

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEARS

1870-71.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1871.

THIRD ANNUAL REPORT

OF

INSURANCE,

OF THE

STATE OF MAINE.

JANUARY 1, 1871.

PUBLISHED AGREEABLY TO CHAP. 49 OF THE REVISED STATUTES.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1871.



REPORT.

*To the Hon. Senate and House of Representatives
of the State of Maine in Legislature assembled :*

In making this his first annual Report, under the new law establishing a Department of Insurance in this State, the undersigned, Commissioner of Insurance, has to congratulate the public, as well as himself, upon the happy auspices under which the law has been inaugurated, and the general favor and success with which it has been put into operation.

The introduction of a new system, affecting generally the great mass of the people, as does that of insurance, must unavoidably come in contact with many prejudices and adverse interests, and hence must be expected to meet more or less hostility and disfavor. The Commissioner, however, is happy to say that he has met none of this, but on the contrary desires to express his thanks to the very numerous individuals with whom the duties of his office have brought him in contact, for their uniform kindness and support. That the system would ultimately meet the public favor he has had the fullest confidence, especially when the working of the department came to be known and realized.

Benefits of the New System.

What the benefits of the system might be he has in his former reports had occasion to explain. Greater security against fraudulent and irresponsible companies and unauthorized agents may be regarded as the principal object attained. So long as the department is conducted in its legitimate manner, no company from abroad will be permitted to solicit the patronage of our people which shall not first prove its ability to meet its engagements, and no agent to canvass for risks who has not fully proved his authority to act. Nor is this all that the new department promises. In case of loss

the insured has not to seek his remedy abroad, but the courts of his own county provide the requisite remedy and security. By the aid of the Commissioner's annual report, every citizen can at his fire-side inform himself of the actual responsibility of every company that is authorized to take his risk, whether against fire or storm, death or accident, and he can select accordingly, the same Report advising him of the agents who are authorized to act for the company.

All that a party desiring insurance of any kind has now to do to keep within the line of safety, is to call on the canvasser for his authority. His commission at once shows this and at the same time the responsibility of his company. Without this no one should part with his money. The Commissioner has therefore to urge upon the public this wise rule of action: *to insure with no one as agent who has not a license from the Commissioner, under his hand and seal, certifying the authority of the agent and the goodness of the company for which he professes to act.*

As yet, the department is too new to be either fully understood or perfectly organized. Only about one-half of the first year has yet elapsed, and many deficiencies must necessarily exist which more time and fuller experience it is hoped will correct. The whole labor of setting the system at work has had to be done in this short time, and many excuses may be made for any lack of success.

In giving construction to the very numerous provisions of the new law regard has been had particularly to what was the will of the Legislature in enacting it. The distinct expression of the last two sessions not to tax foreign companies doing business here has been regarded as decisive of that question, and also as indicating that the system was not established for purposes of revenue, but rather as a protection of the people. In aid of the construction this principle has been kept in view.

The law took effect on the first day of July last, after which time no foreign company, nor domestic stock company, nor any agent of any company was allowed by law to do business in the State without a license from the Commissioner. The several companies then doing business here, of a firm and responsible character, almost without exception, made application for admission, and when found safe were duly licensed. Many others not before here have since entered. Others of a doubtful character have failed to receive the requisite authority and have withdrawn. A great good is believed to have been thus effected.

INSURANCE COMPANIES IN MAINE.

The companies doing insurance business or admitted into this State prior to January 1, 1871, are as follows :

Domestic or State Companies.

- One Mutual Life Company.
- Three Stock Marine Companies.
- Three Stock Fire-Marine Companies.
- Two Mutual Marine Companies.
- Thirty-four Mutual Fire, of which twenty are town companies.

Foreign Companies.

- Forty-four Life Companies.
- One Accident Company.
- Sixty-eight Fire and Fire-Marine Companies.
- No exclusive Marine Company of another State has asked to be admitted.

During the past year the MERCHANTS' MUTUAL MARINE INSURANCE COMPANY of Bangor, has closed its business and retired, its risks having been assumed by the MERCHANTS' MARINE INSURANCE COMPANY of the same place, a new joint stock company incorporated by our Legislature at its 1870 session.

The MAINE MUTUAL MARINE INSURANCE COMPANY of Bangor, also incorporated at same session of the Legislature, has been organized during the year and entered upon a successful course of business.

The NATIONAL INSURANCE COMPANY of Bangor has organized and commenced business under charter granted at the session of 1869. Its plan includes both fire and marine risks.

All these companies as well as the other stock companies of the State, are believed to be perfectly sound and reliable, and in every respect eminently worthy of the fullest confidence as safe insurers of the different risks which they assume to underwrite.

The following is a list of the several Domestic Insurance Companies now doing business in this State :

LIFE.

Union Mutual Life Insurance Company.....Augusta.

MARINE.

Merchants' Marine.....Bangor.
 Ocean.....Portland.
 Rockland.....Rockland.
 Maine Mutual Marine.....Bangor.
 Boothbay Mutual Fishing.....Boothbay.

FIRE-MARINE, Stock.

Eastern.....	Bangor.
National	Bangor.
Union	Bangor.

MUTUAL FIRE.

Bangor	Bangor.	North Yarmouth*.....	North Yarmouth.
Brunswick Farmers*.....	Brunswick.	Norway	Norway.
Casco*.....	Casco.	Otisfield*.....	Otisfield.
Cumberland*.....	Cumberland.	Penobscot.....	Bangor.
Danville*.....	Auburn.	Piscataquis	Dover.
Eastport	Eastport.	Saco	Saco.
Eliot and Kittery.....	Eliot.	Sidney*.....	Sidney.
Falmouth*.....	Falmouth.	Somerset	Skowhegan.
Fayette*.....	Fayette.	Thomaston	Thomaston.
Fryeburg.....	Fryeburg.	Union Farmers*.....	Union.
Gorham Farmers*.....	Gorham.	Waterford*.....	Waterford.
Harpwell*.....	Harpwell.	Waterville.....	Waterville.
Harrison*.....	Harrison.	Wells	Wells.
Jay*.....	Jay.	W. Bangor and Hermon*.....	Hermon.
Kennebunk.....	Kennebunk.	Wilton*.....	Wilton.
Level*.....	Level.	Windham*.....	Windham.
Monmouth	Monmouth.	Woolwich*.....	Woolwich.

