETY COMPANY OF NEW YORK, December 31, 1914,
and all Mortgage Loans made, increased, discharged, reduced or disposed of during 1914

No.	Guarantee No., T. G. & T. Co.	Date Bought	Mortgagor	DATE		RECORD OF MORTGAGE				PRINCIPAL								INTEREST				Value of Lands Mortgaged	Value of Buildings	Amount of Ins. held by the Comp'y on the Buildings	LOCATION AND DESCRIPTION			
				Date Given	Date Due	State	County	Book	Page	Date recorded	Amount Unpaid Dec. 31, 1913		Amount Loaned during 1914 (A)		Amount Paid on Account or in Full during 1914 (B)		Amount Unpaid Dec. 31, 1914		Rate % of	Dates payable	Amount Paid Due Dec. 31, 1914					Amount Accrued Dec. 31, 1914		Gross Amount Received during 1914
											Dollars	Cts.	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.			Dollars	Cts.	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.
1	53451	Dec. 22 1910	Paul Stier Incorporated	May 20 1910	Nov. 20 1913	N.Y.	Queens	1236	131	May 21 1910	3,750.00		None		3,750.00		None		5	May 1, Nov. 1	None	None		31.77	1,250.00	5,000.00	140 feet east of Buchman Ave., South side of Edsall Ave.	
2	53460	"	John E. Sullivan	May 1 1910	Nov. 13 1913	"	Kings	3452	474	May 14 1910	12,500.00		None		12,800.00		None		5	" "	None	None		381.95	5,500.00	15,500.00	— BROOKLYN — N. E. corner of 73rd St. and 5th Ave.	
3	53461	"	"	"	"	"	"	3452	477	"	9,500.00		None		9,500.00		None		5	" "	None	None		112.15	3,500.00	12,500.00	East side of 5th Ave., 68 ft. 7 1/2 in. north of 73rd St.	
4	53462	"	Norek-Kellner Construction Co.	July 25 1910	Jan. 25 1914	"	"	3500	112	July 26 1910	4,780.00		None		4,750.00		None		5	" "	None	None		66.63	2,250.00	5,750.00	North side of Union St., 340 ft. east of Albany Ave.	
5	53236	"	Henry W. Ellis- unmarried	Dec. 7 1910	Dec. 7 1913	"	"	3533	319	Dec. 8 1910	9,000.00		None		9,000.00		None		5	" "	None	None		301.25	7,000.00	8,500.00	N. W. corner of Crooke Ave. and St. Paul's Place.	
6	54077	Feb. 24 1911	Norek-Kellner Construction Co.	Dec. 14 1910	June 14 1914	"	"	3540	356	Dec. 15 1910	4,780.00		None		4,750.00		None		5	" "	None	None		162.29	2,250.00	5,750.00	South side of Union St., 220 ft. east of Albany Ave.	
7	"	May 3 1913	The Macabean Realty Co.	Apr. 24 1913		Ohio	Cuya- hoga	616 1488 617 618		Apr. 29 1913	5,000.00		None		400.00		4,600.00		6	Apr. 24, Oct. 24	None		51.37	288.00	2,000.00	6,300.00	507-509 East 117th Street, Cleveland, Ohio	
8	"	"	"	"	"	"	"	1488 615 616		"	5,000.00		None		None		5,000.00		6	" "	None		55.83	300.00	2,000.00	6,300.00	513-515 " " " "	
9	"	Aug. 17 1914	Charles W. Gillott	Mar. 1 1913	Mar. 1 1918	Ills.	Cook	12198	259	Mar. 6 1913	None		8,000.00		None		8,000.00		5 1/2	Mar. 1, Sep. 1	None	None			13,000.00	4,000.00	11,500.00	2635 Michigan Ave., Chicago, Ill.
10	"	Sept. 30 1914	Mrs. Stella M. Larison	July 1 1912	July 1 1915	Ore.	Mult- nomah	480	12	July 5 1912	None		989.86		None		989.86		6	July 1, Oct. 1	None	None			1,500.00	2,000.00	1,250.00	7203 54th Ave., S. E. Portland, Ore.
11	"	"	Phillip Graese E. W. Van Dym	July 6 1913	July 1 1916	Pa.	Alle- gheny	3503	357	July 11 1913	None		8,662.69		None		8,662.69		5	Jan. 1, July 1	None	None			5,000.00	5,000.00	136-137 Wabash Ave., Pittsburgh, Pa.	
12	"	"	and Clara C. Van Dym, his wife	18 Aug. 1914	18 Aug. 1916	South Dak.	Stanley	94	472	Aug. 31 1914	None		1,100.00		73.67		1,026.33		8	Feb. 1, Aug. 1	None	None			2,500.00			East half of the Southeast quarter, and Northwest quarter of the Southeast quarter, and the Northeast quarter of the Southeast quarter, all in Section 20, Township 8 North of Range 23 East of the Black Hills Meridian Stanley County, South Dakota, (contains 160 acres)
13	"	"	"	"	"	Iowa	Polk	659	203	Sept. 10 1914	None		None		None		None		8	Feb. 1, Aug. 1	None	None			1,500.00	3,500.00	2,000.00	517 Franklin Ave., Des Moines, Iowa
14	"	"	Don Register & wife, Frances K. Register, E. Bul- lard Donnell and wife, Rena Rob- ertis Donnell	Sept. 1 1913	Sept. 1 1915	Flor- ida	Duval	73	418	Sept. 1 1913	None		1 230.45		None		1,230.45		6	Sept. 1	None	None			3,500.00			1146 Thirty-fifth St., " " " 3915 Fifth St., " " " 1250 York St., " " " Prior liens aggregating \$11,400.00
Totals,											54,750.00	19,983.00	44,723.67	29,509.33		107.30	1,644.04	\$6,450.00	89,400.00	\$8,750.00	Jacksonville, Florida—Beginning on the north boundary line of Phelps Street at a point one hundred thirty-six and two thirds (164 2/3) feet westerly from the northwest corner of Walnut Street and Phelps Street; thence run westerly along the north boundary line of Phelps Street seventy-two and one third (72 1/3) feet, thence run northerly parallel with Walnut Street one hundred fifty (150) feet, thence run southerly parallel with Phelps Street seventy-two and one third (72 1/3) feet, thence run southerly parallel with Walnut Street one hundred fifty (150) feet to the point of beginning.							

(A) Including all mortgages "purchased" or otherwise acquired in 1914 and all increases during 1914 on loans outstanding December 31, 1913.

(B) Including mortgages under which company has secured title and possession by foreclosure.

CLASSIFICATION

Showing the total amount of unpaid Mortgage Loans on real estate in each State and Foreign Country

STATE	AMOUNT	STATE	AMOUNT	STATE	AMOUNT	STATE	AMOUNT	FOREIGN COUNTRY	AMOUNT
PENNSYLVANIA	\$ 8,662.69	OHIO	\$ 9,600.00	ILLINOIS	\$ 8,000.00	OREGON	\$ 989.86		
SOUTH DAKOTA	1,095.33	FLORIDA	1,230.45						
IOWA									

Showing all collateral loans **IN FORCE** December 31st, 1914, and all substitutions of collateral thereon during said year.

No.	DESCRIPTION OF SECURITIES HELD AS COLLATERAL, DECEMBER 31, 1914. (Give in this column the number of shares of each block of stock and rate of interest and year of maturity on each bond held as collateral)	Par Value	Rate Used to Obtain Market Value	Market Value June 30, 1914	Amount Loaned Thereon	Date of Loan	Maturity of Loan	INTEREST			SUBSTITUTIONS OF COLLATERAL, VIZ.:								NAME OF ACTUAL BORROWER	
								RATE ON LOAN %	AMOUNT PAID DUE DEC. 31, 1914	AMOUNT ACCRUED DEC. 31, 1914	AMOUNT RECEIVED 1914	COLLATERAL SUBSTITUTED				COLLATERAL RELEASED				
												Description	Date	Par Value	Market Value	Description	Date	Par Value		Market Value
		\$		\$	\$			\$	\$	\$			\$	\$			\$	\$		
	141 Shares Preferred Stock and 168 Shares Common Stock of the International Agricultural Corporation 165 Broadway, N. Y.	14,100.00	18	2,538.00																
	100 Shares Preferred Stock of Republic Iron and Steel Co. of New Jersey.	10,000.00	84	8,400.00																
	Sinking Fund 20 years 6 % Gold Coupon Bonds of Atlantic Phosphate and Oil Corporation dated July 1, 1913 payable July 1, 1933.	2,500.00	100	2,500.00	11,026.36	April 12, 1912	April 11, 1914	6			775.52								R. M. Rownd T. C. Meadows	
	First Mortgage 10 years 6% Gold Coupon Bonds dated Jan- uary 15, 1912 of the Friction Pulley and Machine Works of Hudson Falls, New York, pay- able January 15, 1922.	10,000.00	100	10,000.00	10,000.00	Sept. 30, 1913	Nov. 25, 1914	6			600.00								Friction Pulley and Machine Work	
	Assets Realization Co. GOLD NOTES Secured by Guaranty Trust Co. of New York under and pur- suant to a Trust Agreement dated the first day of January 1914 between the Company and Guaranty Trust Co. of New York as Trustee.	35,204.69	100	35,204.69	23,096.79	Mar. 23, 1914	Jan. 1, 1915	6			583.05									
					12,107.90	June 15, 1914	Jan. 1, 1915	6			125.22								Assets Realization Co.	
Totals, \$88,604.69		\$59,650.69		\$56,231.05				\$	\$	\$2,083.79		\$	\$			\$	\$			

Showing all Collateral Loans **MADE** during 1914 and all Substitutions of Collateral thereon during said year

NOTE.—Substitutions of collateral need be shown in detail in only one exhibit. Refer in each of the other exhibits to the number of the loan in the exhibit in which the substitution is shown and show the substitutions in Part 1 when possible.

SCHEDULE C—Part 3

Showing all Collateral Loans **DISCHARGED** in whole or in part during 1914 and all Substitutions of Collateral thereon during said year.

No.	Description of Collateral released when Loan was Discharged, (In case of Partial Payments enter Collateral- release only)	Par	Value	Rate Used to Obtain Market Value	Market Value at Date of Discharge	Amount of Loan Repaid	Date of Loan	Date of Repayment	INTEREST		SUBSTITUTIONS OF COLLATERAL, VIZ.:								NAME OF ACTUAL BORROWER																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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NOTE.—Indicate partial payments in Part 3 by the letter "P" in number column.

Showing all **BONDS** owned by the company December 31, 1914

DESCRIPTION. Give complete and accurate description of all street railway and miscellaneous companies. If bonds are "serial" issues, give amount maturing each year	INTEREST		YEAR OF		BOOK VALUE	PAR VALUE	Rate Used to Obtain Market Value	MARKET VALUE (Excluding Accrued Interest)	ACTUAL COST (Excluding Accrued Interest)	INTEREST		Increase, by Adjustment, in Book Value During 1914	Decrease, by Adjustment, in Book Value During 1914
	Rate of per cent	"How Paid	Maturity	Option						Amount Due and Accrued Dec. 31, 1914	Gross Amount Received During 1914		
GOVERNMENT													
Columbia, District of, Registered	3.65	Feb.—Aug.	1924		\$ 447,200.00	\$ 430,000.00	104	\$ 447,200.00	\$ 489,500.00	\$ 6,539.56	\$ 15,695.00	\$	\$ 42,300.00
Treasury Bonds of the Mexican Federal Government	6		1923		80,000.00	100,000.00	80	80,000.00	85,000.00				5,000.00
STATE, COUNTY AND MUNICIPAL													
Alabama, State of, Series A. Coupon	4	Jan.—July	1956		50,000.00	50,000.00	100	50,000.00	54,620.00	1,000.00	2,000.00		4,620.00
Georgia, State of, Registered	4½	do	1915		1,000.00	1,000.00	100	1,000.00	1,171.25	585.00	1,170.00		171.25
" " "	4½	do	1916		25,000.00	25,000.00	100	25,000.00	29,125.00			4,125.00	
New York State Canal Improvement Registered	3	do	1958		99,000.00	100,000.00	99	99,000.00	102,250.00	1,500.00	7,500.00		3,250.00
Virginia, State of, Century Registered	3	do	1991		23,520.00	28,000.00	84	23,520.00	18,480.00	420.00	840.00	5,040.00	
Columbus, Ohio, City of, Registered	4	Mar.—Sept.	1945		30,600.00	30,000.00	102	30,600.00	30,450.00	400.00	1,200.00	150.00	
New York, N. Y., City of, Consolidated Stock Registered	3	May—Nov.	1915		25,000.00	25,000.00	100	25,000.00	25,187.50	125.00	750.00		187.50
New York, N. Y., City of, Consolidated Stock Registered	3	do	1920		71,250.00	75,000.00	95	71,250.00	75,562.50	375.00	2,250.00		4,312.50
New York, N. Y., City of, Corporate Stock Registered	3½	do	1929		46,500.00	50,000.00	98	46,500.00	54,875.00	291.67	1,750.00		8,375.00
New York, N. Y., City of, Corporate Stock Registered (School Houses etc.)	3½	do	1953		22,000.00	25,000.00	88	22,000.00	24,437.50	145.83	875.00		2,437.50
New York, N. Y., City of, Corporate Stock Registered	4	do	1956		99,000.00	100,000.00	99	99,000.00	100,625.00	666.67	4,000.00		1,625.00
Portland, Oregon, City Hall Coupon	5	Jan.—July	1922		52,500.00	50,000.00	105	52,500.00	60,385.00	1,250.00	2,500.00		7,885.00
Porto Rico, Registered, Series J. Gold Loan of January 1, 1907	4	Jan.—July	1917		10,000.00	10,000.00	100	10,000.00	10,291.67	200.00	400.00		291.67
Salt Lake City, Utah, Refunding Coupon	4	May—Sept.	1918		24,750.00	25,000.00	99	24,750.00	26,375.00	333.34	1,000.00		1,625.00
RAILROAD													
Canadian Northern Railway Company Gold Coupon (Winnipeg Terminals)	4	June—Dec.	1939		93,000.00	100,000.00	93	93,000.00	100,750.00	2,000.00	4,000.00		7,750.00
Tennessee Central R. R. Company Gold Coupon General Mortgage	5	Jan.—July	1954		111,000.00	444,000.00	25	111,000.00	338,400.00				227,400.00
Northern Pacific Railway Co., Series A. Refunding and Improvement Mortgage	4½		2047		48,000.00	50,000.00	96	48,000.00	48,250.00	1,125.00			250.00
The Baltimore and Ohio R. R. Co. Prior Lien Gold Coupon	3½		1925		46,000.00	50,000.00	92	46,000.00	45,750.00	875.00		250.00	
MISCELLANEOUS													
American Telephone & Telegraph Co., Collateral Trust Coupon	4	Jan.—July	1929		44,500.00	50,000.00	89	44,500.00	44,733.75	1,000.00			733.75
New York Gas & Electric Light, Heat and Power Company, 1st Mortgage Gold Coupon	5	June—Dec.	1948		105,000.00	100,000.00	105	105,000.00	108,870.00	416.66	5,000.00		3,870.00
Receivers Certificates—The North Electric Co. and the Telephone Improvement Co., Geo. A. Welch, Receiver					55,000.00	55,000.00	100	55,000.00	55,000.00				
Totals carried forward					1,609,820.00	1,973,000.00		1,609,820.00	1,930,089.17	19,248.73	50,930.00	5,440.00	325,709.17

Valuations as of June 30, 1914, fixed by New York Insurance Department

Showing all **BONDS** owned by the company December 31, 1914

DESCRIPTION				INTEREST	YEAR OF	BOOK VALUE	PAR VALUE	Rate Used to Obtain Market Value	MARKET VALUE (Excluding Accrued Interest)	ACTUAL COST (Excluding Accrued Interest)	INTEREST		Increase, by Adjustment, in Book Value During 1914	Decrease, by Adjustment, in Book Value During 1914
Give complete and accurate description of all bonds owned including the location of all street railway and miscellaneous companies. If bonds are "serial" issues give amount maturing each year.				Rate of per cent	*How Paid Maturity Option						Amount Due and Accrued Dec. 31, 1914	Gross Amount Received During 1914		
TOWN WARRANTS					<i>Totals brought forward</i>	1,609,820.00	1,973,000.00		1,609,820.00	1,930,089.17	19,248.73	50,930.00	5,440.00	325,709.17
TOWN	COUNTY	STATE												
Butler		New York			Feb. 15, 1915	41.50	41.50		41.50	41.50				
Annsville	Oneida				Mar. 1, 1915	5.00	5.00		5.00	5.00				
Ovid						12.20	12.20		12.20	12.20				
Lodi						8.00	8.00		8.00	8.00				
Lodi						3.00	3.00		3.00	3.00				
Lebanon		New York				5.00	5.00		5.00	5.00				
Camden	Oneida				Mar. 1, 1915	50.00	50.00		50.00	50.00				
Erin						33.34	33.34		33.34	33.34				
Catlin	Chemung	New York				10.00	10.00		10.00	10.00				
Catlin	Chemung	New York				7.66	7.66		7.66	7.66				
Catlin	Chemung	New York				9.00	9.00		9.00	9.00				
Catlin	Chemung	New York				5.00	5.00		5.00	5.00				
Lisle	Broome	New York				51.84	51.84		51.84	51.84				
Lowville	Lewis	New York				12.00	12.00		12.00	12.00				
Lowville	Lewis	New York				5.00	5.00		5.00	5.00				
Lyons					Feb. 15, 1915	25.00	25.00		25.00	25.00				
Ontario		New York			Feb. 15, 1915	92.49	92.49		92.49	92.49				
Schroeppl (Phoenix)	Oswego					50.00	50.00		50.00	50.00				
"	Oswego					7.06	7.06		7.06	7.06				
"	Oswego					5.00	5.00		5.00	5.00				
Annsville (Rome)	Oneida				Mar. 1, 1915	22.00	22.00		22.00	22.00				
"	Oneida				Mar. 1, 1915	5.00	5.00		5.00	5.00				
Vienna (Sandy Creek)	Oneida	New York			Mar. 1, 1915	40.74	40.74		40.74	40.74				
Savannah		New York			Feb. 15, 1915	104.90	104.90		104.90	104.90				
Vernon	Oneida	New York			Mar. 1, 1915	114.18	114.18		114.18	114.18				
Cayuta (Watkins)		New York				6.40	6.40		6.40	6.40				
"		New York				4.00	4.00		4.00	4.00				
Hector						77.00	77.00		77.00	77.00				
Wolcott					Feb. 15, 1915	10.00	10.00		10.00	10.00				
Wolcott					Feb. 15, 1915	10.00	10.00		10.00	10.00				
Huron					Feb. 15, 1915	26.00	26.00		26.00	26.00				
Watertown	Jefferson	New York			Feb. 1, 1915	15.00	15.00		15.00	15.00				
Adams					Feb. 1, 1915	106.80	106.80		106.80	106.80				
Syracuse (Canton)	St. Lawrence				Feb. 1, 1915	60.00	60.00		60.00	60.00				
"	St. Lawrence					75.00	75.00		75.00	75.00				
Stockholm					Feb. 1, 1915	25.00	25.00		25.00	25.00				
Cortland	Cortland	New York			Feb. 1, 1915	350.00	350.00		350.00	350.00				
Shelby		Montana			Feb. 20, 1915	10.00	10.00		10.00	10.00				
Shelby		Montana				15.00	15.00		15.00	15.00				
Sturgis	Meade	South Dakota				57.60	57.60		57.60	57.60				
Thermoplis	Hot Springs	Wyoming				81.00	81.00		81.00	81.00				
Totals						1,653.71	1,653.71		1,653.71	1,653.71				

*Insert initial letters of months in which interest is payable.

Grand Totals, \$1,611,473.71 \$ 1,974,633.71 \$ 1,611,473.71 \$ 1,931,742.88 \$ 19,248.73 \$ 50,930.00 \$ 5,440.00 \$ 325,709.17

Form 6

SCHEDULE D—Part 2

Showing all **STOCKS** owned by the company December 31, 1914

No. of Shares	DESCRIPTION Give complete and accurate description of all stocks owned, including location of all street railway, bank, trust and miscellaneous companies	BOOK VALUE	PAR VALUE	Rate Used to Obtain Market Value	MARKET VALUE	ACTUAL COST	DIVIDENDS			Increase, by adjustment, in book value During 1914	Decrease, by adjustment, in book value During 1914	
							Rate of in each of last three years					Amount Received During 1914
							1912	1913	1914			
	<u>RAILROAD</u>	\$	\$		\$	\$				\$	\$	
10,000	Lehigh Valley Railroad Company	695,000.00	500,000.00	139	695,000.00	848,268.75	10	10	10	62,500.00	155,268.75	
5,000	New York Central R. R. Co.	450,000.00	500,000.00	90	450,000.00	587,337.50	5	5	5	25,000.00	137,337.50	
7700	Pennsylvania Railroad Company	427,350.00	585,000.00	111	427,350.00	478,904.38	6	6	6	23,100.00	51,554.38	
	<u>BANK AND TRUST CO.</u>											
360	Guaranty Trust Co. of N. Y.	198,000.00	35,000.00	550	198,000.00	151,625.00	38	32	30	10,800.00	46,375.00	
308	The First-Second National Bank of Pittsburgh, Pa.	32,032.00	30,800.00	104	32,032.00	38,500.00					6,468.00	
	<u>MISCELLANEOUS</u>											
600	American Telephone & Telegraph Co., New York	73,800.00	60,000.00	123	73,800.00	78,362.50	8	8	8	4,800.00	4,562.50	
5000	Amuoco Securities Co.	500,000.00	500,000.00	100	500,000.00	500,000.00		5	4	19,725.00		
500	Consolidated Gas Company of New York	64,500.00	50,000.00	129	64,500.00	100,875.00	6	6	8½	4,187.50	36,375.00	
625	Lehigh Valley Coal Sales Co.	54,687.50	31,250.00	175	54,687.50	61,205.50	2½	10	10	9,218.75	6,318.00	
 <div>VALUATIONS AS OF JUNE 30, 1914, FIXED BY NEW YORK INSURANCE DEPARTMENT</div> <												

VALUATIONS AS OF JUNE 30, 1914 FIXED BY NEW YORK
INSURANCE DEPARTMENT

Showing all Bonds and Stocks **ACQUIRED** during 1914.

DESCRIPTION (Full name and number of shares of each block of stock. Full name, rate of interest and date of maturity of bonds)				DATE ACQUIRED	NAME OF VENDOR	COST TO COMPANY (Excluding accrued Interest on Bonds)	BOOK VALUE	PAR VALUE	Paid for Accrued Interest on Bonds Acquired During 1914
—STOCKS—									
125	SHARES	Lehigh Valley Coal Sales Company		JANUARY	17	Lehigh Valley Coal Sales Co.	6,250.00	10,937.50	6,250.00
140	"	Amsuco Securities Company		JANUARY	31	Amsuco Securities Co.	14,000.00	14,000.00	14,000.00
308	"	The First-Second National Bank of Pittsburgh, Pa.		MAY	11	The First-Second National Bank	38,500.00	32,032.00	30,800.00
TOTAL						<u>58,750.00</u>	<u>56,969.50</u>	<u>51,050.00</u>	
—BONDS—									
Treasury Bonds of the Mexican Federal Government 6% 1923									
Receiver's Certificates—The North Electric Co. and The Telephone Improvement Co. 6% George A. Welch, Receiver				JANUARY	28	Banco Minero de Chihuahua	85,000.00	80,000.00	100,000.00
"	"	"	"	JUNE	2	George A. Welch, Receiver	16,000.00	16,000.00	16,000.00
"	"	"	"	JUNE	20	"	4,000.00	4,000.00	4,000.00
"	"	"	"	JULY	3	"	4,000.00	4,000.00	4,000.00
"	"	"	"	JULY	21	"	4,000.00	4,000.00	4,000.00
"	"	"	"	AUGUST	6	"	4,000.00	4,000.00	4,000.00
"	"	"	"	AUGUST	20	"	4,000.00	4,000.00	4,000.00
"	"	"	"	SEPTEMBER	4	"	4,000.00	4,000.00	4,000.00
"	"	"	"	SEPTEMBER	23	"	4,000.00	4,000.00	4,000.00
"	"	"	"	OCTOBER	8	"	2,000.00	2,000.00	2,000.00
"	"	"	"	OCTOBER	21	"	4,000.00	4,000.00	4,000.00
"	"	"	"	NOVEMBER	4	"	5,000.00	5,000.00	5,000.00
Northern Pacific Railway Co. 4½% Refunding and Improvement Mortgage Gold Coupon July 1, 2047				JULY	24	Clark, Dodge & Co.	48,250.00	48,000.00	50,000.00
The Baltimore and Ohio R. R. Co. 3½% Prior Lien Gold Coupon July 1, 1925				JULY	24	J. S. Farlee & Co.	5,490.00	5,320.00	6,000.00
"	"	"	"	JULY	24	Herzfeld & Stern	915.00	920.00	1,000.00
"	"	"	"	JULY	27	Asiel & Co	18,300.00	18,400.00	20,000.00
"	"	"	"	JULY	27	J. S. Farlee & Co.	9,150.00	9,200.00	10,000.00
"	"	"	"	JULY	27	Mabon & Co.	4,575.00	4,600.00	5,000.00
"	"	"	"	JULY	28	Simon, Borg & Co.	7,320.00	7,360.00	8,000.00
American Telephone and Telegraph Co. 4% Collateral Trust Coupon July 1, 1929				JULY	24	Cummings & Marckwald	2,685.00	2,670.00	3,000.00
"	"	"	"	JULY	24	Charles E. Schafer	2,685.00	2,670.00	3,000.00
"	"	"	"	JULY	24	George A. Seligman	5,370.00	5,340.00	6,000.00
"	"	"	"	JULY	24	Callaway, Fish & Co.	1,790.00	1,780.00	2,000.00
"	"	"	"	JULY	24	Salomon Bros. & Hatler	3,580.00	3,560.00	4,000.00
"	"	"	"	JULY	24	Parkinson & Burr	3,575.00	3,560.00	4,000.00
"	"	"	"	JULY	25	Thompson, Towle & Co.	1,790.00	1,780.00	2,000.00
"	"	"	"	JULY	25	Pettigrew, Bright & Co.	4,475.00	4,450.00	5,000.00
"	"	"	"	JULY	25	J. W. Bowen & Co.	895.00	890.00	1,000.00
"	"	"	"	JULY	25	Parkinson & Burr	3,575.00	3,560.00	4,000.00
"	"	"	"	JULY	27	Clark, Dodge & Co.	5,370.00	5,340.00	6,000.00
"	"	"	"	JULY	28	Weld, Grew & Co.	4,468.75	4,450.00	5,000.00
"	"	"	"	JULY	28	Bond & Goodwin	1,790.00	1,780.00	2,000.00
"	"	"	"	JULY	28	Newberg & Co.	2,685.00	2,670.00	3,000.00
Warrants of the City of New York 6½% December 10, 1914				AUGUST	3	American Sugar Refining Co.	48,851.37	50,000.00	50,000.00
TOTAL						<u>327,585.12</u>	<u>323,500.00</u>	<u>355,000.00</u>	<u>396.65</u>
<i>Totals carried forward</i>						386,335.12	380,469.50	406,050.00	396.65

SCHEDULE D—Part 3 Continued

FORM 6

Showing all Bonds and Stocks **ACQUIRED** during 1914.

