

NEW-YORK LIFE

INSURANCE COMPANY

346 & 348 Broadway

New York City

To The Policy-Holders and The Public:

A brief of the chief activities of this Company during 1916 runs as follows:

New Paid Business **\$263,048,300.00**

Of this total \$239,090,873 was secured in the United States.

Total Income **\$138,559,395.79**

From New Premiums	\$10,241,497.43	From Interest and Rents	\$38,108,768.16
From Renewal Premiums	\$82,843,015.14	From miscellaneous sources (exclusive of increase in Book Value of Assets)	\$7,366,115.06

Total Payments to Policy-holders **\$81,415,138.36**

In Death Losses	\$29,332,346.32	In Surrender Values	\$19,551,361.00
In Endowments	\$11,384,424.69	In Annuities	\$1,414,154.02
In Dividends	\$19,695,355.33	In Disability Claims	\$37,497.00

Significant Facts:

Mortality Rate reduced
Interest Rate increased

Expense Rate reduced
New Business increased

INVESTED DURING THE YEAR IN BONDS AND MORTGAGE LOANS **\$70,717,602.17**

To pay 5.26 per cent.

Added to Legal Reserves	\$24,676,393.00	Reserved for Dividends and Contingencies	\$138,762,415.23
Market Value of Assets, Dec 31, 1916	\$866,988,841.57	Outstanding Insurance	\$2,511,607,274.00
Legal Liabilities	\$728,226,426.34		

Represented by 1,228,601 policies

The actual mortality of the Company expressed in the per cent. which it bears to the expected death losses according to the tables of mortality adopted by the State for valuation purposes through a period of years is as follows:

1912 Actual death losses 75% of the "expected"	1915 Actual death losses 73% of the "expected" (12 mos. of war)
1913 Actual death losses 73% of the "expected"	1916 Actual death losses 71% of the "expected" (12 mos. of war)
1914 Actual death losses 73% of the "expected" (5 mos. of war)	

The Seventy-Second Annual Statement of the Company will be filed at once with the Department of Commerce in Washington and with each State of the United States and each country where we do business. A brief of that statement will be sent gratis to any person asking for it.

DARWIN P. KINGSLEY, President

What We Did At Home

In the year 1916 the New York Life Insurance Company placed with citizens of New York State 28,377 policies for a total of \$56,201,024.00

The Company now has 203,418 policies in force in New York State, carrying . . . \$395,057,496.00 of Insurance

The Company received in premiums during 1916 from policy-holders residing in New York State \$16,535,081.95

P. A. YOUNGQUIST

SPECIAL AGENT

Cowher Bldg.

Both Phones

Patton, Pa.