* Town Companies.

The following is a list of the several FOREIGN INSURANCE COMPANIES admitted to do business in this State to which licenses were granted prior to January 1, 1871 :

FIRE AND FIRE-MARINE.

Ætna	Hartford.	Imperial Fire.....	London.
Ætna.....	New York.	Independent.....	Boston.
Albany City.....	Albany.	Insurance Co. of North America.....	Phila.
Astor.....	New York.	International	New York.
Atlantic Fire.....	Brooklyn.	Lamar.....	New York.
Atlantic Fire and Marine.....	Providence.	Lancaster	Lancaster.
Bay State.....	Worcester.	Liverpool & London & Globe	Liverpool.
Buffalo City	Buffalo.	Lorillard.....	New York.
Buffalo Fire and Marine	Buffalo.	Manhattan.....	New York.
City Fire.....	Hartford.	Manufacturers'	Boston.
Commerce.....	Albany.	Market	New York.
Commonwealth Fire.....	New York.	Merchants'.....	Chicago.
Connecticut Fire.....	Hartford.	Merchants'.....	Hartford.
Continental.....	New York.	Merchants'.....	Providence.
Exchange.....	Lynn.	Metropolitan.....	New York.
Franklin Fire.....	Philadelphia.	Narragansett.....	Providence.
First National Fire	Worcester.	National	Boston.
Hanover.....	New York.	Niagara.....	New York.
Hartford Fire.....	Hartford.	North American Fire.....	Boston.
Hide and Leather.....	Boston.	North American Fire.....	Hartford.
Holyoke Mutual	Salem.	North American Fire	New York.
Home	Columbus.	North British and Mercantile.....	Edinburg.
Home.....	New Haven.	Norwich	Norwich.
Home.....	New York.	Pacific.....	San Francisco.
Howard	New York.	People's	Worcester.

FOREIGN FIRE COMPANIES—(Continued.)

Phenix	Brooklyn.	State.....	Cleveland.
Phoenix	Hartford.	Traders and Mechanics'.....	Lowell.
Providence Washington.....	Providence.	Tradesman's	New York.
Putnam	Hartford.	Union	Baltimore.
Quincy Mutual.....	Quincy.	Union.....	San Francisco.
Republic.....	New York.	Washington.....	New York.
Roger Williams'.....	Providence.	Westchester	New Rochelle.
Royal	Liverpool.	Western.....	Buffalo.
Security.....	New York.		
Springfield Fire and Marine...Springfield.			

LIFE.

Ætna	Hartford.	Knickerbocker.....	New York.
Asbury.....	New York.	Manhattan.....	New York.
Berkshire	Pittsfield.	Massachusetts Mutual.....	Springfield.
Brooklyn	New York.	Merchants'	New York.
Charter Oak.....	Hartford.	Metropolitan.....	New York.
Commonwealth.....	New York.	Mutual.....	New York.
Connecticut General.....	Hartford.	Mutual Benefit.....	Newark.
Connecticut Mutual.....	Hartford.	National.....	Montpelier.
Continental	Hartford.	National.....	New York.
Continental.....	New York.	National, U. S. A.....	Washington.
Economical Mutual	Providence.	New England Mutual.....	Boston.
Empire Mutual	New York.	New York.....	New York.
Equitable	New York.	North America.....	New York.
Excelsior.....	New York.	North Western Mutual	Milwaukee.
Great Western Mutual.....	New York.	Phoenix Mutual.....	Hartford.
Guardian Mutual.....	New York.	Provident Life and Trust...Philadelphia.	
Hahnemann.....	Cleveland.	Security.....	New York.
Hartford Life and Assurance	Hartford.	Standard.....	New York.
Hercules	New York.	State Mutual.....	Worcester.
Homœopathic Mutual.....	New York.	Travelers' (Life and Accident)...Hartford.	
Hope Mutual	New York.	Universal.....	New York.
John Hancock Mutual.....	Boston.	Washington.....	New York.

ACCIDENT.

Railway Passengers' Assurance Company, Hartford.
 Travelers' (Life and Accident).....Hartford.

Since the first day of January, 1871, the following additional companies have been admitted, viz :

Andes.....Cincinnati.
 Agricultural.....Watertown, N. Y.
 Fireman's Fund.....San Francisco.
 Howard Fire.....Boston.
 Occidental.....San Francisco.
 Peoples'.....San Francisco.

Of the companies thus introduced into the State from abroad the following have since withdrawn and made no reports, viz :

Albany City.....Albany.
 Buffalo City.....Buffalo.

Commonwealth	New York.
Lancaster	Lancaster.
Metropolitan	New York.
Niagara.....	New York.
Republic.....	New York.
State	Cleveland.
Tradesman's.....	New York.

The Home Insurance Company of New Haven, has since its admission met a most disastrous failure, and its assets and business have been placed in the hands of a receiver for settlement at its place of locality. Commissioners of insolvency have been appointed and six months from the 26th day of January, A. D. 1871, are allowed for filing claims. Unearned premiums are claims entitled to be filed on surrender of the policies. This company has for some ten years past done a very large business throughout the country and especially in this State, it being for the past four years the fourth in order in amount of business done here. It is due to the company to say that until its failure it had honorably met its engagements and established a high character for its promptness and reliability.

In justification of its admission here it is not improper to say that at that time it was doing business and in good standing in a very large number of the States of this Union, and especially in New York, Ohio and Massachusetts, where so great a degree of vigilance is exercised. By its sworn statement made to this department on June 28th last, of its condition December 31 previous, the company was declared to have a capital stock of one million dollars, and that its "gross amount of assets at their true cash value, was \$1,786,865.49," while its whole liabilities, including amount required to reinsure all its outstanding risks, were only \$848,970.75. Its subsequent failure within six months, without any particular calamity, brought to light the remarkable fact that the company had but \$400,000 capital actually paid in, while in a few years it paid out \$1,000,000 in dividends, and that the company was deficient of means even to reinsure the risks for which they had received pay.