DESCRIPTION			DATE		NAME OF VENDOR	COST TO COMPANY (Excluding accrued Interest on Bonds)	BOOK VALUE	PAR VALUE	Paid for Accrued Interest on Bonds Acquired During 1914	
(Full name and number of shares of each block of stock. Full name, rate of interest and date of maturity of bonds)			ACQUIRED							
—STOCKS—										
—TOWN WARRANTS—			Totals brought forward			386,335.12	380,469.50	406,050.00	396.65	
TOWN	COUNTY	STATE								
Butler		New York	February 15, 1915	DECEMBER 28	L. E. Whittie, Syracuse, N. Y.	41.50	41.50	41.50		
Annsville	Oneida	New York	March 1, 1915	" "	" "	5.00	5.00	5.00		
Ovid			" "	" "	" "	12.20	12.20	12.20		
Lodi			" "	" "	" "	8.00	8.00	8.00		
Lodi			" "	" "	" "	3.00	3.00	3.00		
Lebanon		New York	" "	" "	" "	5.00	5.00	5.00		
Cumden	Oneida		March 1, 1915	" "	" "	50.00	50.00	50.00		
Reis			" "	" "	" "	33.34	33.34	33.34		
Catlin	Chemung	New York	" "	" "	" "	10.00	10.00	10.00		
Catlin	Chemung	New York	" "	" "	" "	7.66	7.66	7.66		
Catlin	Chemung	New York	" "	" "	" "	9.00	9.00	9.00		
Catlin	Chemung	New York	" "	" "	" "	5.00	5.00	5.00		
Lisle	Broome	New York	" "	" "	" "	51.84	51.84	51.84		
Lowville	Lewis	New York	" "	" "	" "	12.00	12.00	12.00		
Lowville	Lewis	New York	" "	" "	" "	5.00	5.00	5.00		
Lyons			February 15, 1915	" "	" "	25.00	25.00	25.00		
Ontario		New York	February 15, 1915	" "	" "	92.49	92.49	92.49		
Schroeppe (Phoenix)	Oswego		" "	" "	" "	50.00	50.00	50.00		
Ditto	Oswego		" "	" "	" "	7.06	7.06	7.06		
Ditto	Oswego		" "	" "	" "	5.00	5.00	5.00		
Annsville (Rome)	Oneida		March 1, 1915	" "	" "	22.00	22.00	22.00		
Ditto	Oneida		March 1, 1915	" "	" "	5.00	5.00	5.00		
Vienna	Oneida	New York	March 1, 1915	" "	" "	40.74	40.74	40.74		
(Sandy Creek)										
Savannah		New York	February 15, 1915	" "	" "	104.90	104.90	104.90		
Vernon	Oneida	New York	March 1, 1915	" "	" "	114.18	114.18	114.18		
Cayuta (Watkins)		New York	" "	" "	" "	6.40	6.40	6.40		
Ditto		New York	" "	" "	" "	4.00	4.00	4.00		
Hector			" "	" "	" "	77.00	77.00	77.00		
Wolcott			February 15, 1915	" "	" "	10.00	10.00	10.00		
Wolcott			February 15, 1915	" "	" "	10.00	10.00	10.00		
Huron			February 15, 1915	" "	" "	26.00	26.00	26.00		
Watertown	Jefferson	New York	February 1, 1915	" "	" "	15.00	15.00	15.00		
Adams			February 1, 1915	" "	" "	106.80	106.80	106.80		
Syracuse (Canton)	St. Lawrence		February 1, 1915	" "	" "	60.00	60.00	60.00		
Ditto	St. Lawrence		February 1, 1915	" "	" "	75.00	75.00	75.00		
Stockholm			February 1, 1915	" "	" "	25.00	25.00	25.00		
Cortland	Cortland	New York	February 20, 1915	" "	" "	350.00	350.00	350.00		
Shelby		Montana	" "	" "	W. E. McKell, Salt Lake City, Utah	10.00	10.00	10.00		
Shelby		Montana	" "	" "	" " " " " "	15.00	15.00	15.00		
Sturgis	Meade	South Dakota	" "	" "	A. E. Adams, Minneapolis, Minn.	57.60	57.60	57.60		
Thermopolis	Hot Springs	Wyoming	" "	" "	Newcomb Cleveland, Denver, Colo.	81.00	81.00	81.00		
				SEPTEMBER 18						
TOTAL						1,653.71	1,653.71	1,653.71		
Grand Total						387,988.83	382,123.21	407,703.71	396.65	

SCHEDULE D—Part 4

Showing all bonds and stocks **SOLD, REDEEMED** or otherwise **DISPOSED OF** during 1914.

DESCRIPTION Full name and number of shares of each block of stock; Full name, rate of interest and date of maturity of bonds.	DATE SOLD	NAME OF PURCHASER	Consideration (excluding accrued interest on bonds)	PAR VALUE	Cost to Company (excluding accrued interest on bonds)	Book Value at Date of Sale	Increase, by Adjustment, in Book Value During 1914	Decrease, by Adjustment, in Book Value During 1914	Profit on Sale	Loss on Sale	Interest and Dividends Rec'd During 1914 (including accrued interest on bonds sold)
BONDS											
State of Louisiana New Consolidated 4% Coupon, January 1, 1914	January 6	Whitney Central Nat'l Bank, New Orleans, La.	15,000.00	15,000.00	15,000.00	15,000.00					300.00
" " " " " " " "	February 16	" " " " " " "	50,000.00	50,000.00	52,480.00	50,000.00				2,480.00	1,000.00
Province of New Brunswick 3% Coupon, January 1, 1939	March 30	The Canadian Surety Co.	7,900.00	10,000.00	9,700.00	7,900.00				1,800.00	221.50
American Telephone & Telegraph Co. Coupon Convertible 4½% Gold											
March 1, 1933	July 9	Mabon & Co.	985.00	1,000.00	998.50	990.00					
" " " " " " " "	July 9	Schafer Bros.	985.00	1,000.00	998.50	990.00					
" " " " " " " "	July 9	A. W. Kilborne & Co.	4,925.00	5,000.00	4,992.50	4,950.00				94.50	
" " " " " " " "	July 10	Asiel & Co.	4,925.00	5,000.00	4,992.50	4,950.00				67.50	462.63
New York & Westchester Lighting Co. 5% Gold Debenture Coupon											
July 1, 1954	July 10	Knauth, Nachod & Kuhne	6,860.00	7,000.00	7,210.00	7,000.00				350.00	358.75
Warrants of the City of New York 6½% December 10, 1914	December 10	City of New York	50,000.00	50,000.00	48,851.37	50,000.00			1,148.63		
		<i>Total Bonds</i>	141,580.00	144,000.00	145,223.37	141,780.00			1,148.63	4,792.00	2,342.88
STOCKS											
Philadelphia Bourse		Charged off to P. & L., March 31, 1899									20.00
		<i>Total Stocks</i>	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>			<u>None</u>	<u>None</u>	<u>20.00</u>
		GRAND TOTAL	141,580.00	144,000.00	145,223.37	141,780.00			1,148.63	4,792.00	2,362.88

SCHEDULE H

Showing all Salvage received during 1914, on account of Losses and Claims paid prior to and including December 31, 1914, which is shown in line 17, column 3, page 3, and deducted from the Disbursements in the Annual Statement of the AMERICAN SURETY COMPANY OF NEW YORK for the year ending December 31, 1914.

AMOUNT OF SALVAGE RECEIVED IN CASH, VIZ.: ON LOSSES OF 1914, \$ 183,794.44 ; ON LOSSES OF PREVIOUS YEARS, UNPAID DECEMBER 31, 1913, \$ 15,394.03 ;
ON LOSSES OF PREVIOUS YEARS PAID PRIOR TO DECEMBER 31, 1913, \$ 250,782.97 ; TOTAL, \$ 449,971.44

SALVAGE OTHER THAN CASH.

(1) ON LOSSES OF 1914	(2) POLICY NUMBER	(3) NAME OF INSURED.	(4) ADDRESS OF INSURED.	(5) KIND OF INSURANCE.	(6) BOOK VALUE OF PROPERTY RECEIVED AS SALVAGE.	(7) DESCRIPTION OF PROPERTY.
	098629 098508	The Breakwater Company	Philadelphia, Pa.	Surety	\$ 24,235.67	6% Gold Note of the Assets Realization Co. of the State of N. J. for \$24,312.41, dated Jan. 1, 1914, due Jan. 1, 1915. Interest from March 2, 1914 payable July 1, and January 1. Principal and interest payable at Guaranty Trust Co. of N. Y. to Bearer. Secured by Guaranty Trust Co. of N. Y. under and pursuant to a Trust Agreement dated Jan. 1, 1914 between the Company & Guaranty Trust Co. of N. Y. as Trustee.
	0120937	The Breakwater Company	Philadelphia, Pa.	Surety	12,745.16	6% Gold Note of the Assets Realization Co. of the State of N. J. for \$12,745.16, dated Jan. 16, 1914 due Jan. 1, 1915 (may be extended to Jan. 1, 1916). Interest from May 8, 1914, payable July 1 and Jan. 1. Principal and interest payable at Guaranty Trust Co. of N. Y. to Bearer. Secured by Guaranty Trust Co. of N. Y. under and pursuant to a Trust Agreement dated Jan. 1, 1914 between the Company and Guaranty Trust Co. of N. Y. as Trustee.
	0397714	C. V. French, Executor	Chicago, Ill.	Surety	8,000.00	NOTE of Charles W. Gillett for \$8,000.00, dated Chicago, Ill., March 1, 1913, payable five years after date to "myself" with interest at 4% payable semi-annually on the 1st day of each September and March at any place holder may appoint or at the office of Goodridge French & Co., Chicago, Ill. Endorsed in blank Charles W. Gillett. Secured by Trust Deed executed March 1, 1913 by Charles W. Gillett to Edward Goodridge, Trustee to property known as 2635 Michigan Ave., Chicago, Ill. Improved. Valuation \$21,000.00.
	0104851	Union Loan & Trust Co.	Centralia, Wash.	Surety	6,000.00	THIS amount represents 60% of the amount of claim paid. Complete recovery will be made is the opinion of our General Agent who is entirely familiar with the situation.
	327549	Clarence E. Sutherland	New York, N. Y.	Surety	5,284.31	LOSS paid because fiduciary withdrew funds without countersignature. The repayment of this amount has been guaranteed by the United States Mortgage & Trust Company.
	0116604	Krell Construction & Engineering Co.	Des Moines, Ia.	Surety	1,100.00	NOTE of E. W. Van Dym and Clara C. Van Dym for \$1,100.00, dated Des Moines, Ia., Aug. 18, 1914, payable two years after date to the order of this Company at Des Moines, Ia., with interest at 8% per annum, payable semi-annually on the 1st day of each February and August. Secured by mortgage executed Aug. 18, 1914 by makers of note on certain real estate in the City of Des Moines, Improved. Unencumbered. Valuation \$26,500.00. Lien \$12,400.00. Equity \$8,100.00. Also mortgage executed Aug. 18, 1914 by same parties to quarter section of land in Stanley County, South Dakota. Unencumbered. Valuation \$2,500.00.
	0357307	La Salle Street Trust & Savings Bank	Chicago, Ill.	Surety	5,335.60	AMOUNT authorized by New York State Insurance Department in letter of December 31, 1914 to be carried as Salvage Recoverable, being 50% of amount paid.
	038217	La Salle Street Trust & Savings Bank	Chicago, Ill.	Surety	18,700.00	DO (50%)
	0244500	State Bank of Calumet	Chicago, Ill.	Surety	27,000.00	DO (90%)
	0327369	Ashland Twelfth State Bank	Chicago, Ill.	Surety	3,000.00	DO (40%)
On losses of previous years, unpaid December 31, 1913.	229791	The Pence Company	Portland, Ore.	Surety	3,990.00	AMOUNT which the Receiver of our Indemnitor has been ordered to pay and which will be paid.
	981202	William H. Hople	Newton Falls, O.	Surety	9,000.00	ASSIGNMENT of Judgment Aug. 5, 1914 vesting title to property—farm and timber land, 254 acres—in this Company. Property situated near Newton Falls, Trumbull County, Ohio. Valuation \$10,000.00. (There is a house and barn on the farm). Unencumbered.
On losses of previous years, paid prior to December 31, 1913...	212072	J. T. McClammy, et al.	El Paso, Tex.	Surety	2,557.11	WARRANTY Deed executed May 13, 1912 by G. V. Calnan and Marguerite Calnan his wife, to this Company on property known as 1118 San Antonio Street, El Paso, Texas. Improved. Unencumbered. Valuation \$3,800.00.
	230359	The Pence Company	Portland, Ore.	Surety	\$10.95	AMOUNT which the Receiver of our Indemnitor has been ordered to pay and which will be paid.
	250208	Cecil E. Walter	Portland, Ore.	Fidelity	989.86	NOTE for \$1,227.73 dated Portland, Ore., July 1, 1912, payable three years after date to William J. Lyons, Trustee, signed Stella M. Larison. Interest at 6% payable quarterly. Secured by First Mortgage even date by Stella M. Larison to William J. Lyons, Trustee, on property known as lot numbered 14 in Block numbered 2, East View, Portland, Oregon. Improved by a one story shingle roof frame building. Valuation \$2,500.00.
	207929	Anna M. Graesser (now Watkins)	Pittsburgh, Pa.	Surety	8,662.69	ASSIGNMENT July 21, 1910 of First Mortgage executed July 6, 1907 by Philip Graesser to Charles Turnblacer to property located at 124 Wabash Ave., Pittsburgh, Pa. Interest 5%. Valuation \$11,000.00. Improved by a three story tin roof, brick building. Business conducted on premises greatly enhances value given.
	510040	James J. P. Woolf	Fort Myers, Fla.	Fidelity	1,230.45	TWO NOTES each in the sum of \$700.00, dated Jacksonville, Fla., Sept. 1, 1913, due Sept. 1, 1915, payable to Company at People's Bank of Jacksonville, Fla., with interest at % per annum. Signed Don Register and E. Ballard Donnell. Secured by First Mortgage executed Sept. 1, 1913 by Don Register and wife, Frances K. Register, and E. Ballard Donnell and wife, Rene Roberts Donnell, to Company on property situated on Walnut and Phillips Streets, Jacksonville, Fla., Unimproved. Valuation \$3,500.00.

Total, \$ 138,341.80

SCHEDULE G

Showing all Fidelity, Surety and Credit losses and claims.

Losses and Claims unpaid December 31, per annual statement for each of the following years, viz.:		Net Amount paid during each of the following years on claims undisposed of on December 31, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912 and 1913, respectively, Excluding Expenses of Investigation and Adjustment.													Liability on said Losses and Claims Total to December 31, 1914	
		1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914			
1902	Fidelity.....	\$ 133,312.51	43,132.46	5,096.80	9,745.47	NIL	500.00	325.00	661.29	NIL	NIL	NIL	NIL	59,462.02	NIL	
	Surety.....	223,249.88	19,273.10	16,264.13	48,959.27	26,499.85	NIL	NIL	NIL	NIL	3,500.00	NIL	NIL	114,696.35	7,500.00	
	Credit.....															
	Total.....	\$ 356,562.39	62,405.56	21,360.93	58,705.74	26,499.85	500.00	325.00	661.29	NIL	NIL	3,500.00	NIL	NIL	174,158.37	7,500.00
1903	Fidelity.....	\$ 168,095.13	41,537.73	17,478.11	1,243.01	1,660.00	325.00	661.29	NIL	NIL	NIL	NIL	NIL	62,905.14	NIL	
	Surety.....	180,989.88	40,764.83	48,959.27	28,499.85	NIL	NIL	NIL	NIL	360.75	3,500.00	164,839.52	NIL	286,924.22	7,500.00	
	Credit.....															
	Total.....	\$ 349,085.01	82,302.56	66,437.38	29,742.86	1,660.00	325.00	661.29	NIL	360.75	3,500.00	164,839.52	NIL	349,829.36	7,500.00	
1904	Fidelity.....	\$ 157,579.39		59,782.84	7,443.37	5,937.25	325.00	1,171.29	NIL	NIL	NIL	NIL	NIL	73,759.75	NIL	
	Surety.....	240,233.31		124,398.54	44,856.78	3,458.33	NIL	500.00	NIL	360.75	3,500.00	164,839.52	NIL	341,913.92	7,500.00	
	Credit.....															
	Total.....	\$ 397,803.61		184,181.38	52,300.15	8,495.58	325.00	1,671.29	NIL	360.75	3,500.00	164,839.52	NIL	415,673.67	7,500.00	
1905	Fidelity.....	\$ 186,779.79			42,572.20	11,656.49	1,028.23	1,171.29	5,000.00	NIL	NIL	NIL	NIL	61,428.21	NIL	
	Surety.....	289,994.43			79,792.97	4,949.11	942.38	500.00	NIL	14,736.14	3,500.00	164,839.52	NIL	259,360.12	7,500.00	
	Credit.....															
	Total.....	\$ 476,774.22			112,365.17	15,705.60	1,970.61	1,671.29	5,000.00	14,736.14	3,500.00	164,839.52	NIL	320,788.33	7,500.00	
1906	Fidelity.....	\$ 173,904.08				55,955.73	4,488.76	8,210.54	5,000.00	NIL	NIL	NIL	NIL	73,655.03	NIL	
	Surety.....	399,105.50				55,719.73	12,711.89	7,500.00	NIL	19,337.40	3,500.00	164,839.52	NIL	263,608.54	7,500.00	
	Credit.....															
	Total.....	\$ 573,009.58				111,675.46	17,200.65	15,710.54	5,000.00	19,337.40	3,500.00	164,839.52	NIL	337,263.57	7,500.00	
1907	Fidelity.....	\$ 209,465.03					76,826.48	16,754.05	5,154.10	NIL	NIL	NIL	NIL	98,734.63	NIL	
	Surety.....	294,403.93					100,822.54	18,119.68	2,330.81	19,337.40	4,514.59	164,839.52	NIL	309,964.54	7,500.00	
	Credit.....															
	Total.....	\$ 503,868.96					177,649.02	34,873.73	7,484.91	19,337.40	4,514.59	164,839.52	NIL	408,699.17	7,500.00	
1908	Fidelity.....	\$ 209,462.22						85,386.36	14,974.93	1,318.44	NIL	2,000.00	NIL	103,579.73	NIL	
	Surety.....	378,951.78						*84,235.74	*5,381.15	37,152.20	4,514.59	164,839.52	1,966.22	298,089.42	8,175.00	
	Credit.....	{ Include Items 9 and 17 on page 5														
	Total.....	\$ 587,514.00						169,522.10	20,356.08	38,426.64	4,514.59	166,839.52	1,966.22	401,669.15	8,175.00	
1909	Fidelity.....	\$ 125,857.79							42,682.29	1,561.53	250.00	2,000.00	NIL	46,493.82	NIL	
	Surety.....	428,080.11							*26,822.68	*84,451.36	4,514.59	164,839.52	2,956.22	283,584.37	8,425.00	
	Credit.....	{ Include Items 9 and 17 on page 5														
	Total.....	\$ 553,937.90							69,504.97	86,012.89	4,764.59	166,839.52	2,956.22	330,078.19	8,425.00	
1910	Fidelity.....	\$ 122,394.78								34,485.27	10,548.75	3,230.00	19,334.98	67,619.00	NIL	
	Surety.....	703,072.70								*129,212.12	138,054.64	171,671.30	3,905.22	442,894.28	10,697.00	
	Credit.....	{ Include Items 9 and 17 on page 5														
	Total.....	\$ 825,467.48								163,697.39	148,603.39	174,941.30	23,291.20	510,513.28	10,697.00	
1911	Fidelity.....	\$ 294,598.23									72,059.92	63,385.51	27,108.09	162,544.52	43,416.56	
	Surety.....	434,267.31									*182,841.31	213,321.91	7,271.88	403,435.10	119,860.39	
	Credit.....	{ Include Items 9 and 18 on page 5														
	Total.....	\$ 728,865.54									254,892.23	276,707.42	34,379.97	565,979.62	63,276.95	
1912	Fidelity.....	\$ 293,693.82										102,715.26	30,347.85	133,063.11	116,670.43	
	Surety.....	412,503.21										*288,432.71	118,962.68	1307,395.59	43,600.29	
	Credit.....	{ Include Items 9 and 18 on page 5														
	Total.....	\$ 706,197.03										391,147.97	149,310.53	440,458.50	160,270.72	
1913	Fidelity.....	\$ 323,323.82												0105,419.01	167,075.54	
	Surety.....	365,789.06												1233,266.71	253,266.71 + 112,192.67	
	Credit.....	{ Include Items 9 and 18 on page 5														
	Total.....	\$ 689,112.88												358,685.72	358,685.72 + 279,268.21	

* These amounts are subject to Reinsurance per previous statements

† This amount is subject to Reinsurance of \$2,485.80 per Schedule J (Surety)

‡ This amount is subject to Reinsurance of \$524.54 per Schedule J (Fidelity)

§ This amount is subject to Reinsurance of \$11,994.25 per Schedule J (Surety)

¶ This amount is subject to Reinsurance of \$132.50 per Schedule J (Surety)

‡ This amount is subject to Reinsurance of \$867.02 per Schedule J (Surety)

• This amount is subject to Reinsurance of \$1,299.52 per Schedule J (Surety)

Part I—LOSSES AND CLAIMS OTHER THAN LIABILITY AND WORKMEN'S COMPENSATION CLAIMS

(1) CLASSES	(2) Estimated Liability on Unpaid Losses and Claims Dec. 31, 1913, per Items 2 to 16, column 7, and Item 19 page 6 of last annual statement	(3) Decrease in such Estimated Liability	(4) Total (Columns 2 and 3)	(5) Losses and Claims incurred during 1914 less reimbursements and savings on said losses and claims (a)	(6) Total (Columns 4 and 5)	(7) Losses and Claims Paid during 1914, viz:		(9) Total (columns 7 and 8)	(10) Losses and Claims Unpaid Dec. 31, 1914, viz:			(12) Total (columns 10 and 11)
						Losses and Claims incurred prior to Jan. 1, 1914, less salvage and reimbursements thereon received during 1914.	Losses and Claims incurred during 1914 less salvage and reimbursements received during 1914 on said losses and claims (b)		Estimated Liability Dec. 31, 1914, less reimbursements thereon	On Losses and Claims incurred during 1914, less reimbursements thereon	On Losses and Claims incurred during 1914, less reimbursements thereon (c)	
1. Accident	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2. Health												
3. Fidelity	323,323.82	51,353.84	271,970.01	580,195.28	852,165.29	101,894.47	306,829.17	411,723.64	167,075.54	273,356.11	440,441.65	
4. Surety	365,789.06	13,623.45	352,165.61	763,105.62	1,115,271.23	241,272.46	458,178.79	699,451.25	110,893.15	304,925.83	415,819.98	
5. Plate Glass												
6. Steam Boiler												
7. Burglary and Theft												
8. Credit Items 9 and 19												
9. Sprinkler												
10. Title												
11. Fly Wheel												
12. Auto & Trams Property Damage												
13. Workmen's Collective												
14. Live Stock												
15. Totals	\$ 689,112.88	\$ 64,977.26	\$ 624,135.62	\$ 1,343,300.90	\$ 1,967,436.52	\$ 346,166.93	\$ 765,007.96	\$ 1,111,174.89	\$ 277,968.69	\$ 378,292.94	\$ 856,261.63	

Part 2—LIABILITY AND WORKMEN'S COMPENSATION LOSSES AND CLAIMS

(1) YEAR IN WHICH POLICIES WERE ISSUED	(2) (a) Gross Premiums on Policies Written or Renewed	(3) Premiums Earned	(4) Amount of all Payments to December 31, 1914, viz:		(5) (b) Losses and Claims	(6) (c) Loss Expenses	(7) Total Columns 4 and 5	(8) Percentage of Payments to Dec. 31, 1914, to Premiums Earned (Col. 5 divided by Col. 3)	(9) Reserve for Losses and Claims Outstanding Dec. 31, 1914 computed as required by the law of the State of	(10) Total Columns 6 and 8	(11) Percentage of Payments to Dec. 31, 1914, and Reserve to Premiums Earned (Col. 9 divided by Col. 3)	(12) Additional Liability for Unpaid Losses and Claims and Expenses of Settlement as computed by the Company	(13) Total Columns 8 and 11
Prior to 1899													
1899													
1890													
1901													
1902													
1903													
1904													
Totals,													
1905													
1906													
1907													
1908													
1909													
Totals,													
1910													
1911													
1912													
1913													
(d) 1914 Liability													
(d) 1914 Workmen's Compensation													
Totals,													
Aggregate,													

NONE

- (a) There should be included in this column the gross premiums on policies written or renewed in each of the respective years plus the additional premiums on said policies less the return premiums, abatement of premiums and reinsurance. Are they so returned in this schedule? Answer.....
- (b) There should be included with "Losses and Claims" all payments for First Aid and Medical Attendance. Are they so returned in this schedule? Answer.....
- (c) There should be included with "Loss Expenses" all payments for legal expenses, including attorney's and witness fees and court costs, salaries and expenses of adjusters, field men, officers and employees, and such other payments as apply exclusively to the investigation, adjustment and settlement of losses and claims under or on account of liability policies issued in each of the respective years. Are they so returned in this schedule? Answer.....
- (d) Separate Liability and Workmen's Compensation experience.