It is certainly a matter of alarm not only to the moralist but to persons of business and the public, that men holding such places of responsibility and honor as the active officers of such a company, should allow their oaths to weigh so lightly on their consciences. A more serious question might indeed be asked

whether the local civil authorities were doing their duty in allowing so great a wrong to go unpunished, to the justification if not the encouragement of others to do likewise.

The Great Western Mutual Life Insurance Company has also upon examination made into its affairs by the Superintendent of Insurance in New York, been found deficient of the required amount of reserve to meet its future liabilities, and this company has for that reason been enjoined against the further transaction of business, and its effects also placed in the hands of receivers. The timely remedy thus applied has probably prevented any further loss than a partial one of premiums paid, especially to citizens of this State, where but a small amount of business had been done, by a single agent only.

The Connecticut General having been admitted, has however had no agent at work for them as yet, in this State, and have done no business and make no report.

BROKERS.

Under the provisions of our Insurance Law the Commissioner is authorized to license persons as BROKERS, who as such have power to negotiate contracts of insurance for others and place risks with any companies which are authorized to do business in this State. Under this provision licenses have been granted to the following persons :

Albion P. Weeks.....	China, Weeks' Mills.
Frederic W. Bartlett.....	Bangor.
Spaulding & Stuart.....	Richmond.
Joshua E. Jenks.....	Portland.
Thomas H. Pierce.....	Newport.
William E. Goodnow.....	Norway.
Zenas Lane.....	East Poland.
J. W. Munger & Son.....	Portland.
J. & T. B. Barrett.....	Canaan.
C. W. Boynton.....	Detroit.
Stephen T. Waterhouse.....	Scarboro'.
Henry C. Packard.....	Readfield.
Alva Shurtleff.....	South Paris.
A. B. Lovewell.....	Bolster's Mills.
E. G. Osgood.....	Fryeburg.
Samuel R. Carter.....	Paris.
George H. McKechnie.....	Alton.
George C. Purrington.....	North Anson.

INSURANCE BUSINESS IN MAINE.

In pursuance of the plan adopted in his report as Examiner, the Commissioner has collected the statistics of insurance in this State and the result is presented in the following tables. It would seem very desirable that a similar course should be adopted in other States, so that companies and the public might learn the relative advantages of different fields of insurance. In want of this the relative goodness of different States can not now be ascertained by any statistics or comparison of figures.

With reference to these tables, it may be remarked, that the apparent falling off of FIRE business in 1870 is owing to the fact that, with one exception, only those companies which were licensed are embraced in the tables. Many companies were at work here until July which were not licensed—several that were licensed withdrew and the Home of New Haven failed, from none of which have any returns been received; and two or three of the licensed companies were unable to give the local statistics, their risks not having been classified as to States.

It may also be remarked respecting the MARINE statistics, that many vessels and cargoes belonging to the people of this State are insured in other States where part owners or agents reside. Of the risks underwritten in this State it is noticeable that our own companies have so far secured the confidence of the people as almost wholly to absorb the business of the State in this line. It is to be remembered that in addition to the companies reported, two very active companies of the "Lloyds" are also engaged here, whose figures would largely swell the amounts given.

There being in this State only a single LIFE company, the UNION MUTUAL of Augusta, it has been thought best to arrange its statistics among the other companies in its order. The Commissioner is happy to call attention to its figures as showing a very commendable degree of economy in its expenditures, success in its business, and a good detail of assets.

It is certainly a matter of congratulation that our State is able in this Department to show so good a hand in this, to her, comparatively new business. Though not able to assume even any considerable portion of the whole burden of her insurance of different kinds, yet the present showing is a guaranty that she may count with a good degree of certainty upon a successful struggle

with others for the profits of the business. At the same time our people gladly welcome to her borders the responsible companies of other States, as she does, without the imposition of taxes of any kind or odious fees. The uniform promptness and liberality with which companies now working here have met their obligations have certainly merited thanks and corresponding success.

TABLE A,

SHOWING THE FIRE BUSINESS OF FIRE AND FIRE-MARINE COMPANIES IN MAINE FOR THE YEARS 1868, 1869 AND 1870.

FOREIGN COMPANIES.

NAME OF COMPANY.	LOCATION.	YEARS.	RISKS TAKEN DURING THE YEAR.	RISKS AT END OF YEAR.	PREMIUMS.	LOSSES.
Ætna.....	New York.....	1869	\$143,635	\$127,135	\$930 16	.....
		1870	150,085	121,385	1,210 60	.....
Ætna.....	Hartford.....	1868	7,667,633	5,595,423	97,540 71	\$75,785 03
		1869	8,211,783	6,250,025	105,502 75	79,439 38
		1870	8,367,006	6,125,050	103,201 52	87,165 05
Albany City.....	Albany.....	1868	262,775	217,475	4,104 23	169 37
		1869	498,946	435,371	6,317 79	360 83
Astor.....	New York.....	1870	161,050	115,050	1,025 00	.....
Atlantic Fire.....	Brooklyn.....	1868	154,975	147,875	1,644 12	26 75
		1869	219,200	187,900	2,099 06	1,715 00
		1870	370,125	261,525	2,969 85	1,877 83
Atlantic Fire and Marine.....	Providence.....	1868	254,625	241,850	2,574 07	.....
		1869	287,220	248,400	2,660 84	1 00
		1870	249,100	261,150	2,239 42	340 71
Bay State.....	Worcester.....	1868	172,931	.....	2,045 01	4,773 53
		1869	160,742	.....	2,676 55	1,989 82
		1870	234,490	.....	4,219 15	1,677 68
Boston Manufacturers' Mutual.....	Boston.....	1868	2,369,250	2,369,250	18,840 72	1,580 25
		1869	2,092,428	2,087,428	18,688 12	757 92
		1870	1,730,300	1,730,300	15,596 68	66 50
Buffalo Fire and Marine.....	Buffalo.....	1870	178,292	153,567	3,443 61	938 30
Charter Oak Fire.....	Hartford.....	1868	75,600	64,950	1,266 38	680 00
		1869	47,500	55,250	910 85	1,246 33