SCHEDULE J

Showing all the Fidelity and Surety Losses and Claims of the AMERICAN SURETY COMPANY OF NEW YORK unpaid December 31, 1913, including ALL NOTICES received by the Company of the occurrence of any event which may result in a loss under Fidelity and Surety Contracts and the disposition of the same.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CLAIM NUMBER	Date on which First Notice was Received	NAME OF OBLIGEE	NAME OF PRINCIPAL	STATE	Amount Claimed	Gross amount of liability without deduction for re-insurance	RE-INSURANCE *Name of re-insuring company or companies	Amount of liability of each such re-insuring company	Name of company or companies carrying co-insurance	CO-INSURANCE Amount of co-insurance liability in each such company	Estimated Liability Dec. 31, 1913 per Annual Statement	AMOUNT PAID DURING 1914			Estimated Liability Dec. 31, 1914 per Annual Statement	REMARKS
(Arrange in consecutive order)												Gross	Re-insurance and Salvage	Net		(Write in this column A for claims reinstated, B for those in suit and J for those on which judgments have been obtained - stating amounts of judgments.)
					\$	\$		\$		\$	\$	\$	\$	\$	\$	

Totals

\$

\$

\$

\$

\$

\$

\$

\$

\$

* In reporting reinsurance on New York Excise bonds, insert the words "Excise reinsuring companies" in place of naming individual companies.

† In reporting reinsurance on New York Excise bonds, state in each case amount of liability of all such reinsuring companies.

‡ The totals of these columns in J and K combined must agree with the totals of page 5, lines 4 and 5, column 7.

SCHEDULE K

NOTICES *Showing all Fidelity and Surety Losses and Claims, of which the AMERICAN SURETY COMPANY OF NEW YORK received notice during the year 1914, including ALL received by the company of the occurrence of any event which may result in a loss under Fidelity and Surety Contracts and which remain unpaid or not disposed of December 31, 1914.*

1 CLAIM NUMBER (Arrange in consecutive order)	2 Date on which First Notice was Received	3 NAME OF OBLIGEE	4 NAME OF PRINCIPAL	5 STATE	6 Amount Claimed	7 Gross amount of liability without deduction for re-insurance	8 RE-INSURANCE *Name of re-insuring company or companies	9 Amount of liability of each such re-insuring company	10 CO-INSURANCE Name of company or companies carrying co-insurance	11 Amount of co-insurance liability in each such company	12 Estimated Liability Dec. 31, 1914 per Annual Statement	13 REMARKS (Write in this column R for claims re- sisted, S for those in suit and J for those on which judgments have been obtained—stating amounts of judg- ment)
					\$	\$		\$		\$	\$	

Totals

\$

\$

\$

\$

\$

\$

\$

\$

\$

*In reporting re-insurance on New York Excise bonds, insert the words "Excise re-insuring companies" in place of naming individual companies.

†In reporting re-insurance on New York Excise bonds, state in each case amount of liability of all such re-insuring companies.

‡The totals of these columns in schedules J and K combined must agree with the totals of page 5, lines 4 and 5, column 7.

BANK OR TRUST COMPANY

[illegible]

Totals,

Distribution of Unallocated Claim Expenses*For Companies which have been issuing Policies 14 years or more***Percentages and Distribution of Amounts**

Calendar years in which Payments were made	Amount of Unallocated Payments	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914
1905											
1906											
1907											
1908											
1909											
191											
1911											
1912											
1913											
1914											
TOTALS											

NONE

NOTE—Compute the distribution of the payments of each year according to the percentages printed in the various columns, and state the amount on the line beneath %. Make vertical footings of these amounts and enter the totals in Column Y of "Schedule of Loss Payments" against the years in said schedule designated at the top of the above columns.

SCHEDULE P—(Continued)

Distribution of Unallocated Claim Expenses

For Companies which have been issuing Policies less than 14 years

Percentages and Distribution of Amounts

Calendar Years in which Payments were made	Amount of Unallocated Payments	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year	11th Year	12th Year	13th Year
1st Year														
2nd "														
3rd "														
4th "														
5th "														
6th "														
7th "														
8th "														
9th "														
10th "														
11th "														
12th "														
13th "														
TOTALS														

NONE

NOTE—Compute the distribution of the payments of each year according to the percentages printed in the various columns, and state the amount on the line beneath %. Make vertical footings of these amounts and enter the totals in column Y of "Schedule of Loss Payments" against the corresponding years designated at the top of the above columns.

SCHEDULE P—(Continued)

SCHEDULE OF LOSS PAYMENTS

Loss Payments Including All Claim Expenses

	(x)	(y)	(z)
Calendar Years in which Policies were Issued	Paid Losses Including Allocated Claim Expenses only	Unallocated Claim Expenses	Total Paid Losses (These Amounts to be carried into Col. (2) Schedule of Experience)

1905

1906

1907

1908

1909

1910

1911

1912

1913

1914

NONE

SCHEDULE X—UNLISTED ASSETS

Showing all property owned by the AMERICAN SURETY COMPANY OF NEW YORK, or in which it had any interest, on the 31st day of December, 1914, which is not entered on any other schedule and which is not included in the financial statement for the year 1914.

(Allowed by New York State Insurance Department)

DESCRIPTION	From Whom Acquired	Date Acquired	Date Dropped From Statement	Par Value	Market Value When Dropped	Market Value December 31, 1914	Gross Income Therefrom During 1914	Outlays Made During 1914
*Improved property (one parcel) in Logan County, Ark., and unimproved property (three parcels) in Scott, Sebastian, and Pulaski Counties, Ark.	Held under Trust Deed	Dec. 11, 1911				\$ 4,350.00	NIL	NIL
*Unimproved property (two parcels),	Held under Trust Deed	May 7, 1913				6,000.00	\$ 685.17	NIL
†Unimproved property (two parcels)	Mortgage							
†Improved property (one parcel), all in Lonoke County, Ark.								
*Unimproved property in Polk County, Ark.	Held under Second Mortgage	May 21, 1914				800.00	NIL	NIL
†Unimproved property in Sedgewick County, Col.	Held under Warranty Deed	Feb. 26, 1914				1,500.00	NIL	\$ 18.00
*Improved property in Dade County, Fla.	Held under Assignment of Mortgage	Jan. 25, 1913				750.00	NIL	NIL
†Improved property in Atlanta, Ga.	Held under First Mortgage	May 14, 1912				1,309.99	NIL	NIL
†Unimproved property in Murray County, Ga.	Held under First Mortgage	Apr. 29, 1913				1,000.00	NIL	NIL
*Improved property in Cook County, Ill.	Held under Second Mortgage	Sept. 4, 1914				333.86	NIL	NIL
*Improved property in Howard County, Ind.	Held under Sheriff's Deed	Dec. 5, 1913				1,700.00	NIL	NIL
*Improved property in Woodbury County, Iowa	Held under Second Mortgage	Apr. 17, 1913				700.00	42.00	NIL
*Improved property in Washington County, Md.	Held under Second Mortgage	Feb. 25, 1913				500.00	NIL	NIL
†Improved property in East Boston, Mass.	Held under First Mortgage	Jul. 29, 1910				4,000.00	395.00	413.78
*Unimproved property in Lenawee County, Mich.	Held under Third Mortgage	Dec. 28, 1908				741.00	40.00	NIL
†Unimproved property in St. Louis County, Min.	Held under Quit Claim Deed	Jun. 8, 1912				1,000.00	NIL	NIL
†Unimproved property in Jackson County, Mo.	Held under First Mortgage	Oct. 7, 1910				400.00	NIL	NIL
*Unimproved property in Richardson County, Neb.	Held under Third Mortgage	Nov. 1, 1912				120.00	NIL	NIL
*Improved property in Middlesex County, N. J.	Held under Quit Claim Deed	Aug. 22, 1913				500.00	152.00	97.04
*Improved property in Monmouth County, N. J.	Held under Quit Claim Deed	Aug. 22, 1913				6,500.00	300.00	188.06
*Improved property in Monmouth County, N. J.	Held under Second Mortgage	Jan. 18, 1907				400.00	NIL	NIL
*Improved property in Sussex County, N. J.	Held under First Mortgage	Apr. 25, 1910				359.08	60.00	NIL
†Improved property in Union County, N. J.	Held under Quit Claim Deed	Aug. 22, 1913				3,000.00	8.00	116.65
†Improved property in Monroe County, N. Y.	Held under Quit Claim Deed	Feb. 10, 1908				3,000.00	NIL	NIL
†Unimproved property in Pender County, N. C.	Held under Warranty Deed	Jan. 7, 1907				800.00	NIL	6.11
†Unimproved property in Pitt County, N. C.	Held under Trust Deed	Sept. 30, 1914				300.00	NIL	1.75
†Unimproved property in Cincinnati, Ohio	Held under First Mortgage	Jul. 10, 1902				1,030.00	NIL	NIL
†Unimproved property in Cincinnati, Ohio	Held under First Mortgage	Jul. 10, 1902				200.00	NIL	NIL
*Improved property in Wayne County, Ohio	Held under Mortgage Deed	Sept. 9, 1914				297.33	30.00	3.00
*Improved property in Kiowa County, Okla.	Held under Third Mortgage	Jun. 8, 1910				500.00	NIL	70.76
†Unimproved property in Ottawa County, Okla.	Held under Warranty Deed	Feb. 2, 1910				100.00	NIL	4.55
†Improved property in Portland, Ore.	Held under Warranty Deed	Oct. 20, 1913				930.00	15.00	88.97
*Improved property in Portland, Ore.	Held under Second Mortgage	Oct. 20, 1913				1,753.60	68.89	NIL
†Unimproved property in Alleghany County, Pa.	Held under Quit Claim Deed	Sept. 17, 1908				150.00	NIL	3.98
†Unimproved property in Cumberland County, Tenn.	Bid in at Foreclosure	Feb. 6, 1911				200.00	NIL	NIL
*Improved property in Burleson County, Tex.	Held under Vendor's Lien	Oct. 15, 1910				400.00	32.00	NIL
†Unimproved property in Greyson County, Tex.	Held under Vendor's Lien	May 10, 1911				200.00	NIL	NIL
†Improved property in Norfolk, Va.	Held under Mortgage Deed	Sept. 30, 1914				1,000.00	NIL	29.98
*Unimproved property in Washakie County, Wyo.	Held under Second Mortgage	Jul. 28, 1913				2,500.00	NIL	NIL
Policy No. 1444132, \$5,000.00, Equitable Life Assurance Society	Held under Assignment	May 17, 1911				492.00	NIL	NIL
Collateral Notes, secured by 20 shares Capital Stock, Merchants National Bank, Dunkirk, N. Y.	Held under Assignment	Apr. 25, 1906				2,036.53	240.00	NIL
Policy No. 255002, \$5,000.00, Union Central Life Insurance Company	Held under Assignment	Aug. 4, 1900				2,170.00	NIL	174.45
Policy No. 14,229, \$1,000.00, Metropolitan Life Insurance Company	Held under Assignment	Mch. 12, 1905				195.00	23.14	NIL
Brought forward						56,268.39	2,152.20	1,217.08

†Property unencumbered.

*Property encumbered.

Showing all property owned by the AMERICAN SURETY COMPANY OF NEW YORK, or in which it had any interest, on the 31st day of December, 1914 which is not entered on any other schedule and which is not included in the financial statement for the year 1913.

(Allowed by New York State Insurance Department.)

DESCRIPTION	From Whom Acquired	Date Acquired	Date Dropped From Statement	Par Value	Market Value When Dropped	Market Value December 31, 1914	Gross Income Therefrom During 1914	Outlays Made During 1914
<i>Carried forward</i>						\$6,268.39	2,132.20	1,217.08
Policy No. 4251528, \$1,000.00, Prudential Insurance Company.	Held under Assignment	Feb. 15, 1906				\$200.00	NIL	NIL
Policy No. 71551, \$2,000, National Life Insurance Company of U. S.	Held under Assignment	Jul. 19, 1906				238.00	NIL	NIL
Policies No. 679340-1, \$2,000.00 and \$1,000.00, Northwestern Mutual Life Insurance Company.	Held under Assignment	Apr. 17, 1908				492.00	NIL	\$26.61
Policy No. 1298303-42-C, \$4,000.00, Metropolitan Life Insurance Company.	Held under Assignment	Dec. 31, 1908				784.00	260.00	NIL
Policy No. 136301, \$2,000.00, Penn Mutual Life Insurance Company, and Policy No. 250016, \$2,000.00, Mutual Benefit Life Insurance Co.	Held under Assignment	Jul. 28, 1908				1,036.88	NIL	128.80
Policy No. 449623 - A, \$5,000.00, Metropolitan Life Insurance Company.	Held under Assignment	Nov. 24, 1906				375.00	NIL	NIL
Policy No. 104209, \$1,000.00, State Mutual Life Assurance Company.	Held under Assignment	Mich. 17, 1910				107.07	NIL	NIL
Policy No. 286568, \$1,500.00, John Hancock Mutual Life Insurance Company.	Held under Assignment	Nov. 7, 1910				3.00	NIL	NIL
Policies No. 1240922, 1565000, 1544828, \$1,000.00 each, Prudential Insurance Company.	Held under Assignments	May. 12, 1913				115.00	NIL	NIL
Policies No. 1764142 and 1764144, \$3,000.00 and \$2,000.00, Mutual Life Insurance Company.	Held under Assignments	Sept. 15, 1913				550.00	NIL	155.22
Eighteen First Lien Registered Bonds, Railway Yacht Club, Par Value \$5.00 each.	Held under Assignment	Aug. 25, 1913					4.50	NIL
Three Convertible Collateral Trust Notes, Ten Year 6% Lackawanna Coal & Lumber Company, one for \$50.00, two for \$100.00 each.	Held by Transfer	Aug. 25, 1913					7.50	NIL
Five Gold Bonds, Ten Year 6%, International Land Company, \$100.00 each.	Held by Transfer	Aug. 25, 1913					30.00	NIL
Certificate of Stock, No. 25-1, for 15 shares Common, International Land Company, Par Value \$25.00 each.	Held by Transfer	Oct. 15, 1914				800.00	NIL	NIL
Certificate of Stock, No. 14697, for 5 shares Capital, Lackawanna Coal & Lumber Company, Par Value \$25.00 each.	Held by Transfer	Apr. 30, 1914					NIL	NIL
Certificate of Stock, No. 1456, for 10 shares Common, Standard Coupler Company, Par Value \$100.00 each.	Held by Transfer	Oct. 11, 1913					20.00	NIL
Three 6% \$500.00 Gold Bonds, Columbia Irrigation Company.	Held by Transfer	Oct. 21, 1913				750.00	23.75	NIL
Totals.....						\$61,419.04	\$2,497.96	\$1,527.71
BALANCE OF UNLISTED ASSETS.								
*Unimproved property in Kittson County, Minn.	Held under Quit Claim Deed	June 8, 1912			(equity)	\$2,600.00	NIL	NIL
†Unimproved property in St. Louis, Mo.	Bid in at Foreclosure	May 6, 1913				2,000.00	NIL	NIL
†Unimproved property in Cincinnati, Ohio.	Bid in at Foreclosure	July 10, 1902				2,550.00	NIL	\$99.05
†Unimproved property in Cleveland, Ohio.	Held under Quit Claim Deed	July 3, 1900				300.00	NIL	16.04
*Improved property in Marietta, Tenn.	Held under Deed	Aug. 26, 1914			(equity)	1,900.00	NIL	11.00
†Unimproved property in Chambers County, Tex.	Bid in at Foreclosure	Oct. 6, 1914				2,600.00	NIL	53.95
*Improved property in Galveston County, Tex.	Held under Trust Deed	June 17, 1909			(equity)	400.00	\$42.38	1.79
†Unimproved property in Port Town	Held under Sheriff's Deed	Dec. 12, 1891				80.00	NIL	2.15
Totals.....						\$12,430.00	\$42.38	\$183.08

†Property unencumbered.
*Property encumbered.

Notes and other evidences of indebtedness too numerous to list which the Company does not desire to carry until they are reduced to cash.

AMERICAN SURETY COMPANY OF NEW YORK

SCHEDULE F

AUTHORIZED RE-INSURANCE IN FORCE AS OF DECEMBER 31, 1914.

COMPANY	LOCATION	FIDELITY		SURETY	
		Liability	Premium	Liability	Premium
ÆTNA ACCIDENT & LIAB. CO.	Hartford Conn.	1,121,750	2,131.44	1,217,458	9,472.48
AMERICAN BONDING CO.	Baltimore Md.	114,722	304.86	48,973	5,309.25
AMERICAN INDEMNITY CO.	Galveston Tex.			30,125	152.50
CASUALTY COMPANY OF AMERICA	New York City N. Y.			105,000	507.46
CHICAGO BONDING & SURETY CO.	Chicago Ills.	238,333	398.33	88,474	545.93
CITIZENS TRUST & GUAR. CO.	Parkersburg W. Va.	16,000	48.75	53,000	265.00
COMMONWEALTH BONDING & CAS. INS. CO.	Fort Worth Tex.	2,500	6.26		
EMPLOYERS LIAB. & ASSURANCE CORP.	Boston Mass.	20,000	81.26		
EQUITABLE SURETY CO.	St. Louis Mo.	817,083	1,695.89	1,072,163	9,292.58
EUROPEAN ACCIDENT INS. CO.	New York City N. Y.	158,475	543.55	40,000	75.55
FIDELITY & CASUALTY CO.	New York City N. Y.	1,363,439	4,078.64	1,427,162	6,862.04
FIDELITY & DEPOSIT CO.	Baltimore Md.	4,496,735	12,915.33	6,116,762	71,339.00
GLOBE INDEMNITY CO.	New York City N. Y.	905,072	2,013.02	1,681,734	19,477.44
GUARDIAN CASUALTY & GUAR. CO.	Salt Lake City Utah	40,000	129.98	5,000	25.00
HARTFORD ACCIDENT & INDEMNITY CO.	Hartford Conn.			5,000	25.00
INTERNATIONAL FIDELITY INS. CO.	Jersey City N. J.	25,000	75.84	10,000	100.00
INTERSTATE SURETY CO.	Redfield S. D.	50,000	200.00		
KANSAS CITY CASUALTY CO.	Kansas City Mo.	23,000	115.00		
LION BONDING & SURETY CO.	Omaha Neb.	108,500	320.75	118,761	686.36
LONDON & LANCASHIRE GUAR. & AC'D'T CO.	Toronto Can.			21,500	107.50
MARYLAND CASUALTY CO.	Baltimore Md.	421,670	847.19	1,382,566	11,570.53
MASS. BONDING & INS. CO.	Boston Mass.	1,168,332	3,636.51	1,665,655	24,096.44
MISSOURI FIDELITY & CAS. CO.	Springfield Mo.	2,500	9.37		
NATIONAL SURETY CO.	New York City N. Y.	4,277,516	12,126.39	7,050,710	56,447.06
NEW AMSTERDAM CASUALTY CO.	New York City N. Y.	2,500	12.50	157,125	748.02
NEW ENGLAND CASUALTY CO.	Boston Mass.	231,316	854.27	615,025	3,252.59
NORTHERN CASUALTY CO.	Aberdeen S. D.			1,500	7.50
NORTHERN TRUST CO.	Fargo N. D.	40,000	247.50		
OREGON SURETY & CASUALTY CO.	Portland Ore.			15,000	275.00
PACIFIC COAST CASUALTY CO.	San Francisco Calif.			50,000	250.00
PENNSYLVANIA SURETY CO.	Harrisburg Pa.	24,286	74.29		
PREFERRED ACCIDENT INS. CO.	New York City N. Y.	583,000	2,332.00	57,500	58.33
ROYAL INDEMNITY CO.	New York City N. Y.	302,250	794.39	1,184,679	5,432.94
SOUTHERN SURETY CO.	St. Louis Mo.	123,750	308.14	90,500	452.50
SOUTHWESTERN SURETY INS. CO.	Denison Tex.	71,250	188.85	156,597	1,480.47
TITLE GUARANTY & SURETY CO.	Scranton Pa.			142,017	735.94
U. S. FIDELITY & GUARANTY CO.	Baltimore Md.	1,122,677	3,975.08	3,603,547	36,117.17
U. S. GUARANTEE CO.	New York City N. Y.	10,000	20.00	50,000	250.00
TOTAL:		17,881,656	50,485.58	28,263,533	265,417.58

AUG 28 1941



55 WALL ST.,
NEW YORK CITY.

ANNUAL STATEMENT

For the Year Ending December 31, 1915

OF THE CONDITION AND AFFAIRS OF THE

AMERICAN SURETY COMPANY OF NEW YORK

Organized under the Laws of the State of New York, made to the Insurance Commissioner
of the State of _____, pursuant to the laws thereof.

INCORPORATED APRIL 14, 1884

COMMENCED BUSINESS APRIL 15, 1884

HOME OFFICE

100 BROADWAY, NEW YORK CITY

NEW YORK

OFFICERS

President	F. W. LAFRENTZ
Vice-President	R. R. BROWN
Secretary	WILLIAM A. BRANDT
Treasurer	WILLIAM A. BRANDT
Comptroller	THEO. COCHEU, Jr.

Columbia University
in the City of New York

School of Business



MARVYN SCUDDER FINANCIAL
LIBRARY

ANNUAL STATEMENT

For the Year Ending December 31, 1915

OF THE CONDITION AND AFFAIRS OF THE

AMERICAN SURETY COMPANY OF NEW YORK

Organized under the Laws of the State of New York, made to the Insurance Commissioner
of the State of _____, pursuant to the laws thereof.

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100 BROADWAY, NEW YORK CITY
NEW YORK

OFFICERS

President	F. W. LAFRENTZ
Vice-President	R. R. BROWN
Treasurer	WILLIAM A. BRANDT
	Secretary WILLIAM A. BRANDT
	Comptroller THEO. COCHEU, Jr.

TRUSTEES

HENRY D. LYMAN, Chairman of the Board

J. S. ALEXANDER
CHARLES H. ALLEN
JOHN ANDERSON
EDWIN L. BLABON
CHARLES A. BOODY
R. R. BROWN
NEWCOMB CARLTON
E. F. CARRY
CLARENCE E. CHAPMAN
OTIS H. CUTLER
RICHARD DELAFIELD
JAMES B. DUKE
W. N. DYKMAN
DANIEL GUGGENHEIM
J. HORACE HARDING
HENRY W. HAYDEN

A. J. HEMPHILL
F. L. HINE
R. C. KERENS
F. M. KIRBY
F. W. LAFRENTZ
EDWARD E. LOOMIS
L. F. LOREE
W. S. McCORNICK
A. W. MELLON
ANDREW MILLS
W. H. MOORE
J. R. MORRON
W. A. NASH
SEWARD PROSSER
DANIEL G. REID
S. W. ROSENDALE

LINDSAY RUSSELL
JOHN D. RYAN
J. G. SCHMIDLAPP
SAMUEL S. SHARP
JOHN SHERWIN
WM. SKINNER
ROBERT S. SLOAN
R. A. C. SMITH
VALENTINE P. SNYDER
EDWARD R. STETTINIUS
GUY E. TRIPP
THEODORE N. VAIL
L. A. WATRES
WM. F. WHITING
ALBERT H. WIGGIN
GEORGE T. WILSON
BRONSON WINTHROP

1. Amount of capital paid up in cash,	\$ 3,000,000.00	
2. Amount of Ledger Assets (as per balance) December 31 of previous year,		\$ 9,220,079.86
3. <u>In</u> crease of paid-up Capital during the year,		NONE
		<hr/>
	Extended at	\$ 9,220,079.86

	(1)	(2)	(3)	(4)	(5)	(6)
	*Gross Premiums Written & renewed during the year per Lines 2, 9, 16 and 23, V.I. Page 6	Reinsurance	Return Premiums on Policies Cancelled	Premiums on Policies not taken	Total Deductions	Net Premiums
4. Accident,	\$	\$	\$	\$	\$	\$
5. Health,						
6. Liability,	(a)					
7. Workmen's Compensation	(b)					
8. Fidelity,	1,825,700.83	86,986.25	174,287.74	155,814.73	418,088.72	1,407,612.11
9. Surety,	2,825,303.20	235,138.01	594,098.14	193,441.03	1,022,677.18	1,802,526.02
10. Plate glass,						
11. Steam boiler,						
12. Burglary and theft,						
13. Credit,						
14. Sprinkler,						
15. Title,						
16. Fly wheel,						
17. Auto. and Teams Property Damage,						
18. Workmen's Collective,						
19. Live Stock,						
20. Totals,	\$ 4,650,904.03	\$ 322,124.26	\$ 768,385.88	\$ 350,255.76	\$ 1,440,765.90	\$ 3,210,138.13
21. Policy fees required or represented by applications,						NONE
22. Inspections,						NONE
23. Gross interest on mortgage loans, per Schedule B, less \$ mortgages acquired during 1915,		None	accrued interest on		\$ 888.96	
24. Gross interest on collateral loans, per Schedule C,					4,295.38	
25. Gross interest on bonds and dividends on stocks, less \$ on bonds acquired during 1915, per Schedule D,		1,974.98	accrued interest		200,342.30	
26. Gross interest on deposits in trust companies and banks, per Schedule N,					12,224.52	
27. Gross interest from all other sources (give items and amounts):						
Past due premiums \$59.40		Salvage debts \$5,318.63				
Bills receivable \$74.69		Collateral on bond \$6.15			5,458.87	
28. Gross rents from company's property, including \$ occupancy of its own buildings,		67,625.00	TOTAL GROSS INTEREST for Company's		223,110.13	
29.					278,174.69	
30. From other sources (give items and amounts):			Total gross interest and rents,			501,284.82
31. Checks of other parties in process of collection December 31, 1915			2,864.58	\$		
32. Federal Income Tax retained December 31, 1915			2,792.36		12.22	
33. December 31, 1914			1078.91		118.91	
34. December 31, 1914			960.00			131.13
35. From agents' balances previously charged off,						NONE
36. Borrowed money (gross)?						NONE
37. Gross profit on sale or maturity of ledger assets, viz:						
(a) Real estate, per Schedule A. NONE—Unclaimed balances barred by Statute.				\$	543.99	
(b) Bonds, per Schedule D,					1,543.75	
(c) Stocks, per Schedule D,					76.51	2,264.25
38. Gross increase, by adjustment, in book value of ledger assets, viz:				\$	NONE	
(a) Real estate, per Schedule A,					251,758.75	
(b) Bonds, per Schedule D,					382,682.50	634,441.25
(c) Stocks, per Schedule D,						
40. Total income,					4,348,259.58	
41. Amount carried forward,					\$ 13,568,339.48	

1914, \$	1913, \$	1912, \$
----------	----------	----------

Amount brought forward.