City Fire	Hartford	1868	838,965	.....	10,559 70	3,006 04
		1869	950,153	.....	11,619 97	10,047 73
		1870	1,023,803	.....	11,648 83	5,437 21
Commerce.....	Albany	1868	350,800	362,850	3,789 47	4,567 99
		1869	326,300	306,200	2,728 43	2,715 72
		1870	350,150	354,150	3,547 00	390 00
Commonwealth Fire.....	New York.....	1868	150,343	113,770	2,577 01	2,248 52
		1869	198,753	180,400	2,501 00	5,790 11
Connecticut Fire.....	Hartford	1868	544,100	584,300	4,280 95	1,225 00
		1869	530,000	595,000	4,333 15	.....
		1870	464,500	491,325	3,937 93	3,178 58
Continental Fire.....	New York.....	1868	363,710	268,220	3,093 03	1,090 00
		1869	489,125	528,525	4,301 46	6 00
		1870	440,700	439,700	4,066 84	1,400 00
Exchange.....	Lynn	1870	114,339	114 339	1,240 00	.....
Farmington Mutual.....	Farmington, N. H.....	1868	27,550	130,080	1,959 00	.....
		1869	9,500	118,010	790 00	1,900 00
Franklin	Philadelphia.....	1870	1,188,062	1,105,195	14,986 06	8,961 41
Farmers' Mutual.....	Gilmanton	1869	443,263	1,352,396	4,498 73	2,006 00
Firemans	New York.....	1868	2,500	2,500	81 25	.....
		1869	11,250	11,250	196 25	.....
First National Fire.....	Worcester	1869	214,033	186,935	3,547 73	1,163 00
		1870	249,512	230,100	6,018 60	2,807 62
Girard	Philadelphia.....	1868	459,042	349,817	6,523 39	202 25
		1869	.....	.....	4,809 60	4,841 35
Hanover.....	New York.....	1868	445,755	298,820	5,344 35	190 95
		1869	775,624	708,051	8,100 56	8,570 91
		1870	1,030,546	973,096	9,048 98	14,634 59
Hartford Fire	Hartford	1868	4,984,245	.....	60,308 64	28,405 11
		1869	5,855,327	4,936,610	64,828 14	40,981 58
		1870	6,053,492	.....	70,942 78	51,716 93
Hide and Leather.....	Boston.....	1868	46,900	41,500	517 50	.....
		1869	267,625	222,225	2,188 55	1,006 86
		1870	669,902	488,180	7,690 22	5,234 16
Holyoke Mutual.....	Salem.....	1868	812,257	1,544,868	8,322 36	4,704 50
		1869	943,347	1,648,584	11,020 70	1,370 37
		1870	839,860	1,602,628	7,720 23	6,302 30
Home	Columbus.....	1870	73,130	69,030	1,163 54	.....

FOREIGN COMPANIES—(Continued.)

NAME OF COMPANY.	LOCATION.	YEARS.	RISKS TAKEN DURING THE YEAR.	RISKS AT END OF YEAR.	PREMIUMS.	LOSSES.
Home	New Haven.....	1868	\$4,464,199	\$2,678,519	\$58,034 59	\$40,878 04
		1869	5,311,727	3,543,833	56,308 54	29,198 06
Home	New York.....	1868	4,835,413	5,103,892	56,776 40	26,497 66
		1869	6,531,240	.....	62,508 21	46,969 22
		1870	5,461,649	.....	59,446 23	49,579 87
Howard.....	New York.....	1868	287,275	278,275	2,158 95	50 35
		1869	242,500	238,000	1,692 41	36 50
		1870	203,350	196,850	1,424 45	269 88
		1870	391,865	350,000	4,450 01	6,679 06
Imperial Fire	London	1868	374,583	304,583	3,979 72	.....
Independent.....	Boston.....	1869	1,346,346	1,293,876	20,068 65	8,113 71
		1870	1,442,297	.....	15,558 02	26,715 57
		1868	554,250	421,320	7,206 18	199 80
Insurance Company of North America.....	Philadelphia	1869	647,695	591,045	7,231 52	182 75
		1870	.....	.....	.....	.....
International	New York.....	1868	624,283	836,803	6,883 94	3,056 75
		1869	231,265	497,210	2,308 61	6,530 71
		1870	205,525	456,578	2,670 79	1,619 44
		1868	220,500	210,500	1,606 68	50 35
Lamar.....	New York.....	1869	184,400	184,400	1,252 08	.....
		1870	169,450	168,950	1,096 35	.....
Liverpool, London and Globe.....	London	1870	.....	.....	.....	.....
Lorillard Fire	New York.....	1868	631,994	535,618	7,090 65	269 00
		1869	868,764	777,629	9,332 20	3,905 74
		1870	786,183	.....	9,838 08	4,241 49
		1868	269,810	225,554	4,162 74	1,243 27
Lumbermans	Chicago.....	1869	242,789	100,000	4,252 84	6,170 32
		1868	609,089	531,525	7,918 12	5,271 19
Manhattan	New York.....	1869	736,920	568,270	8,547 17	10,847 74
		1870	715,638	571,588	6,922 03	4,246 88
	

Manufacturers'	Boston	1868	1,583,625	1,630,325	13,172 99	34 46
		1869	1,268,755	1,213,755	10,696 59	4,409 93
		1870	1,029,075	1,007,575	8,615 70	1,008 38
Market	New York	1868	281,850	188,660	3,787 82	.....
		1869	568,015	473,640	7,151 58	300 00
		1870	534,420	509,195	5,163 17	7,705 50
Merchants'	Chicago	1868	627,724	564,474	7,763 15	325 00
		1870	154,320	88,960	1,450 20	11,190 35
		1868	580,175	604,805	5,739 28	.....
Merchants'	Hartford	1869	670,950	693,050	6,689 34	6,820 05
		1870	575,100	774,070	5,287 23	6,834 90
		1868	416,441	278,791	5,496 97	1,784 44
Merchants'	Providence	1869	617,672	.....	6,976 34	2,851 37
		1870	690,875	.....	7,777 49	11,863 70
		1868	57,400	54,400	577 03	.....
Metropolitan	New York	1869	97,400	79,200	774 00	5,057 00
		1868	272,500	191,050	3,328 96	3,066 67
		1868	710,211	434,691	18,897 44	11,986 84
Monumental	Baltimore	1869	.....	.....	29,561 79	14,792 65
		1870	649,550	.....	10,000 30	7,534 30
		1868	1,174,453	661,688	17,474 79	13,494 11
Narragansett	Providence	1869	1,252,617	1,495,240	15,803 98	22,024 18
		1870	1,153,357	1,536,882	14,213 77	11,241 11
		1868	9,700	12,700	52 50	.....
National	Boston	1869	43,600	60,900	236 12	.....
		1870	63,853	100,653	717 67	.....
		1868	436,711	474,091	5,729 58	2,158 25
North American Fire	New York	1869	235,571	211,961	3,148 85	6,179 83
		1870	291,960	.....	3,888 61	1,788 00
		1868	593,726	.....	7,631 95	4,010 72
North American Fire	Hartford	1869	.....	.....	7,454 26	4,050 42
		1870	750,050	.....	8,628 70	2,477 66
		1870	1,047,000	781,600	9,340 96	.....
North British and Mercantile	Edinburg and London	1868	816,314	698,014	6,864 63	2,366 30
		1869	379,300	273,100	3,842 50	3,087 01
		1868	414,912	605,008	5,225 76	3,756 95
Niagara	New York	1869	484,316	621,031	5,882 40	3,607 16
		1870	592,596	641,672	6,533 75	1,877 51
		1868	.....	.....	.....	.....

INSURANCE COMMISSIONERS' REPORT.

FOREIGN COMPANIES—(Continued.)

NAME OF COMPANY.	LOCATION.	YEARS.	RISKS TAKEN DURING THE YEAR.	RISKS AT END OF YEAR.	PREMIUMS.	LOSSES.
Pacific.....	San Francisco.....	1868	\$1,025,057	.....	\$11,704 96	\$7,570 68
		1869	1,049,830	\$300 000	12,386 32	4,080 69
		1870	337,625	.....	2,703 41	1,663 50
People's.....	Worcester.....	1868	400,830	374,595	4,339 47	4,847 25
		1869	496,155	479,089	7,300 69	7,011 94
		1870	571,757	.....	7,724 68	10,657 95
Phenix.....	Brooklyn.....	1868	1,575,231	630,030	23,609 91	7,454 22
		1869	852,608	1,038,119	13,423 26	8,120 69
		1870	878,108	1,011,893	9,441 84	14,858 82
Phoenix.....	Hartford.....	1868	1,607,200	.....	20,245 72	2,970 60
		1869	1,606,789	2,003,014	18,858 72	28,582 85
		1870	1,720,014	.....	19,317 23	11,130 38
Providence Washington.....	Providence.....	1868	361,200	436,150	3,524 34	81 53
		1869	391,300	421,650	3,977 55	50 50
		1870	313,933	390,750	3,043 38	120 00
Putnam.....	Hartford.....	1868	528,307	529,002	8,964 64	5,534 92
		1869	868,834	1,158,445	10,860 43	9,440 21
		1870	814,315	775,762	10,860 67	6,075 00
Quincy Mutual.....	Quincy.....	1868	92,390	200,000	1,187 98	40 05
		1869	153,148	.....	2,332 80	.....
		1870	114,150	.....	1,654 40	2,747 00
Republic.....	Chicago.....	1868	22,500	22,500	172 85	.....
		1869	183,940	141,074	1,793 10	2,234 66
		1868	136,400	177,400	2,222 76	1,249 21
Republic.....	New York.....	1869	292,300	324,500	3,177 30	317 38
		1868	507,178	422,378	8,859 61	6,015 47
		1869	723,275	643,975	12,494 13	3,562 47
Roger Williams.....	Providence.....	1870	708,053	517,603	9,641 60	11,417 41
		1869	708,053	517,603	9,641 60	11,417 41
		1870	547,391	643,669	6,425 12	6,991 50
Royal.....	Liverpool.....	1870	547,391	643,669	6,425 12	6,991 50

Security	New York	1868	2,131,843	2,617,641	26,731 05	19,576 22
		1869	1,641,012	2,165,380	24,363 68	18,081 51
State Fire	Cleveland	1870	2,038,176	.....	25,424 37	29,236 86
		1869	32,396	32,396	756 50	.....
Springfield	Springfield	1868	2,016,056	3,265,221	27,076 13	22,093 72
		1869	2,014,411	3,410,428	21,249 77	33,125 28
Traders and Mechanics'	Lowell	1870	2,529,441	3,566,292	21,734 42	14,630 84
		1868	122,645	262,355	1,432 48	1,684 79
Tradesmans	New York	1869	137,825	253,915	1,762 90	1,659 15
		1870	153,795	308,260	2,086 36	.....
United States	Baltimore	1868	218,650	165,157	3,519 73	1,777 50
		1869	300,337	230,090	4,247 21	3,183 42
Union	San Francisco	1868	228,550	220,750	3,464 61	5,028 86
		1869	188,254	162,704	2,929 23	2,646 00
Union Fire	Baltimore	1870	.....	.....	.....	.....
Washington	New York	1869	90,982	69,982	1,127 58	.....
		1870	106,090	95,490	1,509 70	410 00
Westchester	New Rochelle	1870	141,725	133,625	1,721 80	.....
Western	Buffalo	1870	.....	19,400	244 06	.....
		1868	345,208	229,733	4,017 15	2,155 50
Yonkers and New York	New York	1869	386,650	359,300	4,057 77	4,881 21
		1870	261,125	261,125	3,296 69	3,650 19
Total	New York	1868	453,075	.....	5,619 49	2,027 42
		1869	446,425	372,125	4,898 15	9,796 59
Total .....	.....	1868	\$52,613,758	\$39,452,746	\$649,002 51	\$339,906 72
		1869	56,614,642	48,301,649	690,230 27	488,158 81
Total .....	.....	1870	51,132,999	28,550,543	574,895 72	448,921 36

DOMESTIC OR STATE COMPANIES.

Eastern	Bangor	1869	507,245	.....	6,011 07	2,045 89
		1870	617,750	615,857	9,962 88	1,179 41
National	Bangor	1870	891,722	851,594	12,876 37	1,102 00
		1869	3,037,720	.....	38,567 00	31,072 98
Union	Bangor	1869	4,167,268	6,023 399	49,639 21	35,533 75
		1870	.....	.....	.....	.....
Total .....	.....	1869	3,544,965	.....	44,578 09	33,118 87
		1870	5,676,740	7,490,850	72,478 46	37,815 16

ABSTRACT OF MUTUAL FIRE INSURANCE COMPANIES OF MAINE, 1870.