1 3, 5 6 8, 3 3 9, 4 4

	(1) Gross Amount Paid for Losses.	(2) Reinsurance	(3) DEDUCT Salvage (Schedule H)	(4) Total Deduction	(5) Net Amount Paid Policy- holders for Losses
1. Accident,	\$	\$	\$	\$	\$
2. Health,					
3. Liability,					
4. Workmen's Compensation					
5. Fidelity,	617,181.55	16,316.40	178,159.00	194,475.40	422,706.15
6. Surety,	1,037,541.37	27,666.66	530,068.66	557,765.32	479,776.05
7. Plate glass,					
8. Steam boiler,					
9. Burglary and theft,					
10. Credit,					
11. Sprinkler,					
12. Title,					
13. Fly wheel,					
14. Auto and team property damage,					
15. Workmen's collective,					
16. Live stock,					
17. TOTALS,	\$ 1,654,722.92	\$ 44,013.06	\$ 708,227.66	\$ 752,240.72	\$ 902,482.20
18. Investigation and adjustment of claims, viz.:					\$ 902,482.20
19. Accident, \$					Workmen's Compensation \$
20. Fidelity, \$	46,831.51				Steam boiler, \$
21. Burglary and theft, \$		50,498.16			Title, \$
22. Fly wheel, \$					Auto & team property damage, \$
23. Policy fees retained by agents,					Workmen's collective, \$
24. Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:					Live stock, \$
25. Accident, \$					+
26. Fidelity, \$	226,776.83				593,298.06
27. Burglary and theft, \$		366,521.23			437,633.75
28. Fly wheel, \$					862,456.68
29. Salaries, fees and all other compensation of officers, directors, trustees and Home Office employees,					NONE
30. Salaries, traveling and all other expenses of agents not paid by commissions,					16,878.24
31. Medical examiners' fees and salaries,					52,707.50
32. Inspections (other than medical and claim),					163,346.23
33. Rents, including \$ 67,025.00 for company's occupancy of its own buildings, less \$16,320.00 charged to Agents rent and included in line 30			75,000.00	rent of building leased for 99 years,	78,609.74
34. Repairs and expenses (other than taxes) on real estate, including \$					62,036.00
35. Taxes on real estate, \$ 76,806.74			1,803.00		26,600.29
36. State taxes on premiums,					
37. Insurance Department licenses and fees,					
38. All other licenses, fees and taxes (give items and amounts):					
39. Federal corporation tax				\$	9,517.46
40. Municipal Taxes					3,570.13
41. Internal Revenue Taxes					6,907.09
42.					19,994.68
43. Legal expenses,					4,284.93
44. Advertising,					10,709.39
45. Printing and stationery,					38,845.15
46. Postage, telegraph, telephone and express,					41,140.38
47. Furniture and fixtures,					13,996.89
48. Stockholders for interest or dividends (amount declared during the year, \$ 250,000.00)					250,000.00
49. Other Disbursements (give items and amounts):					
50. Miscellaneous Underwriting Expenses Reference & Guide Books \$1,872.28 Traveling Expenses \$13,992.60 References \$189.63 Law Library \$994.50 Petty Expenses \$4,495.39 Stock Registration \$250.00 Insurance \$248.71 Surety Association Expenses \$2,418.51 Towner Rating Bureau \$2,500.00 Collection fees \$1,132.98 Donations \$100.00 Special Examinations \$564.06 Soliciting Division \$1,232.22					29,921.90
51. Investment Expenses—Tax on Investments \$2,934.00 Brokerage on Investments \$1,175.68					4,107.68
52. Agents' balances charged off, None—		Unpaid Reinsurance December 31, 1915,			41,837.61
		December 31, 1914,			69,260.65
53. Borrowed money repaid (gross), None—					24,423.04
54. Interest on borrowed money, None—		Advance Premiums December 31, 1915,			16,343.61
		December 31, 1914,			43,101.76
55. Gross loss on sale or maturity of ledger assets, viz.:					26,758.15
(a) Real estate, per SCHEDULE A. None—		Loss on Mexican Exchange,	\$		6,942.05
(b) Bonds, per SCHEDULE D,					338,502.26
(c) Stocks, per SCHEDULE D,					79,947.50
56. Gross decrease, by adjustment, in book value of ledger assets, viz.:					424,491.81
(a) Real estate, per SCHEDULE A.			\$		NONE
(b) Bonds, per SCHEDULE D,					28,750.00
(c) Stocks, per SCHEDULE D,					56,834.50
57. Total Disbursements,					\$ 4,267,676.86
58. BALANCE,					\$ 9,50

ANNUAL STATEMENT OF THE

IV.—LEDGER ASSETS.

1. Book value of real estate (less \$ NONE incumbrances), per schedule A,	\$ 3,166,047.91
2. Mortgage loans on real estate, per schedule B, first liens, \$ 24,795.69	
other than first, \$ NONE	24,795.69
3. Loans secured by pledge of bonds, stocks or other collaterals, per schedule C,	71,000.00
4. Book value of bonds, \$ 1,481,320.00 ; and	
stocks, \$ 2,443,895.00 , per schedule D,	3,925,215.00
5. Cash in company's office,	\$ 6,354.01
6. Deposits in trust companies and banks not on interest, per Schedule N,	310,041.64
7. Deposits in trust companies and banks on interest, per Schedule N,	902,852.56
8. Premiums in course of collection, viz:	1,219,248.21

	(1) ON POLICIES OR RENEWALS EFFECTIVE ON OR AFTER OCTOBER 1, 1915	(2) ON POLICIES OR RENEWALS EFFECTIVE PRIOR TO OCTOBER 1, 1915	
9. Accident,	\$	\$	
10. Health,			
11. Liability,			
12. Workmen's compensation,			
13. Fidelity,	154,373.37	35,801.21	
14. Surety,	279,818.04	269,917.63	
15. Plate glass,			
16. Steam boiler,			
17. Burglary and theft,			
18. Credit,			
19. Sprinkler,			
20. Title,			
21. Fly wheel,			
22. Auto. and teams property damage,			
23. Workmen's collective,			
24. Live stock,			
25. TOTALS,	\$ 434,191.41	\$ 305,718.84	\$ 739,910.25
26. Bills receivable,			
27. Other ledger assets, viz:			
28. Salvage Recoverable		\$ 154,055.62	
29. Reinsurance Recoverable (Schedule E, Column 1)		389.90	
30.			154,445.52
31. Ledger Assets as Per Balance on Page 3,			\$ 9,300,662.58

NON-LEDGER ASSETS

32. Interest due, \$ NONE and accrued, \$ NONE on mortgages, per schedule B,	\$ NONE
33. Interest due, \$ NONE and accrued, \$ 33,557.48 on bonds, per schedule D, Part 1,	33,557.48
34. Interest due, \$ NONE and accrued, \$ NONE on collateral loans, per Schedule C, Part 1,	NONE
35. Interest due, \$ NONE and accrued, \$ NONE on other assets. (give items and amounts)	NONE
36.	
37.	NONE
38. Rents due, \$ 5,860.82 and accrued, \$ 647.50 on Company's property or lease,	6,508.32
39. Appraised value of real estate over book value, per schedule A,	248,952.09
40. Market value (not including interest in item 33) of bonds and stocks over book value, per Schedule D,	
41. Other non-ledger assets, viz:	
42.	\$
43.	
44.	NONE

Gross Assets,

45. Company's stock owned, \$ NONE ; loans on \$ NONE ; \$ NONE	
46. Bills receivable,	NONE
47. Furniture and fixtures,	Not considered
48. Supplies, printed matter and stationery,	Not considered
49. Loans on personal security, endorsed or not,	NONE
50. Premiums in course of collection effective prior to October 1, 1915,	305,718.84
51. Over-due and accrued interest on bonds in default	NONE
52. Market value of special deposits in excess of corresponding liabilities, per Special Deposit Schedule, page 10,	135,521.09
53. Book value of ledger assets over market value, viz:	
54.	\$
55.	
56.	
57.	NONE
58.	441,239.93
Admitted Assets,	\$ 9,148,440.54

V—LIABILITIES

Losses and claims

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Adjusted	Reported or in Process of Adjustment	Incurred but not reported	Resisted	Total	Deduct Re-insurance per Schedule B, column (2)	Net unpaid claims, except liability and workmen's comp. claim (excluding expense of investigation and adjustment.)
	\$	\$	\$	\$	\$	\$	\$
2. Accident							
3. Health							
4. Fidelity		145,457.50	231,890.86	73,020.14	450,368.50	13,160.33	437,208.17
5. Surety		12,799.55	209,962.62	103,521.01	326,283.18	17,257.16	309,026.02
6. Plate glass							
7. Steam boiler							
8. Burglary and theft (on policies ex- piring prior to Oct., 1915)							
9. Credit							
10. Sprinkler							
11. Title							
12. Fly wheel							
13. Auto, & teams prop- erty damage.							
14. Workmen's Coll.							
15. Live stock							
16. TOTALS,	\$	\$ 138,252.05	\$ 441,853.48	\$ 176,541.15	\$ 776,646.68	\$ 30,417.49	\$ 746,229.19

17. Special reserve for unpaid liability and workmen's compensation losses, NONE

18. Special reserve for credit losses on policies expiring in October, November and December, 1915, being
fifty per cent. of \$, Gross premiums received on said policies, less \$, paid
during said months on losses under said policies, NONE

19. Special reserve for accrued losses on credit policies in force December 31, 1915, being fifty per cent. of
\$ earned premiums on said policies, NONE

20. Total unpaid claims \$ 746,229.19

21. Estimated expenses of investigation and adjustment of unpaid claims: included in line 20

22. Accident, \$; Health, \$; Fidelity, \$ 12,500.00; Surety, \$ 12,500.00	
23. Plate glass \$; Steam boiler \$; Burglar and Theft \$; Credit \$	
24. Sprinkler, \$; Title \$; Fly wheel \$; Auto & teams property damage \$	
25. Workmen's Col. \$; Live Stock, \$; \$	

26. Total unearned premiums as shown by recapitulation, page 6, 2,053,118.17

27. Commissions, brokerage and other charges due or to become due to agents or brokers on policies effective
on or after October 1, 1915, viz.:

28. Accident, \$; Health, \$; Liability, \$; Workmen's Compensation \$	
29. Fidelity, \$ 24,020.49; Surety, \$ 43,539.69; Plate glass, \$; Steam boiler, \$	
30. Burglary & Theft \$; Credit, \$; Sprinkler, \$; Title, \$	
31. Fly wheel, \$; Auto and teams Property Damage, \$; Workmen's Collective, \$; Live Stock, \$	67,560.18
32. Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued,	68,071.43
33. Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	49,868.39
34. Dividends declared and unpaid to stockholders, \$ NONE, to policyholders, NONE	NONE
35. Due and to become due for borrowed money,	NONE
36. Interest due or accrued,	NONE
37. Return premiums,	NONE
38. Reinsurance,	44,837.61

39. Other Liabilities, viz.:

40. Premiums paid in advance	\$ 16,343.61
41. Checks of other parties in process of collection	2,804.58
42. Federal Income Tax retained	1,078.91
43.	
44.	
45.	
46.	

47. 20,227.10

48. Total Amount of all Liabilities, except Capital, \$ 3,046,912.07

49. Capital actually paid up in cash, \$ 5,000,000.00

50. Surplus over all liabilities, 1,101,528.47

51. Surplus as regards policyholders, 6,101,528.47

52. Total Liabilities, \$ 9,148,440.54

ANNUAL STATEMENT OF THE

FORM 6

VI—EXHIBIT OF PREMIUMS

1. In force December 31, 1914, per line 5 last year's statement,
 2. Written or renewed during the year,
 3. TOTALS,
 4. Deduct expirations and cancellations,
 5. In force at the end of the year,
 6. Deduct amount reinsured (Schedule F),
 7. Net premiums in force,

Accident	
\$	
\$	
\$	
\$	
\$	
\$	

Health	
\$	
\$	
\$	
\$	
\$	
\$	

Liability	
\$	
\$	
\$	
\$	
\$	
\$	

Workmen's compensation	
\$	
\$	
\$	
\$	
\$	
\$	

8. In force December 31, 1914, per line 12 last year's statement,
 9. Written or renewed during the year,
 10. TOTALS,
 11. Deduct expirations and cancellations,
 12. In force at the end of the year,
 13. Deduct amount reinsured (Schedule F),
 14. Net premiums in force,
 14a. Amount at risk December 31, 1915,

Fidelity	
\$	1,641,691.12
\$	1,825,700.83
\$	3,467,391.95
\$	1,811,656.17
\$	1,655,735.78
\$	84,385.55
\$	1,571,450.23
\$	521,076,540.00

Surety	
\$	2,925,821.85
\$	2,825,203.20
\$	5,751,025.05
\$	3,078,584.57
\$	2,672,440.48
\$	236,396.88
\$	2,436,041.60
\$	545,157,332.00

Plate Glass	
\$	
\$	
\$	
\$	
\$	
\$	
\$	

Steam Boiler	
\$	
\$	
\$	
\$	
\$	
\$	
\$	

15. In force December 31, 1914, per line 19 last year's statement,
 16. Written or renewed during the year,
 17. TOTALS,
 18. Deduct expirations and cancellations,
 19. In force at the end of the year,
 20. Deduct amount reinsured (Schedule F),
 21. Net premiums in force,

Burglary and Theft	
\$	
\$	
\$	
\$	
\$	
\$	

Credit	
\$	
\$	
\$	
\$	
\$	
\$	

Sprinkler	
\$	
\$	
\$	
\$	
\$	
\$	

Tale	
\$	
\$	
\$	
\$	
\$	
\$	

22. In force December 31, 1914, per line 26 last year's statement,
 23. Written or renewed during the year,
 24. TOTALS,
 25. Deduct expirations and cancellations,
 26. In force at the end of the year,
 27. Deduct amount reinsured (Schedule F),
 28. Net premiums in force,

Fly Wheel	
\$	
\$	
\$	
\$	
\$	
\$	

Auto and Teams Property Damage	
\$	
\$	
\$	
\$	
\$	
\$	

Workmen's Collective	
\$	
\$	
\$	
\$	
\$	
\$	

Live Stock	
\$	
\$	
\$	
\$	
\$	
\$	

RECAPITULATION

29. †Gross premiums (less re-insurance) upon all unexpired risks, viz. :

	RUNNING ONE YEAR OR LESS FROM DATE OF POLICY				RUNNING MORE THAN ONE YEAR FROM DATE OF POLICY				ADVANCE PREMIUMS (100 PER CENT)		TOTAL PREMIUMS PER LINES 7, 14, 21, 28 ABOVE		TOTAL UNEARNED PREMIUMS	
	Premiums	Amount Unearned (50 per cent.)			Premiums	Amount Unearned (per rate)								
30. Accident,	\$	\$			\$	\$			\$	\$	\$	\$		
31. Health,														
32. Liability,														
33. Workmen's compensation														
34. Fidelity,	1,366,410	38	681,235	19	177,436	41	94,330	94	27,503	44	1,571,450	23	805,089	57
35. Surety,	1,917,064	54	958,532	27	422,543	71	212,050	68	20,482	60	2,436,041	60	1,248,028	60
36. Plate glass,	75,960	75	56,963	05										
37. Steam boiler,														
38. Burglary and theft,														
39. Credit,														
40. Sprinkler,														
41. Title,														
42. Fly wheel,														
43. Auto and teams property damage														
44. Workmen's collective														
45. Live stock,														
46. TOTALS,	\$ 3,359,523	67	\$ 1,698,750	51	\$ 599,980	12	\$ 306,381	62	\$ 47,986	04	\$ 4,007,491	83	\$ 2,053,118	17

†By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force. Are they so returned in this statement?

Answer Yes

GENERAL INTERROGATORIES

1. Have all the transactions of the company of which notice was received at the home office on or before the close of business December 31, been truthfully and accurately entered on its books? *Answer* Yes
2. Except as shown in the next succeeding question, does this statement show the condition of the company as shown by the books, records and data at the home office at the close of business December 31? *Answer* Yes
3. Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before December 31 but of which no notice was received at the home office until subsequently? *Answer* Yes
4. Gross premiums (less reinsurance and return premiums) received from organization of company, \$ 43,855,348.73
5. Total losses per statement of last year plus net losses paid per page 3, line 17, \$ Gross \$19,315,150.35 Less Salvage \$8,298,278.05 Net \$10,946,872.31
6. Total dividends declared from organization of Company, viz.: cash, \$ 8,787,500.00 ; Stock, \$ NONE
7. Total amount of the company's stock owned by the directors at par value, \$ 1,017,550.00
8. What interest, direct or indirect, has this company in the capital stock of any other insurance company? *Answer* NONE
9. Is a majority of the capital stock of this company owned or controlled directly or indirectly by any other corporation? *Answer* NO
If so, give full information
10. Total amount loaned to the directors or other officers, \$ NONE ; Loaned to stockholders not officers, \$ NONE
11. Does any officer, director or trustee receive any commission on the business of the company? *Answer* NO
12. Give the largest GROSS AMOUNT insured in any one risk in each of the following classes (without deduction for reinsurance):
- | | | | |
|-----------------------------|--------------------------------------|-----------------------------|---------------------------|
| 13. Accident, \$ | Health, \$ | Liability, \$ | Workmen's compensation \$ |
| 14. Fidelity, \$ 500,000.00 | Surety, \$ 3,000,000.00 | Plate glass, \$ | Steam boiler, \$ |
| 15. Burglary and theft, \$ | Credit, \$ | Sprinkler, \$ | Title, \$ |
| 16. Fly wheel, \$ | Auto. and teams
Prop'y Damage, \$ | Workmen's
Collective, \$ | Live Stock, \$ |
17. Give the largest NET AMOUNT insured in any one risk in each of the following classes:
- | | | | |
|-----------------------------|--------------------------------------|-----------------------------|---------------------------|
| 18. Accident, \$ | Health, \$ | Liability, \$ | Workmen's compensation \$ |
| 19. Fidelity, \$ 250,000.00 | Surety, \$ 3,000,000.00 | Plate glass, \$ | Steam boiler, \$ |
| 20. Burglary and theft, \$ | Credit, \$ | Sprinkler, \$ | Title, \$ |
| 21. Fly wheel, \$ | Auto. and teams
Prop'y Damage, \$ | Workmen's
Collective, \$ | Live Stock, \$ |
22. Has this company reinsured any risk with any other company and agreed to release such company from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? *Answer* NO
If so, give full information In some cases two sureties are required and we have arrangements with other companies to join us so as to comply, in which event we guarantee to hold them harmless, but no such bond is in excess of our 10% limit
23. Has this company guaranteed policies issued by any other company and now in force? *Answer* No; except by reinsurance of suretyship obligations.
If so, give full information
24. What provision has this company made to protect itself from an excessive loss in the event of a catastrophe under an employer's liability or a workmen's compensation contract issued without limit or loss? *Answer* We do not issue such policies
25. Were all the stocks, bonds and other securities owned December 31, 1915, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? *Answer* Yes; except as explained below
If not, give full and complete information relating thereto \$100,000.00 Gold Treasury Bonds of the Mexican Federal Government 6% 10 years 1913, purchased from Banco Minero de Chihuahua, not yet issued to subscribers
26. Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement? *Answer* No
If so, give full and complete information relating thereto
27. State if an examination of this Company's affairs has been conducted during the year of this statement by any insurance department. If so, by what department. *Answer* Yes; Insurance Departments of New York and Maryland
28. Has any change been made during the year of this statement in the charter, article of incorporation, or deed of settlement of the company? *Answer* Yes
If not previously filed, furnish herewith a certified copy of the instrument as amended.
United States Branches of foreign companies only need answer.
29. What changes have been made during the year in the United States Manager or the United States Trustees of the company? *Answer*
30. Does this statement contain all business transacted for the company through its United States Branch, Home Office, or otherwise on
(a) risks located in the United States? *Answer* If not, state exceptions in full
(b) risks wherever located accepted from companies of the United States as reinsurance? *Answer* If not, state exceptions in full
(c) risks located in the United States accepted from companies of foreign countries as reinsurance? *Answer* If not, state exceptions in full
31. What officials and heads of departments of the company supervised the making of this report?

THE COMPTROLLER AND THE AUDITOR

BUSINESS IN THE STATE OF

DURING 1915

	Gross premiums less return premium on risks written or renewed during the year	Gross Losses Paid
32. Accident,	\$	\$
33. Health,
34. Liability,
35. Workmen's compensation,
36. Fidelity,
37. Surety,
38. Plate glass,
39. Steam boiler,
40. Burglary and theft,
41. Credit,
42. Sprinkler,
43. Title,
44. Fly wheel,
45. Auto. and teams property Damage,
46. Workmen's Collective,
47. Live Stock,
48. Totals,	\$	\$

STATE OF NEW YORK

} ss.

COUNTY OF NEW YORK

F. W. LAFRENTZ

President,

W. A. BRANDT

Secretary and Treasurer

and THEO. COCHEU, JR.

Comptroller of the

AMERICAN SURETY COMPANY OF NEW YORK

being duly sworn, each for himself deposes and says that they are the above-described officers of the said company, and that on the thirty-first day of December last, all of the above-described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statements, and the schedules and explanations therein contained, annexed or referred to, are a full and correct exhibit of all the assets, liabilities, income and disbursements and of the condition and affairs of the said company on the said thirty-first day of December last and for the year ending on that date, according to the best of their information, knowledge and belief respectively.

Subscribed and sworn to before me this

day of

, 1916.

President

Secretary and Treasurer

Comptroller

UNDERWRITING AND INVESTMENT EXHIBIT

Showing the Sources of the Increase and Decrease in Surplus during 1915

UNDERWRITING EXHIBIT

PREMIUMS

GAIN IN SURPLUS LOSS IN SURPLUS

1. Total Premiums per item 20, page 2.	\$ 3,210,138.13	
2. Add Unpaid Return and Reinsurance Premiums Dec. 31, 1914, per items 39 and 40, page 5, of the 1914 statement	69,266.65	
3. Total	\$ 3,279,398.78	
4. Deduct Unpaid Return and Reinsurance Premiums Dec. 31, 1915, per items 37 and 38, page 5	44,837.61	
5. Balance	\$ 3,234,561.17	
6. Add Unearned Premiums Dec. 31, 1914, per item 28, page 5, of the 1914 statement	2,252,612.06	
7. Total	\$ 5,487,173.23	
8. Deduct Unearned Premiums Dec. 31, 1915, per item 26, page 5	2,053,118.17	
9. PREMIUMS EARNED DURING 1915	\$ 3,434,055.06	

UNDERWRITING PROFIT AND LOSS ITEMS

10. Gain from:		
11. Policy Fees per item 21, page 2	NONE	
12. Inspections per item 22, page 2	NONE	
13. Agents' Balances previously charged off, per item 36, page 2	NONE	
14. Other Underwriting Income per Income Exhibit, page 2, (a)	NONE	
Total	\$ NONE	
15. Loss from:		
16. Policy Fees retained by agents, per item 23, page 3	NONE	
17. Agents' Balances charged off, per item 52, page 3	NONE	
18. Other Underwriting Disbursements, per Disbursement Exhibit, page 3, other than losses and expenses, per items 24 and 33 of this exhibit (a) Decrease in liability for reinsurance	24,423.04	
Total	24,423.04	
(b) LOSS from items 10 to 18	\$ 24,423.04	
19. Bills Receivable and Premiums in Course of Collection Not Admitted Dec. 31, 1914, per items 46 and 50, page 4, of 1914 statement,	\$ 430,708.22	
20. Bills Receivable and Premiums in Course of Collection Not Admitted Dec. 31, 1915, per items 46 and 50, page 4,	\$ 305,718.84	
21. (b) GAIN from items 19 and 20	\$ 124,989.38	
22. (b) GAIN from Underwriting Profit and Loss Items	100,566.34	
23. UNDERWRITING INCOME EARNED DURING 1915	\$ 3,534,621.40	

LOSSES

24. Losses paid, per item 17, page 3	\$ 902,482.20	
25. Deduct Salvage and Reinsurance Recoverable Dec. 31, 1914, per items (a) page 4	NONE	
26. Balance	\$ 902,482.20	
27. Add Salvage and Reinsurance Recoverable Dec. 31, 1914, per items (a) 36 AND 37, page 4	61,419.04	
28. Total	\$ 963,901.24	
29. Deduct Unpaid Losses Dec. 31, 1914, per item 20, page 5, of 1914 Statement	856,261.63	
30. Balance	\$ 107,639.61	
31. Add Unpaid Losses Dec. 31, 1915, per item 20, page 5	746,229.19	
32. LOSSES INCURRED DURING 1915	\$ 853,868.80	

UNDERWRITING EXPENSES

33. (c) Underwriting Expenses paid during 1915, per Disbursement Exhibit, page 3, \$2,307,873.51 less $\frac{1}{4}$ % mean assets \$9,091.06	\$ 2,298,782.45	
34. (a) Deduct Underwriting Expenses Unpaid Dec. 31, 1914, per Liabilities Exhibit of 1914 statement, viz:		
35. Commissions \$86,434.40 Taxes \$61,620.33 Investigations \$25,000.00 Contingent Expenses \$25,000.00	198,054.73	
36. Balance	\$ 2,100,727.72	
37. (a) Add Underwriting Expenses unpaid Dec. 31, 1915, per Liabilities Exhibit, page 5, viz:—		
38. Commissions \$67,560.18 Taxes \$49,868.39 Varies \$52,571.43	170,000.00	
39. UNDERWRITING EXPENSES INCURRED DURING 1915	2,270,727.72	
40. UNDERWRITING LOSSES AND EXPENSES	3,124,596.52	
41. (b) GAIN FROM UNDERWRITING DURING 1915	\$ 410,024.88	
42. Carried forward	\$ 410,024.88	

(a) Give statement number of each item or portion thereof included herein.