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INSURANCE COMMISSIONER'S REPORT.

TIME OF ORGANIZATION.	NAME OF COMPANY.	NO. OF POLICIES.	AMOUNT OF RISKS.	LOSSES.
1859.....	Bangor.....	2,320	\$2,312,782 00	\$16,091 27
1862.....	Brunswick Farmers'.....	203	141,667 00	80 00
1868.....	Casco.....	73	39,800 00	.....
1849.....	Cumberland.....	225	150,000 00	.....
1861.....	Danville.....	158	112,188 00	.....
1858.....	Eastport.....	704	458,464 00	810 00
1844.....	Eliot and Kittery.....	733	580,073 00	1,009 00
1851.....	Falmouth.....	287	219,971 00	600 00
1858.....	Fayette.....	73	45,775 00	.....
1866.....	Fryeburg.....	240	73,537 37	66 66
1861.....	Gorham Farmers'.....	168	123,716 00	.....
1855.....	Harpwell.....	166	117,726 00	.....
1860.....	Harrison.....	156	84,479 00	.....
1866.....	Jay.....	145	93,620 00	150 00
1850.....	Kennebunk.....	299	234,000 00	27 00
1865.....	Lovel.....	85	47,430 00	.....
1836.....	Monmouth.....	4,591	3,222,065 00	5,371 00
1853.....	North Yarmouth.....	276	236,516 60	1,700 00
1855.....	Norway.....	230	119,915 00	239 66
1859.....	Otisfield.....	203	90,000 00	.....
1836.....	Penobscot.....	4,363	3,926,008 00	8,706 86
1835.....	Piscataquis.....	1,482	925,250 00	1,875 00
1827.....	Saco.....	773	731,739 00	4,201 29
1856.....	Sidney.....	202	129,910 00	.....
1836.....	Somerset.....	3,286	2,296,348 00	2,239 00
1828.....	Thomaston.....	1,523	1,500,756 00	695 42
1857.....	Union Farmers'.....	76	56,250 00	.....
1862.....	Waterford.....	118	66,890 00	500 00
1858.....	Waterville.....	2,122	1,572,665 00	3,140 21
1836.....	Wells.....	501	389,635 00	225 00
1866.....	West Bangor and Hermon.....	41	26,990 00	.....
1859.....	Wilton.....	163	101,320 00	.....

1859.....	Windham.....	285	168,835 00	.....
1862.....	Woolwich.....	97	54,347 00	.....
		26,367	20,450,667 97	47,727 37

TABLE B,
SHOWING THE MARINE BUSINESS DONE IN MAINE IN THE YEAR 1870.

—◆—
FOREIGN COMPANIES.

NAME OF COMPANY.	LOCATION.	RISKS TAKEN IN 1870.	PREMIUMS.	LOSSES.
Buffalo Fire and Marine.....	Buffalo.....	\$40,200	\$511 80	.....
Narragansett Fire and Marine.....	Providence.....	293,673	12,453 82	\$8,314 08
Phenix.....	Brooklyn.....	129,476	1,681 10	100 87
Roger Williams.....	Providence.....	75,658	1,092 13	1,812 00
Total.....	.....	539,007	15,798 85	10,226 95

DOMESTIC COMPANIES.

NAME OF COMPANY.	LOCATION.	RISKS TAKEN IN 1870.	PREMIUMS.	LOSSES.
Boothbay Mutual Fishing.....	Boothbay.....	\$175,260		
Eastern.....	Bangor.....	2,185,010	\$88,346 01	\$53,222 43
Maine Mutual.....	Bangor.....	976,108	9,175 39	2,191 18
Merchants' Marine.....	Bangor.....	3,551,329	152,880 40	40,478 79
National.....	Bangor.....	285,821	11,257 94	
Ocean.....	Portland.....	2,796,466	83,564 34	39,192 64
Rockland.....	Rockland.....	1,788,597	126,491 47	88,431 89
Union.....	Bangor.....	2,618,646	123,727 09	70,986 35
Total.....		14,377,237	595,442 64	294,503 28

TABLE C,

SHOWING THE BUSINESS OF LIFE INSURANCE COMPANIES IN MAINE FOR THE YEARS 1868, 1869 AND 1870.

NAME OF COMPANY.	LOCATION.	YEARS.	RISKS TAKEN DURING THE YEAR.	No.	RISKS AT END OF YEAR.	No.	PREMIUMS.	LOSSES.
Ætna.....	Hartford	1868	\$525,700	262	\$1,662,930	804	\$98,859 54	\$6,500 00
		1869	566,700	243	1,841,070	935	97,017 93	17,000 00
		1870	462,926	341	2,029,168	1,139	101,315 22	10,800 00
American Popular.....	New York.....	1868	55,500	31	57,500	33	160 13	.....
		1869	9,500	8	36,500	24	595 98	.....
		1870	75,250	59	134,750	105	4,687 69	2,000 00
Berkshire.....	Pittsfield.....	1868	3,000	3	29,700	22	1,395 43	.....
		1869	.....	.....	6,000	6	181 66	.....
		1870	6,000	4	22,200	15	534 52	.....
Brooklyn	New York.....	1868	12,500	11	6,500	3	204 04	.....
		1870	18,500	10	33,500	24	510 21	.....
		1868	206,500	115	1,169,650	637	64,821 99	9,350 00
Charter Oak.....	Hartford	1869	206,200	110	1,217,600	720	58,019 70	11,000 00
		1870	182,512	142	.....	.....	68,045 42	13,100 00
		1868	4,500	3	24,500	16	1,206 05	.....
Connecticut General.....	Hartford	1869	11,000	3	11,000	3	614 05	.....
		1868	530,300	307	3,910,300	1,820	190,355 68	5,554 32
		1869	265,137	145	3,846,246	1,752	173,417 67	17,353 63
Connecticut Mutual.....	Hartford	1870	162,178	134	3,792,554	1,827	183,630 87	23,000 00
		1868	446,600	359	495,100	351	42,358 48	3,000 00
		1869	589,800	467	914,700	652	38,979 13	4,000 00
Continental.....	New York.....	1870	1,049,350	789	1,675,550	1,249	56,628 27	8,000 00
		1868	250,000	178	626,000	473	35,610 94	4,000 00
		1869	202,100	144	672,000	493	36,716 00	9,500 00
Continental.....	Hartford	1870	97,250	74	622,250	467	35,171 65	6,000 00
		1869	116,700	86	106,200	78	2,301 87	.....
		1870	.....	.....	.....	.....	2,652 32	.....
Commonwealth.....	New York.....	1868	3,000	3	3,000	3	197 11	.....
		1869	19,700	17	19,700	17	744 20	.....
	

INSURANCE COMMISSIONERS REPORT. XXI

LIFE INSURANCE COMPANIES—(Continued.)

NAME OF COMPANY.	LOCATION.	YEARS.	RISKS TAKEN DURING THE YEAR.	No.	RISKS AT END OF YEAR.	No.	PREMIUMS.	LOSSES.
Economic Mutual.....	Providence	1868	\$49,500	42	\$62,100	55	\$1,462 16	.....
		1869	49,500	35	99,600	82	2,753 25	\$4,000 00
		1870	29,020	27	.....	.....	2,688 11	.....
Empire.....	New York.....	1870	40,000	30	40,000	30	719 60	.....
		1868	263,500	123	528,700	243	12,572 56	1,000 00
Equitable Life Assurance Society.....	New York.....	1869	350,000	227	723,500	406	23,666 00	1,000 00
		1870	78,500	37	488,000	160	19,524 00	6,000 00
		1869	59,000	42	48,000	36	78 78	.....
Excelsior.....	New York.....	1870	88,000	77	22,000	17	1,270 18	.....
		1868	.....	.....	2,000	2	90 92	.....
Great Western.....	New York.....	1869	57,500	41	58,500	44	673 92	.....
		1868	6,000	6	13,500	11	521 32	.....
Guardian Mutual.....	New York.....	1869	15,000	12	26,500	20	1,126 11	1,000 00
		1870	28,000	15	46,500	30	2,048 89	2,000 00
		1868	.....	.....	.....	.....	1,807 90	.....
Hartford Life and Assurance.....	Hartford.....	1869	5,236	7	50,000	39	1,366 93	.....
		1870	13,250	9	36,486	31	791 34	1,000 00
		1869	159,200	121	131,700	100	2,881 75	1,000 00
Hahnemann.....	Cleveland.....	1870	171,660	141	200,660	155	6,672 07	2,000 00
		1870	1,000	1	1,000	1	17 53	.....
Hercules.....	New York.....	1868	26,000	18	26,000	18	1,193 00	.....
Home.....	Brooklyn.....	1869	2,000	2	18,000	16	953 19	1,000 00
Homoeopathic.....	New York.....	1870	27,000	25	25,500	24	249 69	.....
Hope.....	New York.....	1870	68,500	60	61,500	.....	1,205 36	.....
John Hancock Mutual.....	Boston.....	1868	85,810	33	76,310	30	2,155 81	.....
		1869	237,000	131	.....	.....	11,318 49	.....
		1870	123,000	77	218,500	133	.....	1,000 00
Knickerbocker.....	New York.....	1868	26,400	12	43,400	20	1,886 87	.....
		1869	.....	.....	14,000	9	813 16	.....
		1870	122,000	68	139,400	66	4,081 73	.....

Manhattan.....	New York.....	1868	12,200	6	34,000	17	800 00	.....
		1869	.....	.....	30,000	15	710 00	.....
		1870	9,300	9	34,800	21	819 19	.....
Massachusetts Mutual.....	Springfield.....	1868	365,750	236	961,964	565	38,382 93	6,500 00
		1869	312,500	167	1,170,000	626	43,169 67	12,200 00
		1870	271,620	162	1,149,500	626	43,280 26	5,400 00
		1870	65,000	31	65,000	31	1,692 91	.....
Merchants'.....	New York.....	1868	12,500	10	6,500	4	1,082 61	1,000 00
Metropolitan.....	New York.....	1869	5,000	1	20,400	9	932 03	.....
		1870	33,000	24	47,000	31	2,435 42	.....
		1868	670,380	385	1,760,980	867	76,471 61	6,628 37
Mutual.....	New York.....	1869	407,130	248	1,892,160	1,001	95,017 07	21,439 28
		1870	236,900	179	1,771,170	1,017	94,155 16	6,600 00
		1868	664,250	233	3,808,750	1,385	151,449 75	38,200 00
Mutual Benefit.....	Newark.....	1869	575,050	213	4,026,400	1,438	132,341 52	31,200 00
		1870	246,855	104	3,620,400	1,293	91,030 93	45,400 00
		1868	2,000	1	36,100	27	959 78	.....
National.....	Montpelier.....	1869	21,000	14	48,000	34	1,291 66	2,002 96
		1870	23,000	8	76,200	41	1,621 28	.....
		1868	69,000	42	56,000	34	.....	.....
National.....	New York.....	1869	729,750	639	564,500	479	13,235 17	.....
		1870	489,750	515	570,250	534	58,535 66	4,600 00
		1869	237,000	163	211,500	136	7,410 33	.....
National of U. S. A.....	Washington.....	1870	.....	.....	.....	.....	5,606 51	.....
		1868	1,271,250	630	2,788,450	1,375	113,521 34	10,000 00
		1869	1,484,125	135	4,272,575	2,182	204,737 00	16,500 00
New England.....	Boston.....	1870	680,000	415	4,867,945	2,533	265,945 00	4,000 00
		1868	370,400	192	1,217,485	617	65,838 25	8,200 00
		1869	345,350	193	1,344,030	697	100,252 20	7,400 00
New York.....	New York.....	1870	281,000	304	1,966,915	850	94,912 17	10,935 00
		1868	168,000	100	133,500	79	4,103 35	.....
		1869	210,532	112	290,532	151	11,570 06	.....
North America.....	New York.....	1870	91,500	63	.....	59	14,996 34	1,000 00
		1868	37,500	29	37,500	29	1,612 35	.....
		1869	38,500	33	72,500	58	3,264 88	.....
North Western Mutual.....	Milwaukee.....	1870	13,500	14	.....	.....	.....	1,000 00
		1868	74,100	27	130,400	64	6,438 78	1,000 00
		1869	56,000	42	168,700	105	6,450 01	.....
Phoenix Mutual.....	Hartford.....	1870	48,834	41	177,534	128	7,872 59	.....