(b) Write "Gain" or "Loss."

(c) In order to secure uniformity in the reports of the various companies, all companies are directed to include in this item all disbursements except Payments to Policyholders, per item 17; Agents' Balances charged off in item 32; Repairs, Expenses and Taxes on Real Estate; such other Taxes and Fees as apply to Investments, and Personal Property only; Dividends to Stockholders; Loss on Sale or Maturity and Decrease in Book Value of Ledger Assets and such other items, if any, as are known to apply exclusively to the assets of the company, and to deduct from the total of said items as Investment Expenses one-eighth of one per cent. of the Mean Invested Assets, viz.: Real Estate owned, Mortgage Loans, Collateral Loans, and Stocks and Bonds owned.

ANNUAL STATEMENT—1915

Exhibit of Investment Expenses as per Item 65, Page 9

Line 34, Page 3	Repairs and expenses (other than taxes) on Real Estate	.	.	.	.	.	\$163,346.23
Line 35, Page 3	Taxes on Real Estate	.	.	.			\$76,806.74
	Water tax	.	.	.	.	<u>1,803.00</u>	78,609.74
Line 51, Page 3	Taxes on investments	.	.	.	.	2,934.00	
	Brokerage on investments	.	.	.	.	<u>1,173.68</u>	4,107.68
							\$246,063.65

UNDERWRITING AND INVESTMENT EXHIBIT

Showing the Sources of the Increase and Decrease in Surplus During 1915

INVESTMENT EXHIBIT		GAIN IN SURPLUS		LOSS IN SURPLUS	
43.	Brought forward		\$ 410,024.88	\$	
Interest and Rents					
44.	Interest, Dividends and Rents received during the year, per item 31, page 2		\$ 501,284.82		
45.	Deduct Interest, Dividends and Rents due and accrued Dec. 31, 1914, per item 38, page 4, of 1914 statement		37,247.54		
46.	Balance		\$ 469,037.28		
47.	Add Interest, Dividends and Rents due and accrued Dec. 31, 1915, per item 38, page 4		40,065.80		
48.	Add Interest and Rents paid in advance Dec. 31, 1914, per Liabilities Exhibit of 1914 statement		NONE		
49.	Total		\$ 509,103.08		
50.	Deduct Interest and Rents paid in advance Dec. 31, 1915, per Liabilities Exhibit, page 5		NONE		
51.	INTEREST AND RENTS EARNED DURING 1915		\$ 509,103.08		
Profit on Investments					
52.	Gain from Sale of Ledger Assets, per item 38, page 2		\$ 2,264.25		
53.	Gain from Increase in Book Value of Ledger Assets, per item 39, page 2		634,441.25		
54.	Gain from Change in Difference between Book and Market Value during 1915		NONE		
55.	Gain from Other Investments, viz.: (Give items and amounts):		NONE		
56.			NONE		
57.	PROFIT ON INVESTMENTS DURING 1915		636,705.50		
58.	INVESTMENT INCOME EARNED DURING 1915		\$ 1,145,808.58		
Loss on Investments					
59.	Loss from Sale of Ledger Assets, per item 35, page 3		\$ 424,491.81		
60.	Loss from Decrease in Book Value of Ledger Assets, per item 36, page 3		85,584.50		
61.	Loss from Change in Difference between Book and Market Value during 1915		NONE		
62.	Loss from other Investments, viz.: (Give items and amounts):		NONE		
63.			NONE		
64.	LOSS ON INVESTMENTS DURING 1915		\$ 510,076.31		
Investment Expenses					
65.	(d) Investment Expenses paid during 1915, per Disbursement Exhibit, page 3, (attach exhibit) \$246,063.65 plus 1% mean assets \$9,091.06		\$ 255,154.71		
66.	(a) Deduct Investment Expenses unpaid Dec. 31, 1914, per Liabilities Exhibit of 1914 statement, viz.:		12,500.00		
67.	RENTS		\$ 242,654.71		
68.	Balance		12,500.00		
69.	(a) Add Investment Expenses unpaid Dec. 31, 1915, per Liabilities Exhibit, page 5, viz.:		12,500.00		
70.	RENTS		255,154.71		
71.	INVESTMENT EXPENSES INCURRED DURING 1915		765,231.02		
72.	INVESTMENT LOSSES AND EXPENSES DURING 1915		380,577.56		
73.	(b) GAIN from Investments during 1915		\$ 790,602.44		
74.	Total Gains and Losses from Underwriting and Investments.				
MISCELLANEOUS EXHIBIT					
75.	Dividends declared to Stockholders during 1915		\$ 250,000.00		
76.	Dividends declared to Policyholders during 1915		NONE		
77.	Receipts from Home Office,		NONE		
78.	Remittances to Home Office,		NONE		
79.	Decrease in Special Reserves		NONE		
80.	Decrease on account of Special Deposits not admitted		127,220.31		
81.	(a, b) NONE from Other Sources:--		NONE		
82.			NONE		
83.			NONE		
84.	Net (b) LOSS from items 75-83		NONE		122,779.69
85.	Total Gains and Losses in Surplus during 1915,		\$ 790,602.44		\$ 122,779.69
86.	Surplus Dec. 31, 1914, per item 53, page 3, of 1914 statement		433,795.72		
87.	Surplus Dec. 31, 1915, per item 50, page 5		1,104,528.47		
88.	Increase in surplus during 1915 (enter in column to balance)				667,822.75
89.	Totals		\$ 790,602.44		\$ 790,602.44
90.	Per cent. of losses incurred to premiums earned		24.86		
91.	Per cent. of underwriting expenses incurred to premiums earned		66.12		
92.	Per cent. of investment expenses incurred to interest and rents earned		80.12		
93.	Per cent. of total losses and expenses incurred and dividends declared to total income earned (sum of lines 40, 72, 75 and 76 divided by the sum of lines 23 and 38)		66.45		

(a) Give statement number of each item or portion thereof included herein.

(b) Write "Gain" or "Loss."

(c) Include in this item one-eighth of one per cent. of the Mean Invested Assets; Repairs, Expenses and Taxes on Real Estate; such other Taxes and Fees as apply to Investments, and Persons' Property only; and such other items, if any, as are known to apply exclusively to the assets of the Company.

NOTE.—In case the following schedules do not afford sufficient space, companies may furnish them on separate forms, provided the same are upon paper of like size and arrangement and contain the information asked for herein.

SPECIAL DEPOSIT SCHEDULE

Showing all deposits or investments NOT held for the protection of ALL the policyholders of the company

1 Where deposited	2 Description of deposit (Indicating literal form of registration of securities)	3 Par Value		4 Market Value		5 Unearned Premiums		6 Unpaid Losses and all other Liabilities		7 Total Liabilities		8 Market Value of Special Deposits in Excess of Corresponding Liabilities	
		Dollars	Cts.	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.
ALABAMA	State of Alabama 4% Coupon Bonds, Series A., issued July 1, 1906, due July 1, 1956. Treasurer of State in trust as required by the Statutes of Alabama and subject to all the provisions of Section 3094, Article 5, of the Code of Alabama of 1906.	50,000.00		50,000.00		10,974.87		2,417.47		13,392.34		36,607.66	
CANADA	Canadian Northern Railway Company (Winnipeg Terminals) 4% Gold Coupon Bonds, issued July 1, 1909, due July 1, 1939. Receiver General of Canada in trust for American Surety Company of New York.	67,000.00		55,610.00		6,906.65		5,548.44		12,455.09		43,154.91	
CANAL ZONE, ISTHMIUS OF PANAMA	District of Columbia 3.65% Registered Bonds, issued August 1, 1911, due August 1, 1924. Collector of Revenues at Ancon, Canal Zone in trust for American Surety Company of New York.	10,000.00		10,400.00		203.63		NIL		203.63		10,196.37	
DELAWARE	District of Columbia 3.65% Registered Bonds, issued August 1, 1903, due August 1, 1924. Treasurer of State in trust for American Surety Company of New York.	10,000.00		10,400.00		3,449.61		2,694.68		6,144.29		4,255.71	
FLORIDA	State of New York Canal Improvement 3% Registered Gold Tax Exempt Bonds, issue of July 1908, due July 1, 1908. Treasurer of State in compliance with the provisions of Chapter 4671, Laws of Florida, Section 2792, General Statutes of 1906.	50,000.00		49,500.00		8,508.69		2,788.58		11,297.27		38,202.73	
GEORGIA	State of Georgia 4½% Registered Bonds, issued October 11, 1897, due January 1, 1916. Treasurer of State in trust for American Surety Company of New York.	25,000.00		25,000.00		23,062.42		16,828.03		39,890.45			
LOUISIANA	District of Columbia 3.65% Registered Bonds, issued November 10, 1908, due August 1, 1924. Treasurer of State in trust for the American Surety Company of New York.	50,000.00		52,000.00		45,205.44		9,468.76		54,674.20			
PORTO RICO	Porto Rico 4% Registered Bonds, Series J, Gold Loan, issued January 1, 1907, due January 1, 1917. Treasurer of Porto Rico in trust for American Surety Company of New York.	10,000.00		10,000.00		2,560.84		4,335.45		6,896.29		3,103.71	
Totals,		272,000.00		262,910.00		100,872.15		44,081.41		144,953.56		135,521.09	

SCHEDULE OF ALL OTHER DEPOSITS

Showing all deposits made with any government, province, state, district, county, municipality, corporation, firm or individual, except the regular deposits in banks and trust companies subject to check, and those shown in "special deposit schedule" above

Where deposited	DESCRIPTION OF DEPOSIT (Indicating literal form of registration of securities)	Par value
		Dollars
IDAHO	District of Columbia, 3.65% Registered Bonds, issued February 1, 1908, due August 1, 1924. Treasurer of State in trust for the American Surety Company of New York.	25,000.00
NEW MEXICO	District of Columbia, 3.65% Registered Bonds, issued February 1, 1915, due August 1, 1924 Treasurer of State in trust for the American Surety Company of New York.	20,000.00
NEW YORK	District of Columbia, 3.65% Registered Bonds, issued December 3, 1915, due August 1, 1924. New York City 3% Consolidated Registered Stock, issued December 14, 1897, due November 1, 1920. New York City 3½% Corporate Registered Stock, issued November 1, 1915, due November 1, 1929. New York City 4½% Corporate Registered Stock, issued November 30, 1915, due November 1, 1929. New York City 3½% Corporate Registered Stock (School Houses and Sites), issued March 7, 1906, due November 1, 1953. New York City 4½% Corporate Registered Stock, issued February 5, 1907, due November 1, 1956. Superintendent of Insurance in trust for the American Surety Company of New York.	25,000.00 75,000.00 25,000.00 25,000.00 25,000.00 100,000.00
OHIO	City of Columbus, Ohio 4% Registered Bonds, issued September 12, 1906, due March 1, 1945. Superintendent of Insurance in trust for the American Surety Company of New York.	30,000.00
PHILADELPHIA, PA.	District of Columbia 3.65% Registered Bonds, issued August 27, 1908, due August 1, 1924. Land Title and Trust Company of Philadelphia in trust for the American Surety Company of New York.	100,000.00
SOUTH CAROLINA	District of Columbia 3.65% Registered Bonds, due August 1, 1924 Commissioner of Insurance in trust for the American Surety Company of New York.	10,000.00
SOUTH DAKOTA	District of Columbia 3.65% Registered Bonds, due August 1, 1924 Commissioner of Insurance in trust for the American Surety Company of New York.	50,000.00
TEXAS	District of Columbia 3.65% Registered Bonds, issued October 19, 1903, due August 1, 1924. Treasurer of State in trust for the American Surety Company of New York.	50,000.00
VIRGINIA	State of Virginia 3% Century Registered Bonds, issued February 20, 1891, due July 1, 1991. Treasurer of State in trust for the American Surety Company of New York.	28,000.00
WEST VIRGINIA	District of Columbia 3.65% Registered Bonds, issued January 15, 1908, due August 1, 1924. Auditor of State in trust for the American Surety Company of New York.	75,000.00
Total,		663,000.00

SCHEDULE E

Showing Name and Location of Company, and Amount Recoverable for Reinsurances on Paid and Unpaid Losses

Names of Companies	Locations	(1) Paid Losses		(2) Unpaid Losses	
		Dollars	Cts.	Dollars	Cts.
AETNA ACCIDENT & LIABILITY COMPANY	Hartford, Conn.			425.25	
AMERICAN BONDING COMPANY	Baltimore, Md.			358.52	
BANKERS SURETY COMPANY	Cleveland, Ohio.			45.00	
CANADIAN SURETY COMPANY	Toronto, Can.			500.00	
CASUALTY COMPANY OF AMERICA	New York City, N. Y.			518.21	
EQUITABLE SURETY COMPANY	St. Louis, Mo.			3,151.20	
FEDERAL UNION SURETY COMPANY	Indianapolis, Ind.			45.00	
FIDELITY & CASUALTY COMPANY	New York City, N. Y.			3,446.50	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	Baltimore, Md.			25.00	
GLOBE INDEMNITY CO.	New York, N. Y.			853.86	
ILLINOIS SURETY COMPANY	Chicago, Ills.			3,945.55	
LION BONDING & SURETY CO.	Omaha, Neb.			522.49	
MASSACHUSETTS BONDING & INS. CO.	Boston, Mass.			406.24	
NATIONAL SURETY COMPANY	New York City, N. Y.			7,239.33	
NEW ENGLAND EQUITABLE INS. CO.	Boston, Mass.			1,427.94	
NORTHERN TRUST COMPANY	Fargo, North Dakota			1,424.16	
PACIFIC COAST CASUALTY CO.	San Francisco, Cal.				
SOUTHERN SURETY COMPANY	St. Louis, Mo.				
SOUTHWESTERN SURETY INSURANCE COMPANY	Denton, Tex.				
TITLE GUARANTEE & SURETY COMPANY	Scranton, Pa.	389.90			
UNITED STATES FIDELITY & GUARANTY COMPANY	Baltimore, Md.				
UNITED STATES GUARANTEE COMPANY	New York City				
Total,		389.90		30,417.49	

(a) Carry as ledger asset or non-ledger asset.

Showing all real estate **OWNED** December 31, 1915, the Cost, Book and Market Value thereof, the Nature and Amount of all Liens and Incumbrances thereon, including Interest Due and Accrued, etc.

No.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (Nature of Incumbrances, if any, including Interest Due and Accrued)	Date Acquired	NAME OF VENDOR	Amount of Incumbrances	*Actual Cost	Book Value	Appraised Value Jan. 9, 1915 N. Y. Ins. Dep't.	Increase, by Adjustment, in Book Value During 1915	Decrease, by Adjustment, in Book Value During 1915	GROSS AND NET CASH INCOME, TAXES, REPAIRS AND EXPENSES FOR EACH OF LAST THREE YEARS								Rental Value of Space Occupied by Company	Insurance Commissioner's Certificate of Extension			
										1913		1914		1915		Date of Issue	Extended to					
										Gross Rental including space occupied by Company	Expended for Taxes, Repairs and Expenses including Rent of Schermerhorn Building	Net Income	Gross Rental including space occupied by Company	Expended for Taxes, Repairs and Expenses including Rent of Schermerhorn Building	Net Income				Gross Rental including space occupied by Company	Expended for Taxes, Repairs and Expenses including Rent of Schermerhorn Building	Net Income	
				\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$					
1	Real Estate located in the city of New York, Nos. 100-102 Broadway, and 1 and 1½ Pine Street, being on the southeast corner of Broadway and Pine Street, commencing at said southeast corner of Broadway and Pine Street running along the southerly side of Pine Street 10 ft. 6 in. thence southerly, and in a line nearly parallel with the southerly side of Broadway 66 ft. 9½ in. to a point 85 ft. 1½ in. distant from Broadway; thence easterly, and in a line nearly parallel with the southerly side of Pine Street 10 ft. to a point 86 ft. 3 in. from the southerly side of Pine Street, thence southerly and in a line nearly parallel with Broadway, 22 ft. x 10, thence westerly 10 ft. 1½ in. to the westerly side of Broadway, thence to the point or place of beginning, being the southeast corner of Pine Street and Broadway, upon which is erected a twenty-one-story steel and granite office building, known as 100 Broadway. Nos. 100, 102, and 1½ Broadway, and 1 and 1½ Pine Street were conveyed by deed recorded in New York County, December 3, 1905, in Black Series, (Conveyances, Section 1, Liber 15, page 293 and indexed under Block No. 41; 100 Broadway was conveyed by deed, recorded in New York County, January 22, 1906, in Black Series, (Conveyances, Section 1, Liber 22, page 197, and indexed under Block No. 61.	1892	Anderson Estate and Continental Fire Insurance Co.	NONE	3,000,000.00	3,000,000.00	3,200,000.00	NONE	NONE	198,907.38	140,621.91	58,285.44	186,335.67	108,484.43	77,851.24	186,386.44	110,544.44	75,842.00	36,000.00			
2	A plot of land with the buildings and improvements thereon, situated at Riverwood, in the Borough and County of Queens and located as follows: Beginning at a point on Vernon Avenue distant 800 ft. from the intersection of Webster Avenue, and running thence northwesterly and parallel to Webster Avenue 600 ft. to the East River; thence northeasterly along the shore 200 ft.; thence southeasterly 600 ft. to Vernon Avenue; thence southwesterly along Vernon Avenue 200 ft. to the point or place of beginning. Recorded in the office of the Clerk of the County of Queens, in Liber No. 1271, page 252 of Conveyances on June 1, 1906.	1903	Henry Tobl, former Sheriff of the County of Queens.	NONE	166,047.91	166,047.91	215,000.00	NONE	NONE	280.00	5,158.28	4,878.28	240.00	4,695.38	4,455.38	450.00	5,588.75	5,138.75			Dec. 18 1904 Cir. No. 1017	Dec. 18 1917
	Schermerhorn Building—Leased—51-56 Broadway—6 Wall Street—3-5 Pine Street, New York City, N. Y. From—John Jacob Astor in 1896 for 99 years									90,039.77	123,080.88	33,041.11	88,061.64	120,754.63	32,697.99	91,338.25	125,822.78	34,484.53	11,025.00			
Totals.				\$ NONE	\$3,166,047.91	\$3,166,047.91	\$3,415,000.00	\$ NONE	\$ NONE	\$ 259,227.15	\$ 268,861.10	\$ 20,366.05	\$ 274,637.31	\$ 233,934.44	\$ 40,702.87	\$ 278,174.69	\$ 241,955.97	\$ 36,218.72	\$ 67,025.00			

*Including cost of acquiring title, and, if the property was acquired by foreclosure, such costs shall include the amounts expended for taxes, repairs and improvements prior to the date on which the company acquired the title.

SCHEDULE A—Part 2

Showing all Real Estate **ACQUIRED** During 1915, and Showing also Amounts Expended for Additions and Permanent Improvements Made during said year to **ALL** Real Estate.

No.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (or) Nature of Additions and Permanent Improvements Made During the Year (Nature of Incumbrances, if any)	DATE ACQUIRED	HOW ACQUIRED	NAME OF VENDOR	COST TO COMPANY DURING 1915	AMOUNT EXPENDED FOR ADDITIONS AND PERMANENT IMPROVEMENTS DURING 1915	BOOK VALUE DECEMBER 31, 1915
					\$	\$	\$

NONE

Totals, \$ \$ \$

SCHEDULE A—Part 3

Showing all Real Estate **SOLD** During 1915, including Payments During 1915 on "Sales under Contract."

No.	Quantity, Dimensions and Location of Lands; Size and Description of Buildings (Nature of Incumbrances, if any)	DATE SOLD	NAME OF PURCHASER	*Cost to Company	Increase, by Ad- justment, in Book Value During 1915	Decrease, by Adjustment, in Book Value During 1915	Book Value at Date of Sale	† AMOUNT RECEIVED, INCLUDING PAY- MENTS ON SALES UNDER CONTRACT	Profit on Sale	Loss on Sale	Gross Rental During 1915	Expended for Taxes, Repairs and Expenses During 1915
				\$	\$	\$	\$	\$	\$	\$	\$	\$

NONE

Totals, \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

*Including cost of acquiring title, and, if the property was acquired by foreclosure, such cost shall include the amounts expended for taxes, repairs and improvements prior to the date on which the company acquired the title.

†Indicate payments on "Sales under Contract" in Part 3 by inserting the letter "P" after the number of the parcel.

SCHEDULE B

Showing all Mortgages owned by the AMERICAN SURETY COMPANY OF NEW YORK, December 31, 1915,
and all Mortgage Loans made, increased, discharged, reduced or disposed of during 1915

No.	DATE		RECORD OF MORTGAGE						PRINCIPAL				INTEREST				Value of Lands Mortgaged	Value of Buildings	Amount of Ins. held by the Compy' on the Buildings	LOCATION AND DESCRIPTION									
	Year Given	Year Due	State	County	Book	Page	Amount Unpaid Dec. 31, 1914		Amount Lent during 1915 (A)		Amount Paid on Account or in Full during 1915 (B)		Amount Unpaid Dec. 31, 1915	Date Due	Rate % of	Amount Paid Due Dec. 31, 1915					Gross Amount Received during 1915								
							Dollars	Cts.	Dollars	Cts.	Dollars	Cts.				Dollars						Cts.	Dollars	Cts.					
1	1913		Ohio	Cuyahoga	1488	616 617 618	4,600.00		None		4,600.00		None	Apr. 24, Oct. 24	6	None	None	190.12	2,000.00	6,300.00	(State if this mortgage is being foreclosed or if there are any prior liens.)								
2	1913		Ohio	Cuyahoga	1488	614 615 616	5,000.00		None		5,000.00		None	Apr. 24, Oct. 24	6	None	None	206.66	2,000.00	6,300.00	507-509 East 117th Street, Cleveland, Ohio								
3	1913	1918	Illinois	Cook	12198	259	8,000.00		None		8,000.00		None	Mar. 1, Sep. 1	5½	None	None	256.66	13,000.00	4,000.00	2635 Michigan Ave., Chicago, Ill.								
4	1912	1915	Oregon	Multnomah	480	12	989.86		None		989.86		None	Jan. 1, Apr. 1 July 1, Oct. 1	6	None	None	74.24	1,500.00	2,000.00	7203 54th Ave., S. E. Portland, Ore.								
5	1907	1913	Pa.	Allegheny	1305	357	8,662.69		None		8,662.69		None	Feb. 1, Aug. 1	8	None	None	78.84	5,000.00	5,000.00	5,000.00	136-137 Walnut Ave., Pittsburgh, Pa. East half of the Southeast quarter, and Northwest quarter of the Southeast quarter, and the Northeast quarter of the Southwest quarter all in Section 20, Township 8 North of Range 23 East of the Black Hills Meridian Stanley County, South Dakota, (contains 160 acres)							
6	1914	1916	South Dak.	Stanley	94	472	1,026.33		None		1,026.33		None						2,500.00										
7	1914	1916	Iowa	Polk	659	203	None		None		None		None	Sept. 1	6	None	None	82.44	1,500.00	3,500.00		317 Franklin Ave., Des Moines, Iowa 1146 Thirty-fifth St., " " " 3913 Fifth St., " " " 1250 York St., " " " Prior liens aggregating \$11,400.00 Jacksonville, Florida—Beginning on the north boundary line of Phelps Street at a point one hundred thirty-six and two thirds (136 2/3) feet westerly from the northwest corner of Walnut Street and Phelps Street; thence run westerly along the north boundary line of Phelps Street seventy-two and one third (72 1/3) feet, thence run northerly parallel with Walnut Street one hundred fifty (150) feet, thence run easterly parallel with Phelps Street seventy-two and one third (72 1/3) feet, thence run southerly parallel with Walnut Street one hundred fifty (150) feet to the point of beginning. Lot 10, Block 48 in the Townsite of Hartman a legal subdivision of the City of Ponca, Kay County, Oklahoma. Improved by a two story stone building, first story occupied as a grocery—second story, apartment.							
8	1913	1915	Florida	Duval	73	418	1,230.45		None		1,230.45		None						2,000.00	4,800.00									
9	1915	1918	Oklahoma	Kay	51	476	None	5,000.00	None	5,000.00	None	5,000.00	March 3						6	None	None		None	2,000.00	4,000.00	3,000.00			
10	1914		Ohio	Trumbull	29	10575	None		9,000.00		None		9,000.00		6	None	None	None	9,000.00	3,000.00	3,000.00	234 acres of timber and farm land (the majority of which is not under cultivation at present) in Newton and Brasseville Townships, in the County of Trumbull, State of Ohio.							
11	1915	1918	New Jersey	Union	In Register's Office at Elizabethtown, Union County, New Jersey, for record.		None		2,133.00		None		2,133.00	June 1, Dec. 1	5½	None	None	None	900.00	2,800.00	1,700.00	Improved by a dwelling house, barn and also a horse barn. Rahway, New Jersey—Beginning at the intersection of the most westerly line of Jacques Avenue with the most southerly line of Hazelwood Avenue; thence running along the southerly line of Hazelwood Avenue, North fifty three degrees fifty minutes west one hundred and thirty eight feet and six tenths of a foot; thence South forty two degrees fifty seven minutes west thirty four feet; thence South forty one degrees six minutes east one hundred and thirty one feet and eight tenths of a foot to the most westerly line of Jacques Avenue aforesaid; thence along same north forty eight degrees fifty four minutes east sixty four feet to the point or place of beginning. Improved with frame house containing 13 rooms and bath, and garage on premises.							
TOTALS,							29,599.33		16,133.00		20,846.64		24,795.69			None	None	888.96	43,100.00	46,200.00	12,700.00								

(A) Including all mortgages "purchased" or otherwise acquired in 1915 and all increases during 1915 on loans outstanding December 31, 1914.

(B) Including mortgages under which company has secured title and possession by foreclosure.

CLASSIFICATION

Showing the total amount of unpaid Mortgage Loans on real estate in each State and Foreign Country

STATE	AMOUNT	STATE	AMOUNT	STATE	AMOUNT	STATE	AMOUNT	FOREIGN COUNTRY	AMOUNT
PENNSYLVANIA	\$ 8,662.69	OKLAHOMA	\$ 5,000.00	OHIO	\$ 9,000.00	NEW JERSEY	\$ 2,133.00		

SCHEDULE C—Part 1

Showing all collateral loans **IN FORCE** December 31st, 1915, and all substitutions of collateral thereon during said year.

No.	DESCRIPTION OF SECURITIES HELD AS COLLATERAL DECEMBER 31, 1915. (Give in this column the number of shares of each block of stock and rate of interest and year of maturity on each bond held as collateral)	Par Value	Rate Used to Obtain Market Value	Market Value Dec 31, 1915	Amount Loaned Thereon	Date of Loan	Maturity of Loan	INTEREST				SUBSTITUTIONS OF COLLATERAL, VIZ.:								NAME OF ACTUAL BORROWER
								RATE ON LOAN %	AMOUNT PAID FOR DEC. 31, 1914	AMOUNT ACCRUED DEC. 31, 1915	AMOUNT RECEIVED 1915	COLLATERAL SUBSTITUTED				COLLATERAL RELEASED				
												Description	Date	Par Value	Market Value	Description	Date	Par Value	Market Value	
		\$		\$	\$			\$	\$	\$			\$	\$		\$	\$			
	100 Shares Preferred Stock and 100 Shares Common Stock of the International Agricultural Corporation 165 Broadway, N.Y.	10,000.00	69 1/2	6,925.00												41 Shares Preferred Stock and 68 Shares Common Stock of the International Agricultural Corporation 165 Broadway, N.Y.	Sept. 17	4,100.00	2,839.25	
	100 Shares Preferred Stock of Republic Iron and Steel Co. of New Jersey.	10,000.00	110	11,000.00																
1	Seaboard Fisheries Co. Incorporated Repayment Bond.	1,881.25	100	1,881.25	7,500.00	August 14, 1915	Demand	6	None	None	416.25	Seaboard Fisheries Co. Incorporated Repayment Bond. Sept. 2	1,881.25	1,881.25		Sinking Fund 20 years 6% Gold Coupon Bonds of Atlantic Phos- phate and Oil Corporation dated July 1, 1913 payable July 1, 1933.	Sept. 2	2,500.00	2,500.00	R. M. Rownd T. C. Meadows
																First Mortgage 10 years 6% Gold Coupon Bonds dated January 15, 1912 of the Friction Pulley and Machine Works of Hudson Falls, New York, payable Janu- ary 15, 1922.	Oct. 28	10,000.00	10,000.00	
																Assets Realization Co. GOLD NOTES Secured by Guaranty Trust Co. of New York under and pur- suant to a Trust Agreement dated the first day of January 1914 between the Company and Guaranty Trust Co. of New York as Trustee.	May 28	35,204.69	35,204.69	
2	Deed of Trust on property located in Washington D. C.	13,500.00	100	13,500.00	13,500.00	July 9, 1915	Demand	6	None	None	393.75									
3	Decree in the matter of Henry E. Weston Trusteeship, Boston Mass.	50,000.00	100	50,000.00	50,000.00	May 28, 1915			None	None	None									
Totals,		\$95,381.25	.....	\$86,006.25	\$71,000.00	.....	.....		\$	\$	\$810.00	.....	\$1,881.25	\$1,881.25	.....	\$58,604.69	\$52,379.94			

SCHEDULE C—Part 2

FORM 6

*Showing all Collateral Loans **MADE** during 1915 and all Substitutions of Collateral thereon during said year.*

No.	Description of Security Accepted as Collateral when Loan was Made	Par Value	Rate Used to Obtain Market Value	Market Value at Date of Loan	Amount Loaned Thereon	Date of Loan	Maturity of Loan	Rate of Int. on Loan	SUBSTITUTIONS OF COLLATERAL, VIZ.:								NAME OF ACTUAL BORROWER	
									COLLATERAL SUBSTITUTED				COLLATERAL RELEASED					
									Description	Date	Par Value	Market Value	Description	Date	Par Value	Market Value		
		\$		\$	\$							\$	\$			\$	\$	
1	Seaboard Fisheries Co. Incorporated Repayment Bond	1,881.25	100	1,881.25						See Schedule C. Part 1								R. M. Rownd T. C. Meadows
2	Deed of Trust on Property located in Washington, D. C.	13,500.00	100	13,500.00	13,500.00	July 9 1915	Demand	6%										E. K. Fox
3	Decree in the matter of Henry E. Weston, Trusteeship Boston, Mass.	50,000.00	100	50,000.00	50,000.00	May 28 1915	—	—										Walter C. Cogswell
Totals,		\$ 65,381.25		\$ 65,381.25	\$ 63,500.00						\$	\$			\$	\$		

NOTE.—Substitutions of collateral need be shown in detail in only one exhibit. Refer in each of the other exhibits to the number of the loan in the exhibit in which the substitution is shown and show the substitutions in Part 1 when feasible.

SCHEDULE C—Part 3

*Showing all Collateral Loans **DISCHARGED** in whole or in part during 1915 and all Substitutions of Collateral thereon during said year.*

No.	Description of Collateral released when Loan was Discharged. (In case of Partial Payments enter Collateral—release only)	Par Value	Rate Used to Obtain Market Value	Market Value at Date of Discharge	Amount of Loan Repaid	Date of Loan	Date of Repayment	INTEREST		SUBSTITUTIONS OF COLLATERAL, VIZ.:								NAME OF ACTUAL BORROWER
								Rate on Loan	Amount Received During 1915	COLLATERAL SUBSTITUTED				COLLATERAL RELEASED				
										Description	Date	Par Value	Market Value	Description	Date	Par Value	Market Value	
		\$		\$	\$			\$			\$	\$			\$	\$		
1	Assets Realization Co. GOLD NOTES Secured by Guaranty Trust Co. of New York under and pursuant to a Trust Agreement dated the first day of January 1914 between the Company and Guaranty Trust Co. of New York as Trustee.	23,096.79	100	23,096.79	23,096.79	March 23 1914	Dec. 9th	6%	1,990.17									Assets Realization Co.
		12,107.90	100	12,107.90	12,107.90	March 23 1914	Dec. 9th	6%	1,043.30									
2	First Mortgage 10 years 6% Gold Coupon Bonds dated January 15, 1912 of the Friction Pulley and Machine Works of Hudson Falls, New York, payable January 15, 1922.	10,000.00	100	10,000.00	(10,000.00 charged off)	Sept. 30 1913	—	6%	300.00									Friction Pulley and Machine Works
3	(P.) 41 Shares Preferred Stock and 68 Shares Common Stock of the International Agricultural Corporation 165 Broadway, N. Y.	4,100.00	69/4	2,839.25	1,026.36	Aug. 14 1915	May 12th } Sept. 17th }											
		6,800.00	27	1,836.00	2,500.00			6%	151.91									
4	Sinking Fund 20 years 6% Gold Coupon Bonds of Atlantic Phosphate and Oil Corporation dated July 1, 1913 payable July 1, 1933.	2,500.00	100	2,500.00						See Schedule C Part 1								R. M. Rownd T. C. Meadows
	Totals.	\$58,604.69		\$ 52,379.94	\$ 48,731.05			\$3,485.38		\$	\$				\$	\$		

NOTE.—Indicate partial payments in Part 3 by the letter "P" in number column.

Showing all **BONDS** owned by the Company December 31, 1915

DESCRIPTION. Give complete and accurate description of all bonds owned, including the location of all street railway and miscellaneous companies. If bonds are "serial" issues, give amount maturing each year.	INTEREST		YEAR OF		BOOK VALUE	PAR VALUE	Rate Used to Obtain Market Value	MARKET VALUE (excluding accrued interest)	ACTUAL COST (excluding accrued interest)	INTEREST		Increase, by Adjustment, in Book Value During 1915	Decrease, by Adjustment, in Book Value During 1915	
	Rate of per cent	*How Paid	Maturity	Option						Amount Due and Accrued Dec. 31, 1915	Gross Amount Received During 1915			
GOVERNMENT														
Columbia, District of, Registered	2.65	Feb.—Aug.	1924		\$ 447,200.00	\$ 430,000.00	104	\$ 447,200.00	\$ 489,500.00	\$ 6,995.81	\$ 15,238.75	\$	\$	
Treasury Bonds of the Mexican Federal Government	6		1923		63,000.00	100,000.00	63	63,000.00	85,000.00	15,000.00			17,000.00	
STATE, COUNTY AND MUNICIPAL														
Alabama, State of, Series A. Coupon	4	Jan.—July	1956		50,000.00	50,000.00	100	50,000.00	54,620.00	1,000.00	2,000.00			
Georgia, State of, Registered	4½	do	1916		25,000.00	25,000.00	100	25,000.00	29,125.00	562.50	1,170.00			
New York State Canal Improvement Registered	3	do	1950		99,000.00	100,000.00	99	99,000.00	102,250.00	1,500.00	3,000.00			
Virginia, State of, Century Registered	3	do	1991		24,920.00	28,000.00	89	24,920.00	18,480.00	420.00	840.00	1,400.00		
Columbus, Ohio, City of, Registered	4	Mar.—Sept.	1945		31,200.00	30,000.00	104	31,200.00	30,450.00	400.00	1,200.00	600.00		
New York, N. Y., City of, Consolidated Stock Registered	3	May—Nov.	1920		71,250.00	75,000.00	95	71,250.00	75,562.50	375.00	2,250.00			
New York, N. Y., City of, Corporate Stock Registered	3½	do	1929		47,000.00	50,000.00	94	47,000.00	54,875.00	291.67	1,750.00	500.00		
New York, N. Y., City of, Corporate Stock Registered (School Houses etc.)	3½	do	1953		22,000.00	25,000.00	88	22,000.00	24,437.50	145.83	875.00			
New York, N. Y., City of, Corporate Stock Registered	4	do	1956		98,000.00	100,000.00	98	98,000.00	100,625.00	666.67	4,000.00		1,000.00	
Portland, Oregon, City Hall Coupon	5	Jan.—July	1922		52,000.00	50,000.00	104	52,000.00	60,385.00	1,250.00	2,500.00		500.00	
Porto Rico, Registered, Series J. Gold Loan of January 1, 1907	4	Jan.—July	1917		10,000.00	10,000.00	100	10,000.00	10,291.67	200.00	400.00			
Salt Lake City, Utah, Refunding Coupon	4	May—Sept.	1918		24,750.00	25,000.00	99	24,750.00	26,375.00	333.34	1,000.00			
RAILROAD														
Canadian Northern Railway Company Gold Coupon (Winnipeg Terminals)	4	June—Dec.	1939		83,000.00	100,000.00	83	83,000.00	100,750.00	2,000.00	4,000.00		10,000.00	
New York Central R. R. Co. Convertible Debentures	6	May—Nov.	1935		228,000.00	200,000.00	114	228,000.00	206,983.75	2,000.00	6,000.00	21,016.25		
MISCELLANEOUS														
New York Gas & Electric Light, Heat and Power Company, 1st Mortgage Gold Coupon	5	June—Dec.	1940		105,000.00	100,000.00	105	105,000.00	108,870.00	416.66	5,000.00			
Totals														
					1,481,320.00	1,498,000.00		1,481,320.00	1,578,580.42	33,557.48	51,223.75	23,516.25	28,500.00	

Valuations as of June 30, 1914 fixed by New York Insurance Department

SCHEDULE D—Part 2

Showing all **STOCKS** owned by the Company December 31, 1915

No. of Shares	DESCRIPTION Give complete and accurate description of all stocks owned, including location of all street railway, bank, trust and miscellaneous companies	BOOK VALUE	PAR VALUE	Rate Used to Obtain Market Value	MARKET VALUE	ACTUAL COST	DIVIDENDS			Increase, by adjustment, in book value During 1915	Decrease, by adjustment, in book value During 1915	
							Rate of in each of last three years					Amount Received During 1915
							1913	1914	1915			
	<u>RAILROAD</u>	\$	\$		\$	\$				\$	\$	\$
8,000	Lehigh Valley Railroad Company	668,000.00	400,000.00	83 1/2	668,000.00	678,615.00	10	10	10	40,000.00	112,000.00	
2,500	New York Central R. R. Co.	275,000.00	250,000.00	110	275,000.00	293,668.75	5	5	5 1/2	10,468.75	50,000.00	
7700	Pennsylvania Railroad Company	458,150.00	385,000.00	59 1/2	458,150.00	478,904.38	6	6	6	23,100.00	30,800.00	
	<u>BANK AND TRUST CO.</u>											
100	Chase National Bank of N. Y.	62,500.00	10,000.00	625	62,500.00	50,000.00			15	1,500.00	12,500.00	
720	Guaranty Trust Co. of N. Y.	300,960.00	72,000.00	418	300,960.00	187,625.00	32	30	26	9,360.00	66,960.00	
308	The First-Second National Bank of Pittsburgh, Pa.	29,260.00	30,800.00	95	29,260.00	38,500.00						2,772.00
	<u>MISCELLANEOUS</u>											
600	American Telephone & Telegraph Co., New York	77,400.00	60,000.00	129	77,400.00	78,362.50	8	8	8	4,800.00	3,600.00	
5000	Amsuco Securities Co.	450,000.00	500,000.00	90	450,000.00	500,000.00	5	4	4	20,000.00		50,000.00
500	Consolidated Gas Company of New York	72,000.00	50,000.00	144	72,000.00	100,875.00	6	8 1/2	6 1/2	3,375.00	7,500.00	
625	Lehigh Valley Coal Sales Co.	50,625.00	31,250.00	81	50,625.00	61,205.50	10	10	10	3,125.00		4,062.50
VALUATIONS FIXED BY NEW YORK INSURANCE DEPARTMENT												
Totals \$ 2,443,895.00 \$ 1,789,050.00 \$ 2,443,895.00 \$ 2,467,756.13 \$ 115,728.75 \$ 283,360.00 \$ 56,834.50												

VALUATIONS FIXED BY NEW YORK
INSURANCE DEPARTMENT

Showing all Bonds and Stocks **ACQUIRED** During 1915.

DESCRIPTION (Full name and number of shares of each block of stock. Full name, rate of interest and date of maturity of bonds)		DATE ACQUIRED	NAME OF VENDOR	COST TO COMPANY (excluding accrued interest on bonds)	BOOK VALUE	PAR VALUE	Paid for accrued Interest on Bonds acquired During 1915	
—STOCKS—								
100 Shares Chase National Bank of New York		JANUARY 4	W. P. Holly	50,000.00	50,000.00	10,000.00		
360 Shares The Guaranty Trust Co. of New York		DECEMBER 28	Guaranty Trust Co.	36,000.00	36,000.00	36,000.00		
17 Shares American Express Co.		OCTOBER 9	Cora J. Guileau	1,759.50	1,759.50	1,700.00		
TOTAL STOCKS				87,759.50	87,759.50	47,700.00		
—BONDS—								
New York Central R. R. Co., 6% Convertible Gold Debentures—due May 1, 1935		JUNE 9	H. Block & Co.	15,431.25	15,431.25	15,000.00		
			Cumings & Marckwald	5,143.75	5,143.75	5,000.00		
			J. S. Farlee & Co.	10,300.00	10,300.00	10,000.00		
			H. Block & Co.	10,300.00	10,300.00	10,000.00		
		JUNE 14	Cumings & Marckwald	41,300.00	41,300.00	40,000.00		
		JUNE 15	Low, Dixon & Co.	10,350.00	10,350.00	10,000.00		
			Day & Heaton	10,350.00	10,350.00	10,000.00		
			H. T. Carey & Co.	3,097.50	3,097.50	3,000.00		
			L. M. Prince & Co.	10,337.50	10,337.50	10,000.00		
			H. Block & Co.	7,236.25	7,236.25	7,000.00		
		JUNE 23	Cumings & Marckwald	7,271.25	7,271.25	7,000.00		
			W. I. Shuman	7,271.25	7,271.25	7,000.00		
			L. M. Prince	6,232.50	6,232.50	6,000.00		
		JUNE 24	Cumings & Marckwald	10,387.50	10,387.50	10,000.00		
			Herzog & Glazier	10,387.50	10,387.50	10,000.00		
			Denny, Pomroy & Co.	10,400.00	10,400.00	10,000.00		
			W. I. Shuman	10,387.50	10,387.50	10,000.00		
		JUNE 25	W. I. Shuman	20,800.00	20,800.00	20,000.00	1,539.98	
		DECEMBER 9	Assets Realization Co.	45,000.00	45,000.00	45,000.00	435.00	
Coast and Lakes Contracting Corporation 6% Gold Notes due April 10, 1916								
—TOWN WARRANTS—								
TOWN	COUNTY	STATE						
McIntosh	Carson	South Dakota	April 1, 1916	JANUARY 23	A. E. Adams, Minneapolis, Minn.	28.00	28.00	28.00
Beach	Golden Valley	North Dakota		MARCH 15	" " "	12.00	12.00	12.00
Buffalo	Harding	South Dakota		MARCH 19	" " "	100.00	100.00	100.00
Klamath Falls	Klamath	Oregon		MARCH 20	Wm. J. Lyons, Portland, Oregon	25.00	25.00	25.00
" "	"	"		MARCH 20	" " "	50.00	50.00	50.00
Council Bluffs	Pottawattamie	Iowa		MARCH 29	F. H. Noble, Des Moines, Iowa	425.00	425.00	425.00
Winner	Tripp	South Dakota		APRIL 15	A. E. Adams, Minneapolis, Minn.	190.00	190.00	190.00
Manning	Dunn	North Dakota		MAY 5	" " "	40.00	40.00	40.00
Chinook	Blaine	Montana	December 1, 1915	JUNE 3	Wm. E. McKell, Salt Lake City, Utah	186.00	186.00	186.00
Dupree	Ziebach	South Dakota		NOVEMBER 4	A. E. Adams, Minneapolis, Minn.	76.00	76.00	76.00
North Yakima	Yakima	Washington		NOVEMBER 18	E. J. Lyons, Seattle, Wash.	5.00	5.00	5.00
Shelby	Teton	Montana		NOVEMBER 18	Wm. E. McKell, Salt Lake City, Utah	10.00	10.00	10.00
Klamath Falls	Klamath	Oregon		DECEMBER 2	Wm. J. Lyons, Portland, Oregon	10.00	10.00	10.00
TOTAL BONDS					253,140.75	253,140.75	246,157.00	
GRAND TOTAL					340,900.25	340,900.25	293,857.00	1,974.98

SCHEDULE D—Part 4

*Showing all Bonds and Stocks **SOLD, REDEEMED** or otherwise **DISPOSED OF** during 1915.*

DESCRIPTION Full name and number of shares of each block of stock. Full name, rate of interest and date of maturity of bonds.	DATE SOLD	NAME OF PURCHASER	Consideration (excluding ac- crued interest on bonds)	PAR VALUE	Cost to Company (excluding accrued interest on bonds)	Book Value at Date of Sale	Increase, by Adjustment, in Book Value During 1915	Decrease, by Adjustment, in Book Value During 1915	Profit on Sale	Loss on Sale	Interest and Dividends Rec'd. During 1915 (including accrued) interest on bonds sold
STOCKS											
Lehigh Valley R. R. Co.	November 10	Moore & Schley	8,025.00	5,000.00	8,482.69	6,950.00	1,532.69			457.69	
		Anderson Bruns & Co.	32,000.00	20,000.00	33,930.75	27,800.00	6,130.75			1,930.75	
	" 12	Eastman Dillon & Co.	8,100.00	5,000.00	8,482.68	6,950.00	1,532.68			382.68	
		Rhyts & Bonar	8,100.00	5,000.00	8,482.69	6,950.00	1,532.69			382.69	
		Menken	8,100.00	5,000.00	8,482.69	6,950.00	1,532.69			382.69	
		Laidlaw & Co.	8,100.00	5,000.00	8,482.69	6,950.00	1,532.69			382.69	
	" 15	Hornblower & Weeks	8,100.00	5,000.00	8,482.69	6,950.00	1,532.69			382.69	
	" 17	J. Field	41,000.00	25,000.00	42,413.44	34,750.00	7,663.44			1,413.44	
	" 22	DeHaven & Townsend	24,900.00	15,000.00	25,448.06	20,750.00	4,698.06			548.06	
		DeCordova	16,500.00	10,000.00	16,956.37	13,900.00	3,056.37			356.37	10,000.00
New York Central R. R. Co.	June 9	E. F. Hutton & Co.	43,750.00	50,000.00	58,733.75	45,000.00	13,733.75			14,983.75	
	" 14	G. F. Blandy	35,000.00	40,000.00	46,987.00	39,000.00	10,987.00			11,987.00	
		L. Levy & Co.	8,750.00	10,000.00	11,746.75	9,000.00	2,746.75			2,996.75	
		A. Francke	26,550.00	30,000.00	35,240.25	27,000.00	8,240.25			5,640.25	
		L. Hirsch & Co.	17,750.00	20,000.00	23,493.50	18,000.00	5,493.50			5,793.50	
	" 23	Mills, Merwin & Gross	8,900.00	10,000.00	11,746.75	9,000.00	2,746.75			2,846.75	
		W. B. Beekman & Co.	8,900.00	10,000.00	11,746.75	9,000.00	2,746.75			2,846.75	
		F. P. Moore & Co.	8,900.00	10,000.00	11,746.75	9,000.00	2,746.75			2,846.75	
		Alex. Sinabeimer	8,900.00	10,000.00	11,746.75	9,000.00	2,746.75			2,846.75	
		G. F. Blandy	53,900.00	60,000.00	70,486.50	54,000.00	16,486.50			16,586.50	10,468.75
American Express Co.	October 15	Homans & Co.	1,836.00	1,700.00	1,759.50	1,759.50			76.50		
		Total Stocks	386,111.00	351,700.00	465,082.00	365,759.50	99,322.50		76.50	79,047.50	20,468.75
BONDS											
Coast & Lakes Contracting Corporation 6% Gold Notes due April 10, 1916	December 31	Chase National Bank	45,000.00	45,000.00	45,000.00	45,000.00					600.00
Receivers Certificates—The North Electric Co. and The Telephone Improvement Co. 6%	December 31	Chase National Bank	55,000.00	55,000.00	55,000.00	55,000.00					4,646.97
Philadelphia Bourse Stock charged off to P. & L.	March 31, 1899										25.00
New York City Consolidated 3% Stock due November 1, 1915	November 5	City of New York	25,000.00	25,000.00	25,187.50	25,000.00	187.50			187.50	750.00
State of Georgia 4% Bonds due July 1, 1915	July 6	State of Georgia	1,000.00	1,000.00	1,171.25	1,000.00	171.25			171.25	
American Telephone & Telegraph Co. 4% Collateral Trust Coupon Bonds due July 1, 1929	November 23	W. I. Shurman Hertzfeld & Stern	43,740.00 1,825.00	48,000.00 2,000.00	42,944.40 1,789.35	42,780.00 9.35	224.40 9.35		795.60 35.65		2,788.89
Northern Pacific Ry. Co. 4% Refunding and Investment Mortgage Gold Coupon Bonds due July 1st, 1947	December 29	J. H. Becker & Co.	48,062.50	50,000.00	48,250.00	48,000.00	250.00			187.50	3,362.50
The Baltimore & Ohio R. R. Co. 3% Prior Lien Gold Coupon Bonds due July 1, 1925	December 29	Asiel & Co.	46,562.50	50,000.00	45,750.00	46,000.00		250.00	812.50		2,615.28
Tennessee Central R. R. Co. General Mortgage 5% Gold Coupon Bonds due January 1, 1964	November 3	Amasco Securities Co.	444.00	444,000.00	338,400.00	111,000.00	227,400.00			337,956.00	

SCHEDULE D—Part 4 Continued

Showing all Bonds and Stocks SOLD, REDEEMED or otherwise DISPOSED OF during 1915.

DESCRIPTION			DATE SOLD	NAME OF PURCHASER	Consideration (excluding ac- crued interest on bonds)	PAR VALUE	Cost to Company (excluding accrued interest on bonds)	Book Value at Date of Sale	Increase, by Adjustment, in Book Value During 1915	Decrease, by Adjustment, in Book Value During 1915	Profit on Sale	Loss on Sale	Interest and Dividends Rec'd During 1915 (including accrued interest on bonds sold)
Full name and number of shares of each block of stock, Full name, rate of interest and date of maturity of bonds.													
—TOWN WARRANTS—													
TOWN	COUNTY	STATE											
Butler	Oneida	New York	February 24	Redeemed	41.50	41.50	41.50	41.50					
Annsville	"	"	March 26	"	5.00	5.00	5.00	5.00					
Ovid	"	"	March 20	"	12.20	12.20	12.20	12.20					
Lodi	"	"	March 16	"	8.00	8.00	8.00	8.00					
Lodi	"	"	March 16	"	3.00	3.00	3.00	3.00					
Lebanon	"	"	March 20	"	5.00	5.00	5.00	5.00					
Canden	Oneida	New York	March 16	"	50.00	50.00	50.00	50.00					
Erin	"	New York	April 10	"	33.34	33.34	33.34	33.34					
Catlin	Chemung	New York	March 19	"	10.00	10.00	10.00	10.00					
Catlin	Chemung	New York	March 19	"	7.66	7.66	7.66	7.66					
Catlin	Chemung	New York	March 19	"	9.00	9.00	9.00	9.00					
Catlin	Chemung	New York	March 19	"	5.00	5.00	5.00	5.00					
Lisle	Broome	New York	March 20	"	\$1.84	\$1.84	\$1.84	\$1.84					
Lowville	Lewis	New York	February 9	"	12.00	12.00	12.00	12.00					
Lowville	Lewis	New York	February 9	"	5.00	5.00	5.00	5.00					
Lyons	"	"	February 24	"	25.00	25.00	25.00	25.00					
Ontario	"	New York	February 24	"	92.49	92.49	92.49	92.49					
Schroeppe (Phoenix)	Oswego	"	March 26	"	50.00	50.00	50.00	50.00					
"	Oswego	"	March 26	"	7.06	7.06	7.06	7.06					
"	Oswego	"	March 26	"	5.00	5.00	5.00	5.00					
Annsville (Rome)	Oneida	"	March 26	"	22.00	22.00	22.00	22.00					
"	Oneida	"	March 26	"	5.00	5.00	5.00	5.00					
Vicuna (Sandy Creek)	Oneida	New York	March 16	"	40.74	40.74	40.74	40.74					
Savannah	"	New York	February 24	"	104.90	104.90	104.90	104.90					
Vernon	Oneida	New York	March 16	"	114.18	114.18	114.18	114.18					
Cayuta (Watkins)	"	New York	December 11	"	6.40	6.40	6.40	6.40					
"	"	New York	December 11	"	4.00	4.00	4.00	4.00					
Hector	"	"	March 20	"	77.00	77.00	77.00	77.00					
Wolcott	"	"	February 24	"	10.00	10.00	10.00	10.00					
Wolcott	"	"	February 24	"	10.00	10.00	10.00	10.00					
Heron	"	"	February 24	"	26.00	26.00	26.00	26.00					
Watertown	Jefferson	New York	February 6	"	15.00	15.00	15.00	15.00					
Adams	"	"	February 6	"	106.80	106.80	106.80	106.80					
Syracuse (Canton)	St. Lawrence	"	February 6	"	60.00	60.00	60.00	60.00					
"	St. Lawrence	"	February 6	"	75.00	75.00	75.00	75.00					
Stockholm	"	"	February 6	"	25.00	25.00	25.00	25.00					
Cortland	Cortland	New York	February 24	"	350.00	350.00	350.00	350.00					
Shelby	"	Montana	December 13	Amusco Securities Co.	10.00	10.00	10.00	10.00					
Shelby	"	Montana	December 13	"	15.00	15.00	15.00	15.00					
Sturgis	Meade	South Dakota	December 13	"	57.50	57.50	57.50	57.50					
McIntosh	"	South Dakota	December 13	"	28.00	28.00	28.00	28.00					
Beach	Golden Valley	North Dakota	December 13	"	12.00	12.00	12.00	12.00					
Buffalo	"	North Dakota	December 13	"	100.00	100.00	100.00	100.00					
Klamath Falls	Klamath	Oregon	December 13	"	25.00	25.00	25.00	25.00					
"	Klamath	Oregon	December 13	"	50.00	50.00	50.00	50.00					
Winner	"	South Dakota	December 13	"	190.00	190.00	190.00	190.00					
Manning	Dunn	North Dakota	December 13	"	40.00	40.00	40.00	40.00					
Dupree	Ziebach	South Dakota	December 13	"	76.00	76.00	76.00	76.00					
Shelby	"	Montana	December 13	"	10.00	10.00	10.00	10.00					
Klamath Falls	Klamath	Oregon	December 13	"	10.00	10.00	10.00	10.00					
Thermopolis	Hot Springs	Wyoming	January 21	Redeemed	81.00	81.00	81.00	81.00					
Council Bluffs	Pottowattamie	Iowa	June 3	"	425.00	425.00	425.00	425.00					
Chinook	Blaine	Montana	July 20	"	186.00	186.00	186.00	186.00					4.64
North Yakima	Yakima	Washington	December 3	"	5.00	5.00	5.00	5.00					2.75
TOTAL BONDS					269,444.71	722,810.71	606,303.21	378,310.71	228,242.50	250.00	1,643.75	338,502.25	14,796.03
Grand Total					\$ 655,555.71	\$1,074,510.71	\$1,071,385.21	\$ 744,070.21	\$ 327,565.00	\$ 250.00	\$ 1,720.25	\$ 417,549.75	\$ 35,264.78

SCHEDULE H

Showing all Salvage received during 1915, on account of Losses and Claims paid prior to and including December 31, 1915, which is shown in line 17, column 3, page 3, and deducted from the Disbursements in the Annual Statement of the AMERICAN SURETY COMPANY OF NEW YORK for the year ending December 31, 1915.

AMOUNT OF SALVAGE RECEIVED IN CASH, VIZ.: ON LOSSES OF 1915, \$ 405,643.21 ; ON LOSSES OF PREVIOUS YEARS, UNPAID DECEMBER 31, 1914, \$ 19,534.69 ;
ON LOSSES OF PREVIOUS YEARS PAID PRIOR TO DECEMBER 31, 1914, \$ 120,333.44 ; TOTAL, \$ 545,511.34

SALVAGE OTHER THAN CASH.

(1) ON LOSSES OF 1915.	(2) POLICY NUMBER.	(3) NAME OF INSURED.	(4) ADDRESS OF INSURED.	(5) KIND OF INSURANCE.	(6) BOOK VALUE OF PROPERTY RECEIVED AS SALVAGE.	(7) DESCRIPTION OF PROPERTY.
	03641 075197	German National Bank of Pittsburgh, Pa.	Pittsburgh, Pa.	Surety	\$21,138.46	CERTIFICATE No. 776 dated Aug. 13, 1915, showing that this Company as a depositor of the German National Bank of Pittsburgh is entitled to be paid \$21,138.46 with interest thereon at 3%.
	0411605	Joseph G. Renvers	Pittsburgh, Pa.	Fidelity	1,540.84	CERTIFICATE No. 774 dated Aug. 13, 1915, showing that this Company as a depositor of the German National Bank of Pittsburgh is entitled to be paid \$3,081.67 with interest thereon at 3%. Difference of \$1,540.83 is the Globe Indemnity Company's interest in future recovery as Reinsurer.
	0316416	Treasurer, Willing Workers Lodge No. 418, Ladies' Auxiliary to Brotherhood of Railroad Trainmen	Columbus, Ohio	Fidelity	24.58	CERTIFICATE No. 775 dated Aug. 13, 1915, showing that this Company as a depositor of the German National Bank of Pittsburgh is entitled to be paid \$24.58 with interest thereon at 3%.
	0319970	L. R. Wright & Company	Dallas, Texas	Surety	6,500.00	THIRTEEN Court House and Jail Building Certificates Nos. 279 to 291, inclusive, \$500.00 each, issued by the County of Phillips, Ark. Payable July 1, 1931. 6% semi-annual interest warrants attached.
	0236147	German National Bank of Pittsburgh, Pa.	Pittsburgh, Pa.	Surety	2,129.86	CERTIFICATE No. 1202 dated Aug. 13, 1915, showing that this Company as a depositor of the German National Bank of Pittsburgh is entitled to be paid \$2,129.86 with interest thereon at 3%.
	0506514	Mercantile National Bank of Pueblo, Colo.	Pueblo, Colo.	Surety	19,427.76	RECOVERY of at least 66 2/3% of Loss Paid Expected. As a matter of fact, dividends aggregating 60% have already been declared.
	0541894	Bank of Cape Vincent	Cape Vincent, N. Y.	Surety	2,282.55	AMOUNT credited represents 90% of loss sustained.
	0452332	Peoples Savings Bank & Trust Company	Silver Lake, N. Mex.	Surety	3,971.62	AMOUNT represents 80% of net loss. It is expected that 100% will be paid by Bank. Total Loss \$9,029.08.
	317503	Ponca State Bank	Ponca City, Okla.	Surety	5,000.00	REINSURANCE Fidelity & Deposit Company of Maryland. 1/2%. REINSURANCE National Surety Company. 1/2%. NOTE \$5,000.00, dated March 3, 1915, at Ponca City, Okla., payable to the order of this Company three years after date with interest at 6% per annum. Signed by John H. Koller, Mrs. Daisy Koller and Mrs. John Koller. Secured by Mortgage on property known as Lot 10, Block 48 in the Townsite of Hartman—a legal subdivision of Ponca. Improved by a two-story house. Insured against loss by fire for \$3,000.00.
	0385547	Edmund K. Fox	Washington, D. C.	Surety	13,500.00	DEMAND NOTE \$13,500.00 dated July 9, 1915. Signed by E. K. Fox. Secured by Second Deed of Trust on an office building owned by Mr. Fox in Washington, D. C., and known as 1311 H Street, N. W., and also a Deed of Trust to property situated at 21st Street and Pennsylvania Avenue, known as Penn Gardens, Washington, D. C.
	06614	W. A. Carpenter	Portland, Ore.	Surety	3,416.07	PART of amount considered as Salvage Recoverable. Property in Portland, Oregon, conservatively estimated to be worth \$5,000.00, known as Lot 5, in Block 1, Ione S. Bickerton's Addition. Property is improved by a bungalow insured against loss by fire for \$4,000.00.
				Carried Forward	\$ 624,443.88	

On Losses of Previous Years
unpaid December 31, 1914.

NIL

SCHEDULE H—Continued

Showing all Salvage received during 1915, on account of Losses and Claims paid prior to and including December 31, 1915, which is shown in line 17, column 3, page 3, and deducted from the Disbursements in the Annual Statement of the AMERICAN SURETY COMPANY OF NEW YORK for the year ending December 31, 1915.

On Losses of Previous Years paid
prior to December 31, 1914

(1) ON LOSSES OF 1915.	(2) POLICY NUMBER.	(3) NAME OF INSURED.	(4) ADDRESS OF INSURED.	(5) KIND OF INSURANCE. Brought forward	(6) BOOK VALUE OF PROPERTY RECEIVED AS SALVAGE. 624,443.68	(7) DESCRIPTION OF PROPERTY.
	0106027	Commonwealth Bank of Richmond, Va.	Richmond, Va.	Surety	140.05	AMOUNT authorized by New York Insurance Department Examiner to be carried as Salvage Recoverable. Amount carried represents 10% of loss.
	986898	Farmers & Miners Bank of Mariana, Pa.	Mariana, Pa.	Surety	756.78	NEW YORK Insurance Department Examiner authorized carrying as Salvage Recoverable 40% of loss. Subsequently a dividend of 25% was paid. Amount carried represents 15%.
	0239337 0239338	Clerk and Banker, Hemlock Circle No. 126, Women of Woodcraft	Butte, Mont.	Fidelity	26.66	NEW YORK Insurance Department Examiner authorized carrying as Salvage Recoverable 38% of loss. Subsequently dividends aggregating 25% were paid. Amount represents 13%.
	281978	Teutonia Bank & Trust Company	New Orleans, La.	Surety	350.00	AMOUNT authorized by New York Insurance Department Examiner to carry as Salvage Recoverable. Amount represents 7% of loss.
	998037	Teutonia Bank & Trust Company	New Orleans, La.	Surety	1,591.17	AMOUNT authorized by New York Insurance Department Examiner to carry as Salvage Recoverable. Amount represents 7% of loss.
	889294	Texarkana Trust Company	Texarkana, Ark.	Surety	750.00	AMOUNT authorized by New York Insurance Department Examiner to carry as Salvage Recoverable. Amount represents 15% of loss.
	25114	H. E. Weston and Wm. H. Weston, Trustee	Boston, Mass.	Surety	50,000.00	APPRAISED value (by New York Insurance Department Examiner) of award against Weston Estate.
	026743	Farmers & Miners Bank of Mariana, Pa.	Mariana, Pa.	Surety	221.83	NEW YORK Insurance Department Examiner authorized carrying as Salvage Recoverable 40% of loss. Subsequently a dividend of 25% was paid. Amount carried represents 15%.
	0342387	Treasurer, Supreme Trustees, Vesta Circle	Chicago, Ill.	Fidelity	103.80	AMOUNT authorized by New York Insurance Department Examiner. Probable further dividend of 44% by Receiver of Ferwood Trust & Savings Bank.
	0235760 0235761	First National Bank of Elizabeth, Pa.	Elizabeth, Pa.	Surety	3,008.00	INFORMATION at hand indicates probable further recovery of 20%. New York Insurance Department Examiner previously authorized carrying as Salvage Recoverable 15%. Amount carried represents 20%.
	0200863 0258845	First National Bank of Pensacola, Fla.	Pensacola, Fla.	Surety	7,500.00	NEW YORK Insurance Department Examiner authorized carrying as Salvage Recoverable 40% of loss. Subsequently a dividend of 10% was paid. Amount carried represents 30%.
	0233061	First National Bank of Superior, Nehr.	Superior, Nehr.	Surety	5,000.00	AMOUNT authorized by New York Insurance Department Examiner to carry as Salvage Recoverable. Amount represents 90% of loss.
	955916	First National Bank of Sutton, Nehr.	Sutton, Nehr.	Surety	431.67	AMOUNT authorized by New York Insurance Department Examiner to carry as Salvage Recoverable. Amount represents 15% of loss.
	233035 233036	First Scandia Bank of Everett, Wash.	Everett, Wash.	Surety	496.33	AMOUNT authorized by New York Insurance Department Examiner to carry as Salvage Recoverable. Amount represents 5% of loss.
	0239301 0239302	Clerk and Banker, Apple Blossom Circle No. 107, Women of Woodcraft	Grand Junction, Colo.	Fidelity	18.67	NEW YORK Insurance Department Examiner authorized carrying as Salvage Recoverable 15% of loss. Subsequently a dividend of 5% was paid. Amount represents 10%.
	836636	Mt. Vernon National Bank of Mt. Vernon, N. Y.	Mt. Vernon, N. Y.	Surety	250.80	AMOUNT authorized by New York Insurance Department Examiner to carry as Salvage Recoverable. Amount represents 5% of loss.
	73042	W. A. McKenzie, Guardian	Lomoke, Ark.	Surety	9,788.22	PART of \$15,000.00 considered as Salvage Recoverable; balance credited to claim expense. We hold Deeds to Various Tracts of land in the County of Lomoke, Ark., conservatively estimated to be worth \$17,500.00.
	548864	C. H. Anglemas	Rahway, N. J.	Fidelity	2,133.00	BALANCE due on purchase money mortgage on property in Rahway, N. J., 81 Jacques Avenue. Mortgageor, Fred H. Albee. Value of property \$2,800.00. Mortgage dated Dec. 4, 1915, due in three years. Interest 5 1/2%, payable semi-annually.
	06614	W. A. Carpenter	Portland, Ore.	Surety	1,217.60	FURTHER sum considered as Salvage Recoverable on case described under Salvages "On Losses of 1915."

Total

\$708,227.66

SCHEDULE G

Showing all Fidelity, Surety and Credit losses and claims.

Losses and Claims unpaid December 31, per annual statement for each of the following years, viz.:		Net Amount paid during each of the following years on claims undisposed of on December 31, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913 and 1914, respectively, Excluding Expenses of Investigation and Adjustment.														Liability on said Losses and Claims December 31, 1915	
		1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	Total to Date			
1903	Fidelity.....	\$ 168,095.13	45,992.44	13,671.50	95.16	1,047.54	150.18	623.29	NIL	NIL	30.00	35.00	35.00	35.00	60,294.79	NIL	
	Surety.....	180,989.88	44,464.99	44,622.47	27,719.63	142.75	NIL	NIL	NIL	360.75	3,138.33	163,585.03	NIL	53,000.00	224,757.29	NIL	
	Credit.....																
	Total.....	\$ 349,085.01	89,557.43	58,293.97	27,624.47	1,190.29	150.18	623.29	NIL	360.75	3,188.33	163,530.03	35.00	53,035.00	285,052.08	NIL	
1904	Fidelity.....	\$ 157,570.30	62,371.10	2,460.90	787.03	771.91	1,046.79	313.92	132.89	87.50	12.50	15.00	NIL	66,875.92	NIL		
	Surety.....	240,233.31	124,398.54	44,404.47	2,206.99	921.90	1,368.76	4.81	360.75	3,500.00	163,585.03	NIL	53,000.00	283,160.31	NIL		
	Credit.....																
	Total.....	\$ 397,803.61	186,769.64	46,865.37	2,994.02	149.99	321.97	318.73	227.86	3,412.50	163,572.53	15.00	53,000.00	350,036.23	NIL		
1905	Fidelity.....	\$ 186,779.79		42,405.65	8,124.79	334.27	600.67	4,734.93	88.50	98.09	12.50	NIL	NIL	55,332.68	NIL		
	Surety.....	289,994.43		71,242.97	49,395.75	687.37	14,434.34	NIL	14,576.14	2,934.00	163,585.03	240.00	53,200.00	225,546.42	NIL		
	Credit.....																
	Total.....	\$ 476,774.22		113,648.62	48,520.04	353.10	13,833.67	4,734.93	14,487.64	2,835.91	163,572.53	240.00	53,200.00	280,879.10	NIL		
1906	Fidelity.....	\$ 173,904.08			57,679.06	2,675.97	2,412.67	3,854.70	455.67	355.14	12.25	24.49	NIL	65,774.85	NIL		
	Surety.....	399,105.50			100,116.64	39,222.29	13,490.15	10,840.00	17,279.42	3,500.00	163,585.03	5,000.00	53,000.00	241,463.23	NIL		
	Credit.....																
	Total.....	\$ 573,009.58			157,795.70	41,868.26	10,987.48	6,985.30	16,823.75	3,144.86	163,572.78	5,024.49	53,000.00	307,238.08	NIL		
1907	Fidelity.....	\$ 209,465.03				75,707.00	8,808.71	4,874.21	4,040.55	1,102.82	335.47	241.69	60.00	83,609.39	NIL		
	Surety.....	294,403.93				108,267.62	12,963.69	1,247.63	17,278.17	4,314.59	163,585.03	5,000.00	53,000.00	221,234.09	NIL		
	Credit.....																
	Total.....	\$ 503,868.96				183,974.62	4,154.98	3,626.58	13,323.62	3,211.77	163,249.56	5,241.69	53,060.00	304,843.48	NIL		
1908	Fidelity.....	\$ 209,462.22					84,386.99	12,312.04	1,688.81	1,246.70	1,443.16	632.17	120.00	94,454.51	NIL		
	Surety.....	378,051.78					*76,643.07	16,822.13	35,254.40	4,306.72	163,585.03	NIL	53,000.00	209,967.07	675.00		
	Credit.....																
	Total.....	\$ 587,514.00					161,030.06	4,510.11	33,565.59	3,060.02	165,028.19	632.17	53,120.00	304,421.58	675.00		
1909	Fidelity.....	\$ 125,857.79						43,457.73	1,524.31*	182.32	1,322.88	28.00	49.00	43,561.62	NIL		
	Surety.....	428,080.11						*23,534.38*	81,974.73	4,241.37	163,585.03	2,956.22	53,000.00	223,291.73	675.00		
	Credit.....	{ Include Items 9 and 17 on page 5															
	Total.....	\$ 553,937.90						66,992.11	80,450.42	4,423.69	165,107.91	2,928.22	53,049.00	266,853.35	675.00		
1910	Fidelity.....	\$ 122,394.78							33,651.40	11,787.12	3,333.68	18,931.22	488.56	67,214.86	NIL		
	Surety.....	703,072.70							*110,395.77	139,041.14	169,333.77	2,979.41	51,425.20	370,326.89	1,447.00		
	Credit.....	{ Include Items 9 and 17 on page 5															
	Total.....	\$ 825,467.48							144,047.17	150,828.26	172,667.45	21,910.63	51,911.76	437,541.75	1,447.00		
1911	Fidelity.....	\$ 294,598.23								82,800.34	24,773.86	23,302.64	11,994.03	141,970.87	166.56		
	Surety.....	434,267.31								*183,534.95	204,918.24	7,278.80	52,298.30	343,436.60	7,687.70		
	Credit.....	{ Include Items 9 and 15 on page 5															
	Total.....	\$ 728,865.54								266,335.29	249,692.10	30,581.44	41,291.27	485,407.56	7,854.26		
1912	Fidelity.....	\$ 293,693.82									122,504.35	29,514.08	27,034.96	179,053.39	35,755.25		
	Surety.....	412,503.21									*262,787.79	8,386.06	62,417.04	208,756.81	23,993.59		
	Credit.....	{ Include Items 9 and 18 on page 5															
	Total.....	\$ 706,197.03									385,292.14	37,900.14	35,382.08	387,810.20	59,748.84		
1913	Fidelity.....	\$ 323,323.82															
	Surety.....	365,789.06										*106,022.94	35,932.44	141,955.38	60,353.40		
	Credit.....	{ Include Items 9 and 18 on page 5										*270,102.16	15,987.98	286,090.14	34,194.21		
	Total.....	\$ 689,112.88										376,125.10	51,920.42	428,045.52	94,547.61		
1914	Fidelity.....	\$ 440,441.65															
	Surety.....	415,819.98												0127,131.94	0127,131.94	139,887.15	
	Credit.....	{ Include Items 9 and 18 on page 5												1231,427.20	1231,427.20	137,048.48	
	Total.....	\$ 856,261.63												358,559.14	358,559.14	276,935.63	

*These amounts are subject to Reinsurance per previous statements

oThis amount is subject to Reinsurance of \$412.06 per Schedule J (Fidelity)

oThis amount is subject to Reinsurance of \$632.76 per Schedule J (Fidelity)

oThis amount is subject to Reinsurance of \$7,004.14 per Schedule J (Surety)

oThis amount is subject to Reinsurance of \$432.50 per Schedule J (Surety)

oThis amount is subject to Reinsurance of \$7,220.53 per Schedule J (Surety)

SCHEDULE O

LOSSES AND CLAIMS OTHER THAN LIABILITY AND WORKMEN'S COMPENSATION CLAIMS

(1) CLASSES	(2) Estimated Liability on Unpaid Losses and Claims Dec. 31, 1914, per Form 2 in 16, column 7, and Item 15 page 1, of last annual statement	(3) Increase or Decrease in such Estimated Liability (Indicate decrease by minus sign)	(4) Total (Columns 2 and 3)	(5) Losses and Claims Incurred during 1915 less reinsurance and salvage on said losses and claims	(6) Total (Columns 4 and 5)	(7) (8) (9) Losses and Claims Paid during 1915, viz:			(10) (11) (12) Losses and Claims Unpaid Dec. 31, 1915, viz:		
						Losses and Claims Incurred prior to Jan. 1, 1915, less salvage and reinsurance thereon received during 1915.	Losses and Claims Incurred during 1915 less salvage and reinsurance received during 1915 on said losses and claims	Total (columns 7 and 9)	Estimated Liability Dec. 31, 1915.		
									On Losses and Claims Unpaid Dec. 31, 1914, less reinsurance thereon	On Losses and Claims Incurred during 1915 less reinsurance thereon	Total (columns 10 and 11)
1. Accident	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2. Health											
3. Fidelity	449,441.55	173,422.56	267,019.09	631,242.76	918,261.85	127,131.94	353,926.74	481,058.68	139,887.15	297,316.02	437,293.17
4. Surety	415,819.98	47,344.30	368,475.68	366,091.88	934,567.56	231,427.20	394,114.34	625,541.54	137,048.48	171,977.54	309,026.02
5. Plate Glass											
6. Steam Boiler											
7. Burglary and Theft											
8. Credit ^(Items 9 and 10)											
9. Sprinkler											
10. Tile											
11. Fly Wheel											
12. Auto & Teams Property Damage											
13. Workmen's Collective											
14. Live Stock											
15. Totals	\$ 856,261.53	\$ 220,766.86	\$ 635,494.77	\$ 1,217,334.64	\$ 1,852,829.41	\$ 358,559.14	\$ 748,041.08	\$ 1,106,600.22	\$ 276,933.65	\$ 469,293.56	\$ 746,229.19

AMERICAN SURETY COMPANY OF NEW YORK

GENERAL OFFICES, 100 BROADWAY

SCHEDULE OF SALVAGE RECOVERABLE 1915

Page 4, Line 28 of Annual Statement.

Claim No.	Description	Per cent	Amount of Claim paid	Amount of Salvage
24 616	LA SALLE STREET TRUST & SAVINGS BANK TO NATIONAL LIFE INSURANCE CO.	40% of	\$ 10 671 19	4 268 48
24 450	LA SALLE STREET TRUST & SAVINGS BANK TO BOARD OF TRADE	40% of	37 400 00	14 960 00
24 384	STATE BANK OF CALUMET TO CITY OF CHICAGO	65% of	30 000 00	19 500 00
24 400	ASHLAND TWELFTH STATE BANK TO CITY OF CHICAGO	10% of	7 500 00	750 00
2 911	THE PENCE CO. vs W. W. ESPEY, PORTLAND, OREGON			
3 552	THE PENCE CO. vs JAMES BERRY, PORTLAND, ORE.			
3 554	THE PENCE CO. vs JAMES BERRY, PORTLAND, ORE.			5 857 03
25 222	UNION LOAN & TRUST COMPANY OF CENTRALIA, WASH.	40% of	10 000 00	4 000 00
20 804	RE CASE OF CLARENCE E. SUTHERLAND ACCOUNT GUARANTEED BY THE UNITED STATES MORTGAGE & TRUST CO. NEW YORK.			4 549 35
27 946	PEOPLES SAVINGS & TRUST CO. TO STATE OF NEW MEXICO	80% of	4 964 53	3 971 62
22 082	COMMONWEALTH BANK OF RICHMOND, VA.	10% of	1 400 31	140 05
22 805	FARMERS & MINERS BANK OF MARIANA, PA.	15% of	5 016 95	756 78
22 869	" " " " " "	15% of	1 490 14	221 83
24 443	PERNWOOD TRUST & SAVINGS BANK, CHICAGO, ILLS.	44% of	235 89	103 80
22 889	FIRST NATIONAL BANK OF ELIZABETH, PA.	20% of	15 040 00	3 008 00
23 074	FIRST NATIONAL BANK OF PENSACOLA, FLA.	30% of	25 000 00	7 500 00
23 110	FIRST NATIONAL BANK OF SUPERIOR, NEB.	50% of	10 000 00	5 000 00
22 562	FIRST NATIONAL BANK OF SUTTON, NEB.	15% of	2 877 85	431 67
2 883	FIRST SCANDIA BANK OF EVERETT, WASH.	5% of	9 926 71	496 33
22 920	MESA COUNTY NATIONAL BANK, GRAND JUNCTION, COLO.	15% of	186 62	28 00
16 706	MT. VERNON NATIONAL BANK, MT. VERNON, N. Y.	5% of	5 015 94	250 80
25 020	STATE SAVINGS BANK, BUTTE, MONT.	13% of	205 13	26 66
18 799	TEUTONIA BANK & TRUST CO., NEW ORLEANS, LA.	7% of	5 000 00	350 00
18 800	TEUTONIA BANK & TRUST CO., NEW ORLEANS, LA.	7% of	22 731 03	1 591 17
23 048	TEXARKANA TRUST CO., TEXARKANA, ARK.	15% of	5 000 00	750 00
27 253	MERCANTILE NATIONAL BANK OF PUEBLO, COLO.	66% of	29 141 64	19 427 76
26 921 } 27 016 } 26 881 }	GERMAN NATIONAL BANK OF PITTSBURGH, PA. (Certificate of Deposit 3%)	15% of	151 359 26	22 703 88
27 360	GERMAN NATIONAL BANK OF PITTSBURGH, PA. (Certificate of deposit 3%)	100% of	2 129 86	2 129 86
27 654	BANK OF CAPE VINCENT, CAPE VINCENT, N. Y.	50% of	4 565 10	2 282 55
26 827	TOWN WARRANTS OF HELENA, PHILLIPS COUNTY, ARK. Due July 1, 1931 - (13 @ \$500.00 each)			6 500 00
			TOTAL	131 555 62
Real Estate Section				
24 314	W. A. CARPENTER Case PROPERTY IN PORTLAND, OREGON		5 000 00	
2 975	A. H. TANDY vs J. N. WEBB PROPERTY IN EL PASO, TEXAS		2 500 00	
20 353	W. A. MCKENZIE & WIFE PROPERTY IN LONOKE COUNTY, ARKANSAS		15 000 00	22 500 00
			GRAND TOTAL	\$154 055 62

SCHEDULE J

Showing all the Fidelity and Surety Losses and Claims of the AMERICAN SURETY COMPANY OF NEW YORK unpaid December 31, 1914, including **ALL NOTICES** received by the Company of the occurrence of any event which may result in a loss under Fidelity and Surety Contracts and the disposition of the same.

1 CLAIM NUMBER (Arrange in consecutive order)	2 Date on which First Notice was Received	3 NAME OF OBLIGEE	4 NAME OF PRINCIPAL	5 STATE	6 Amount Claimed	7 Gross penalty of bond without deduction for re-insurance	8 RE-INSURANCE		10 CO-INSURANCE		12 Estimated Liability Dec. 31, 1914 per Annual Statement	13 AMOUNT PAID DURING 1915			16 ‡ Estimated Liability Dec. 31, 1915 per Annual Statement	17 REMARKS
							9 *Name of re-insuring company or companies	9 †Amount of liability of each such re-insuring company	10 Name of company or companies carrying co-insurance	11 Amount of co-insurance liability in each such company		Gross	14 Re-insurance and Salvage	15 Net		
					\$	\$		\$		\$	\$	\$	\$	\$	\$	

(Write in this column **R** for claims
reinstated, **S** for those in suit and **J**
for those on which judgments
have been obtained - stating
amounts of judgment)

Totals

\$

\$

\$

\$

\$

\$

\$

\$

\$

* In reporting reinsurance on New York Excise bonds, insert the words "Excise reinsuring companies" in place of naming individual companies.

† In reporting reinsurance on New York Excise bonds, state in each case amount of liability of all such reinsuring companies.

‡ The totals of these columns in schedules J and K combined must agree with the totals of page 5, lines 4 and 5, column 7.

SCHEDULE K

NOTICES *Showing all Fidelity and Surety Losses and Claims, of which the AMERICAN SURETY COMPANY OF NEW YORK received notice during the year 1915, including ALL received by the company of the occurrence of any event which may result in a loss under Fidelity and Surety Contracts and which remain unpaid or not disposed of December 31, 1915.*

1 CLAIM NUMBER	2 Date on which First Notice was Received	3 NAME OF OBLIGEE	4 NAME OF PRINCIPAL	5 STATE	6 Amount Claimed	7 Gross penalty of bond without deduction for re-insurance	8 RE-INSURANCE *Name of re-insuring company or companies	9 Amount of liability of each such re-insuring company	10 CO-INSURANCE Name of company or companies carrying co-insurance	11 Amount of co-insurance liability in each such company	12 Estimated Liability Dec 31, 1915 per Annual Statement	13 REMARKS (Write in this column R for claims re- sisted, S for those in suit and I for those on which judgments have been obtained—stating amounts of judg- ment)
					\$	\$		\$		\$	\$	

NONE
NONE

Totals

\$

\$

\$

\$

\$

*In reporting re-insurance on New York Excise bonds, insert the words "Excise re-insuring companies" in place of naming individual companies.

†In reporting re-insurance on New York Excise bonds, state in each case amount of liability of all such re-insuring companies.

‡The totals of these columns in schedules J and K combined must agree with the totals of page 5, lines 4 and 5, column 7.

FORM 6

SCHEDULE P

Special reserve for unpaid liability (negligence or otherwise) losses December 31, 1915, line 17, page 5 of statement

SCHEDULE OF EXPERIENCE

Years in which policies were issued	AMOUNT OF ALL PAYMENTS TO DECEMBER 31, 1915					Per-centage of payments to Dec. 31, 1915, to premiums earned (Col. 5 divided by Col. 2)	Suits pending Dec. 31 of year of statement except suits not dependent on negligence		Unpaid death claims Dec. 31 of year of statement without proof of negligence		Unpaid claims (non-fatal) Dec. 31 of year of statement without proof of negligence		Losses and loss expenses (Sum of items in Cols. 6, 8, 10 and 12)	Loss ratio (Col. 13 divided by Col. 2) %
	(a) Gross premiums on policies written or renewed	(b) Amount of earned premiums	(c) Losses and claims	(d) Loss expenses	Amount of loss payments including loss expenses		Number	(e) Amount charged to suits at \$1,000 or \$750 each	Number	Present value of the estimated future payments	Number	Present value of the estimated future payments		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1st period														
Prior to 1906														
2nd period														
1906														
1907														
1908														
1909														
1910														
Total 2nd period														
3rd period														
1911														
1912														
Liability														
1913														
Workmen's Compensation														
1913														
Total														
1914														
Liability														
1914														
Workmen's Compensation														
1914														
Total														
1915														
Liability														
1915														
Workmen's Compensation														
1915														
Total														
Total 3rd period														
Grand total														

NONE

COMPUTATION OF RESERVE

AS COMPUTED BY THE COMPANY

Year in which policies were issued		..... % of earned premiums stated in Col. 2, 3rd period (See note f)	Loss payments including loss expenses stated in Col. 5, 3rd period	Remainder (Col. 15 less Col. 16)	Sum of amounts stated in Cols. 8, 10 and 12 for each year	Legal reserve for the State of (See note g)	Total loss payments including loss expenses and the legal reserve (Sum of items in Col. 16 and Col. 19, 3rd period)	Incurred loss ratio (Col. 20 divided by Col. 2), %	Additional reserve for losses and loss expense payments	Total loss payments including loss expenses and the total reserve (Sum of items in Cols. 20 and 22, 3rd period)	Incurred loss ratio (Col. 23 divided by Col. 2), %	Total reserve for losses and loss expenses outstanding (Sum of items appearing in Cols. 19 and 22)
		15	16	17	18	19	20	21	22	23	24	25
1st period												
	prior to 1906											
2nd period												
	1906 to 1910											
3rd period												
	1911											
	1912											
Liability	1913											
Workmen's Compensation	1913											
Total	1913											
Liability	1914											
Workmen's Compensation	1914											
Total	1914											
Liability	1915											
Workmen's Compensation	1915											
Total	1915											
Total 3rd period												
Grand Total												

NONE

- NOTES: (a) There should be included in this column the gross premiums on policies written or renewed in each of the respective years plus the additional premiums on said policies, less the return premiums, abatement of premiums and reinsurance. Are they so returned in this schedule? *Answer*.....
- (b) Earned premiums must include gross premiums charged in all policies written during said period, including all excess and additional premiums in course of collection, less return premiums, reinsurance premiums and premiums on policies canceled and less the unearned premiums on policies in force as shown in such annual statement. Such premiums must be credited or charged to calendar years in which policies were written. Are they so returned in this statement? *Answer*.....
- (c) There should be included with "Losses and claims" all payments for first aid and medical attendance. Are they so returned in this statement? *Answer*.....
- (d) There should be included with "Loss expenses" all payments for legal expenses, including attorney's and witness fees and court costs, salaries and expenses of investigators, adjusters and field men, rents, stationery telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses and all other payments under or on account of such injuries, whether the payments are allocated to specific claims or are unallocated. All unallocated payments, that is such as are not charged to specific claims and which are made in any given calendar year, must be distributed according to column Y in the Schedule of Loss Payments on page 30. Are they so returned in this statement? *Answer*.....
- (e) \$750 each for those for the years of 1906 to 1915, but \$1,000 each for those for the years prior to 1906.
- (f) The percentage to be used in Col. 15 is that stated in Col. 14, Total 2d period but not less than the following percentages in making up the reserves for the following years: 1915, 54%, 1916 and thereafter 55%.
- (g) Carry in for years "prior to 1906" and "1906 to 1910" the sum of the amounts therefor appearing in Cols. 8, 10 and 12 above and for the years 1911, 1912 and 1913, the amounts stated in Cols. 17 or 18, whichever is greater, and for the years 1914 and 1915 the amounts stated in Col. 17.

Form 6

SCHEDULE P (Continued)

Distribution of Unallocated Claim Expenses

For Companies which have been issuing Policies 14 years or more

Percentages and Distribution of Amounts

Calendar years in which Payments were made	Amount of Unallocated Payments	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915
1906											
1907											
1908											
1909											
1910											
1911											
1912											
1913											
1914											
1915											

NONE

TOTALS

NOTE—Compute the distribution of the payments of each year according to the percentages printed in the various columns, and state the amount on the line beneath %. Make vertical footings of these amounts and enter the totals in Column V of "Schedule of Loss Payments" against the years in said schedule designated at the top of the above columns.

Distribution of Unallocated Claim Expenses

For Companies which have been issuing Policies less than 14 years

Percentages and Distribution of Amounts

Calendar Years in which Payments were made	Amount of Unallocated Payments	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year	11th Year	12th Year	13th Year
1st Year														
2nd "														
3rd "														
4th "														
5th "														
6th "														
7th "														
8th "														
9th "														
10th "														
11th "														
12th "														
13th "														
TOTALS														

NONE

NOTE—Compute the distribution of the payments of each year according to the percentages printed in the various columns, and state the amount on the line beneath %. Make vertical footings of these amounts and enter the totals in column Y of "Schedule of Loss Payments" against the corresponding years designated at the top of the above columns.

SCHEDULE P—(Continued)

SCHEDULE OF LOSS PAYMENTS

Loss Payments Including All Claim Expenses

Calendar Years in which Policies were Issued	(x) Paid Losses including Allocated Claim Expenses only	(y) Unallocated Claim Expenses	(z) Total Paid Losses (These Amounts to be carried into Col. (2) Schedule of Experience)
1906			
1907			
1908			
1909			
1910			
1911			
1912			
1913			
1914			
1915			

NONE

Totals.

SCHEDULE X—UNLISTED ASSETS

Showing all property owned by the AMERICAN SURETY COMPANY OF NEW YORK, or in which it had any interest, on the 31st day of December, 1915, which is not entered on any other schedule and which is not included in the financial statement for the year 1915.

(Values fixed by New York State Insurance Department.)

DESCRIPTION	From Whom Acquired	Date Acquired	Date Dropped From Statement	Par Value	Market Value When Dropped	Market Value December 31, 1915	Gross Income Therefrom During 1915	Outlays Made During 1915
*Improved property (one parcel) in Logan County, Ark., and unimproved property (three parcels) in Scott, Sebastian, and Pulaski Counties, Ark.	Held under Trust Deed	Dec. 11, 1911				\$ 4,350.00	NIL	\$ 55.00
*Unimproved property in Polkett County, Ark.	Held under Second Mortgage	May 21, 1914			800.00		NIL	NIL
†Unimproved property in Sedgewick County, Cal.	Held under Warranty Deed	Feb. 26, 1914			1,500.00		NIL	670.39
*Improved property in Dade County, Fla.	Held under Assignment of Mortgage	Jan. 25, 1913			750.00		NIL	NIL
†Unimproved property in Atlanta, Ga.	Held under First Mortgage	May 14, 1912			1,034.99		NIL	NIL
†Unimproved property in Murray County, Ga.	Held under First Mortgage	Apr. 29, 1913			1,000.00		NIL	NIL
*Improved property in Cook County, Ill.	Held under Second Mortgage	Sept. 4, 1914			353.86		NIL	NIL
*Improved Property in Howard County, Ind.	Held under Sheriff's Deed	Dec. 5, 1913			1,700.00		NIL	NIL
*Improved property in Woodbury County, Iowa	Held under Second Mortgage	Apr. 17, 1913			700.00		\$ 42.00	NIL
*Improved property in Washington County, Md.	Held under Second Mortgage	Mch. 25, 1913			300.00		NIL	NIL
*Unimproved property in Lenawee County, Mich.	Held under Third Mortgage	Dec. 28, 1908			741.00		40.00	NIL
†Unimproved property in St. Louis County, Min.	Held under Quit Claim Deed	Jun. 8, 1912			1,000.00		NIL	NIL
†Unimproved property in Jackson County, Mo.	Held under First Mortgage	Oct. 7, 1910			400.00		28.00	NIL
*Unimproved property in Richardson County, Neb.	Held under Third Mortgage	Nov. 1, 1912			68.75		NIL	NIL
*Improved property in Middlesex County, N. J.	Held under Quit Claim Deed	Aug. 22, 1913			500.00		14.00	155.16
†Improved property in Monmouth County, N. J.	Held under Quit Claim Deed	Aug. 22, 1913			6,500.00		300.00	224.39
*Improved property in Monmouth County, N. J.	Held under Second Mortgage	Jan. 18, 1907			800.00		NIL	NIL
†Improved property in Monroe County, N. Y.	Held under Quit Claim Deed	Feb. 10, 1908			3,000.00		NIL	NIL
†Unimproved property in Pender County, N. C.	Held under Warranty Deed	Jan. 7, 1907			800.00		NIL	6.87
†Unimproved property in Pitt County, N. C.	Held under Trust Deed	Sept. 30, 1914			300.00		NIL	NIL
†Unimproved property in Cincinnati, Ohio	Held under First Mortgage	Jul. 10, 1902			1,050.00		NIL	NIL
†Unimproved property in Cincinnati, Ohio	Held under First Mortgage	Jul. 10, 1902			1,500.00		NIL	NIL
*Improved property in Wayne County, Ohio	Held under Mortgage Deed	Sept. 9, 1914			117.33		NIL	NIL
*Improved property in Kiowa County, Okla.	Held under Third Mortgage	Jun. 8, 1910			500.00		17.00	60.00
†Unimproved property in Ottawa County, Okla.	Held under Warranty Deed	Feb. 2, 1910			100.00		NIL	4.06
†Improved property in Portland, Ore.	Held under Warranty Deed	Oct. 20, 1913			930.00		NIL	NIL
*Improved property in Portland, Ore.	Held under Second Mortgage	Oct. 20, 1913			1,703.60		118.92	11.67
†Unimproved property in Alleghany County, Pa.	Held under Quit Claim Deed	Sept. 17, 1908			150.00			3.80
†Unimproved property in Cumberland County, Tenn.	Bid in at Foreclosure	Feb. 6, 1911			200.00		NIL	NIL
*Unimproved property in Burien County, Tex.	Held under Vendor's Lien	Oct. 18, 1910			250.00		20.00	NIL
†Unimproved property in Grayson County, Tex.	Held under Vendor's Lien	May 19, 1911			300.00		NIL	NIL
†Improved property in Norfolk, Va.	Held under Mortgage Deed	Sept. 30, 1914			670.00		NIL	NIL
*Unimproved property in Washakie County, Wyo.	Held under Second Mortgage	Jul. 28, 1913			2,500.00		NIL	NIL
Policy No. 144432, \$6,000.00, Fquitable Life Assurance Society.	Held under Assignment	May 17, 1911			492.00		NIL	NIL
Collateral Notes, secured by 20 shares Capital Stock, Merchants National Bank, Dunkirk, N.Y.	Held under Assignment	Apr. 25, 1906			1,826.53		NIL	NIL
Policy No. 26592, \$5,000.00, Union Central Life Insurance Company.	Held under Assignment	Aug. 4, 1900			2,170.00		NIL	NIL
Policy No. 14'231, \$1,000.00, Metropolitan Life Insurance Company.	Held under Assignment	Mch. 12, 1905			195.00		NIL	NIL
†Property unencumbered.		Brought forward			39,693.06		579.92	1,191.34

*Property unencumbered.

*Property unencumbered.

Showing all property owned by the AMERICAN SURETY COMPANY OF NEW YORK, or in which it had any interest, on the 31st day of December, 1915 which is not entered on any other schedule and which is not included in the financial statement for the year 1915.

(Values fixed by New York State Insurance Department.)

DESCRIPTION	From Whom Acquired	Date Acquired	Date Dropped From Statement	Par Value	Market Value When Dropped	Market Value December 31, 1915	Gross Income Therefrom During 1915	Outlays Made During 1915
<i>Carried forward</i>						39,693.06	579.92	1,191.34
Policy No. 4261528, \$1,000.00, Prudential Insurance Company.	Held under Assignment	Feb. 15, 1906			\$200.00		NIL	NIL
Policy No. 128805-42-C, \$4,000.00, Metropolitan Life Insurance Company.	Held under Assignment	Dec. 31, 1908			784.00		NIL	NIL
Policy No. 136301, \$2,000.00, Penn Mutual Life Insurance Company.	Held under Assignment	Jul. 28, 1908			525.00		NIL	64.72
Policy No. 449623 - A, \$5,000.00, Metropolitan Life Insurance Company.	Held under Assignment	Nov. 24, 1906			375.00		NIL	NIL
Policy No. 104239, \$1,000.00, State Mutual Life Assurance Company.	Held under Assignment	Feb. 17, 1910			107.07		NIL	NIL
Policy No. 286568, \$1,500.00, John Hancock Mutual Life Insurance Company.	Held under Assignment	Nov. 7, 1910			5.00		NIL	NIL
Policies No. 1240922, 1205000, 1544828, \$1,000.00 each, Prudential Insurance Company.	Held under Assignments	May. 12, 1913			115.00		NIL	NIL
Policies No. 1794142 and 1794144, \$3,000.00 and \$2,000.00, Mutual Life Insurance Company.	Held under Assignments	Sept. 15, 1913			680.00		NIL	155.57
Eighteen First Lien Registered Bonds, Rahway Yacht Club, Par Value \$5.00 each.	Held under Assignment	Aug. 25, 1913					4.50	NIL
Three Convertible Collateral Trust Notes, Ten Year 6% Lackawanna Coal & Lumber Company, one for \$50.00, two for \$100.00 each.	Held by Transfer	Aug. 25, 1913					NIL	NIL
Five Gold Bonds, Ten Year 6%, International Land Company, \$100.00 each.	Held by Transfer	Aug. 25, 1913					NIL	NIL
Certificate of Stock, No. 2581, for 15 shares Common, International Land Company, Par Value \$25.00 each.	Held by Transfer	Oct. 15, 1914			200.00		NIL	NIL
Certificate of Stock, No. 14697, for 5 shares Capital, Lackawanna Coal & Lumber Company, Par Value \$25.00 each.	Held by Transfer	Apr. 30, 1914					NIL	NIL
Certificate of Stock, No. 1456, for 10 shares Common, Standard Coupler Company, Par Value \$10.00 each.	Held by Transfer	Oct. 11, 1913					10.00	NIL
Three 6% \$500.00 Gold Bonds, Columbia Irrigation District.	Held by Transfer	Oct. 21, 1913			780.00		46.95	.25
Totals						\$43,732.13	\$ 641.37	\$1,411.88

BALANCE OF UNLISTED ASSETS.

†Unimproved property in Garland County, Ark.	Held under Warranty Deed	April — 1915	(Equity) \$ 175.00	NIL	NIL
*Improved property in San Diego, California.	Held under Grant Deed	Mar. 17, 1915	(Equity) 1,250.00	NIL	\$ 77.63
†Unimproved property in San Jose, California.	Held under Deed	May 24, 1915	450.00	NIL	6.38
†Property under cultivation in Fresno Co., Cal.	Held under Declaration of Trust	April 6, 1915	(Equity) 3,650.00	\$741.39	623.85
†Improved property in Rocky Ford, Colo.	Held under Warranty Deed	Oct. 19, 1915	1,000.00	NIL	6.50
*Unimproved property in Kittson County, Minn.	Held under Quit Claim Deed	June 8, 1912	(Equity) 2,600.00	NIL	NIL
†Unimproved property in St. Louis, Mo.	Bid in at Foreclosure	May 6, 1913	1,620.00	NIL	21.40
†Unimproved property in Cincinnati, Ohio.	Bid in at Foreclosure	July 10, 1902	2,550.00	NIL	74.53
†Unimproved property in Cleveland, Ohio.	Held under Quit Claim Deed	July 3, 1900	300.00	NIL	24.46
*Improved property in Morristown, Tenn.	Held under Deed	Aug. 29, 1914	(Equity) 1,980.00	\$67.50	237.04
†Unimproved property in Chambers County, Tex.	Bid in at Foreclosure	Oct. 6, 1914	2,600.00	NIL	18.46
†Improved property in Dallas, Texas.	Here under Warranty Deed	Oct. 11, 1915	(Equity) 200.00	NIL	NIL
*Improved property in Galveston County, Tex.	Held under Trust Deed	June 17, 1909	(Equity) 400.00	NIL	NIL
†Unimproved property in Harris County, Texas.	Held under Warranty Deed	Aug. 30, 1915	250.00	NIL	NIL
†Unimproved property in Madison County, Tex.	Held under Deed	Feb. 15, 1915	5,600.00	NIL	NIL
†Unimproved property in Port Townsend, Wash.	Held under Sheriff's Deed	Dec. 12, 1894	80.00	NIL	2.26

*Property unencumbered.

*Property encumbered.

Notes and other evidences of indebtedness too numerous to list which the Company does not desire to carry until they are reduced to cash.

AMERICAN SURETY COMPANY OF NEW YORK

SCHEDULE F

AUTHORIZED RE-INSURANCE IN FORCE—DECEMBER 31, 1915.

COMPANY	LOCATION	FIDELITY		SURETY	
		Liability	Premium	Liability	Premium
ÆTNA ACCIDENT & LIAB. CO.	Hartford Conn.	2,226,131	7,377.80	1,903,856	9,627.98
AMERICAN BONDING CO.	Baltimore Md.	76,373	104.59	11,500	2,917.82
AMERICAN INDEMNITY CO.	Galveston Tex.	20,500	89.50	10,000	50.00
AMERICAN GUARANTY CO.	Cleveland O.	25,000	75.00		
CANADIAN SURETY CO.	Toronto Can.	761,900	2,232.26	63,000	300.82
CASUALTY COMPANY OF AMERICA	New York City N. Y.			50,000	250.00
CHICAGO BONDING & SURETY CO.	Chicago Ills.	20,833	56.25	90,605	449.20
COMMONWEALTH BONDING & CAS. INS. CO.	Fort Worth Tex.	1,250	5.00		
DAKOTA TRUST CO.	Fargo N. D.	10,000	57.00		
EMPLOYERS LIAB. & ASSURANCE CORP.	Boston Mass.	51,782	216.64		
EQUITABLE SURETY CO.	St. Louis Mo.	455,881	1,289.66	370,200	2,243.05
EUROPEAN ACCIDENT INS. CO.	New York City N. Y.	6,250	31.25		
FIDELITY & CASUALTY CO.	New York City N. Y.	3,332,594	12,435.16	2,541,177	13,201.76
FIDELITY & DEPOSIT CO.	Baltimore Md.	4,872,534	15,743.04	7,078,619	66,701.14
GLOBE INDEMNITY CO.	New York City N. Y.	1,505,012	4,588.35	1,953,602	19,535.12
GUARANTY CO. OF NORTH AMERICA	Montreal Can.	6,000	24.00		
GUARDIAN CASUALTY & GUAR. CO	Salt Lake City Utah	57,500	215.73	30,000	150.00
HARTFORD ACCIDENT & INDEMNITY CO.	Hartford Conn.	20,000	71.25	225,775	1,257.90
INTERNATIONAL FIDELITY INS. CO.	Jersey City N. J.	12,500	37.92		
INTERSTATE SURETY CO.	Redfield S. D.	50,000	200.00		
LION BONDING & SURETY CO.	Omaha Neb.	97,500	389.15	111,500	609.62
LONDON & LANCASHIRE GUAR. & AC'D'T CO.	Toronto Can.	5,000	25.00	24,000	120.00
MARYLAND CASUALTY CO.	Baltimore Md.	364,915	1,181.11	2,221,766	13,759.56
MASS. BONDING & INS. CO.	Boston Mass.	2,440,913	8,001.16	1,613,429	18,129.72
MEXICAN SURETY CO.	Mexico City Mex.			67,437	1,161.96
NATIONAL SURETY CO.	New York City N. Y.	4,139,517	14,928.49	5,385,263	41,385.16
NEW AMSTERDAM CASUALTY CO.	New York City N. Y.	69,666	215.91	165,750	824.60
NEW ENGLAND CASUALTY CO.	Boston Mass.	247,983	873.82	568,560	2,189.76
NEW ENGLAND EQUITABLE INS. CO.	Boston Mass.	261,099	907.68	164,854	4,095.75
NORTHERN CASUALTY CO.	Aberdeen S. D.	2,500	10.00		
NORTHERN TRUST CO.	Fargo N. D.	57,500	343.00		
OREGON SURETY & CASUALTY CO.	Portland Ore.			7,500	37.50
PACIFIC COAST CASUALTY CO.	Los Angeles Cal.			50,000	250.00
PENNSYLVANIA SURETY CO.	Harrisburg Pa.	35,000	100.89	75,574	195.42
PREFERRED ACCIDENT INS. CO.	New York City N. Y.	1,634,714	5,335.63	899,163	3,809.05
ROYAL INDEMNITY CO.	New York City N. Y.	291,166	1,021.01	510,843	2,983.45
SOUTHERN SURETY CO.	St. Louis Mo.	101,250	271.25	125,000	625.00
SOUTHWESTERN SURETY INS. CO.	Denison Tex.	22,962	82.44	79,750	398.75
TITLE GUARANTY & SURETY CO	Scranton Pa.			5,550	89.11
U. S. FIDELITY & GUARANTY CO	Baltimore Md.	1,485,194	5,718.61	4,053,647	28,712.18
U. S. GUARANTEE CO.	New York City N. Y.	10,000	30.00		
WESTERN INDEMNITY CO.	Dallas Tex.			67,500	337.50
TOTAL:		24,778,010	84,285.55	30,525,420	230,308.88

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