LIFE INSURANCE COMPANIES—(Continued.)

NAME OF COMPANY.	LOCATION.	YEARS.	RISKS TAKEN DURING THE YEAR.	No.	RISKS AT END OF YEAR.	No.	PREMIUMS.	LOSSES.
Provident Life and Trust.....	Philadelphia.....	1870	\$37,500	38	\$60,000	54	\$2,700 00	.....
		1868	49,500	34	238,200	152	13,367 28	.....
Security.....	New York.....	1869	39,000	29	91,000	64	4,711 99	.....
		1870	36,500	28	56,849	43	1,776 37	1,000 00
Standard.....	New York.....	1868	40,650	30	35,650	29	822 38	.....
		1869	133,450	112	117,950	89	2,000 00	.....
		1870	106,250	95	120,230	97	2,533 36	.....
State Mutual.....	Worcester.....	1868	27,500	20	136,100	95	3,916 49	4,100 00
		1869	22,500	15	120,300	87	3,401 60	7,500 00
		1870	.....	.....	129,600	83	3,535 84	2,000 00
Travelers'.....	Hartford.....	1868	.....	.....	.....	.....	*20,674 66	*4,162 90
		1869	.....	.....	.....	.....	*24,344 55	*5,721 09
Union Mutual.....	Augusta.....	1870	295,209	193	.....	.....	22,376 96	9,540 00
		1868	130,800	87	1,046,865	606	57,382 06	24,500 00
		1869	122,355	84	1,162,720	685	63,813 59	6,500 00
Universal.....	New York.....	1870	61,000	36	1,107,520	653	60,830 21	6,700 00
		1868	286,750	178	333,650	218	11,079 60	2,000 00
		1869	125,250	87	266,000	173	12,902 49	6,500 00
Washington.....	New York.....	1870	127,450	.....	.....	.....	10,920 55	2,000 00
		1868	47,500	31	62,500	45	1,922 02	.....
		1869	46,000	32	93,500	66	2,782 01	.....
World Mutual.....	New York.....	1870	48,100	34	100,600	72	3,930 62	.....
		1868	12,000	9	9,000	7	347 02	.....
		1869	9,000	8	31,000	24	919 04	.....
Total.....	.....	1868	6,806,840	3,786	21,570,784	10,756	969,250 94	135,937 73
		1869	9,636,365	5,610	25,874,583	13,581	1,191,977 66	183,877 67
		1870	6,006,164	4,383	24,971,031	13,609	1,283,232 40	175,075 00

* These amounts include Life and Accident both.

TABLE D,

SHOWING THE ACCIDENT INSURANCE BUSINESS DONE IN MAINE IN 1870.

NAME OF COMPANY.	LOCATION.	RISKS WRITTEN.	No.	PREMIUMS.	LOSSES.
Railway Passengers' Assurance.....	Hartford.....			\$902 60	\$65 00
Travelers'.....	Hartford.....	\$1,355,900	566	8,398 87	2,512 88
Total.....				\$9,301 47	\$2,577 88

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SUMMARY OF INSURANCE BUSINESS IN MAINE.

I.—FIRE.

Foreign Companies.

Number of Companies doing business	1868	67
“ “ “ “	1869	67
“ “ licensed	1870	68
Amount of policies issued	1868	\$52,613,758 00
“ “ “	1869	56,614,642 00
“ “ by licensed companies	1870	51,132,999 00
Premiums received	1868	649,002 51
“ “	1869	690,230 27
“ “ by licensed companies	1870	574,895 72
Losses paid	1868	339,906 72
“	1869	488,158 81
“ by licensed companies	1870	448,921 36

Domestic (Stock) Companies.

Amount underwritten in Maine	1870	5,676,740 00
Premiums in Maine	1870	72,478 46
Losses in Maine	1870	37,815 16

Mutual Fire.

Total amount insured	1870	20,450,667 00
Losses	1870	47,727 37

II.—MARINE.

Foreign Companies licensed, 1870..... 4.

Risks underwritten	\$539,007 00
Premiums received	15,798 85
Losses paid	10,226 95

Domestic Companies..... 8.

Risks underwritten	14,377,237 00
Premiums received	595,442 64
Losses paid	294,503 28

III.—LIFE.

Companies doing business in Maine, 1868	39
“ “ “ 1869	43
“ “ licensed, 1870	46

Policies issued.....	1868....	3,786.....	\$6,806,840 00
“	1869....	5,610.....	9,636,365 00
“	1870....	4,383.....	6,006,164 00
Policies Dec. 31.....	1868....	10,756.....	21,570,784 00
“	1869....	13,581.....	25,874,583 00
“	1870....	13,609.....	24,971,031 00
Premiums received.....	1868.....		969,250 94
“	1869.....		1,191,977 66
“	1870.....		1,283,232 40
Losses and claims paid, 1868.....			135,937 73
“	1869.....		183,877 67
“	1870.....		175,075 00

IV.—ACCIDENT.

Premiums received, 1870.....	\$9,301 47
Losses paid, 1870.....	2,577 88

GENERAL STATISTICS OF INSURANCE.

The following statistics showing the extent of insurance business in this country as gleaned principally from the reports of the New York and Massachusetts departments, are of much interest and importance. They embrace the business for 1869 of all the companies operating in those States, thus including almost all the principal companies of the whole country, and especially those at work in this State.

The whole number of joint stock companies, Fire and Marine, 185; to which are to be added Mutual companies in those two States, 88; making a total of.....	273
Whole amount of capital stock.....	\$51,118,602 50
Besides five English companies with capital of..	£2,241,419
Whole amount of risks during year.....	\$6,168,663,790 00
Whole amount at the end of the year.....	4,562,135,743 00
Assets of the several companies.....	152,654,159 00
Liabilities including reinsurance of risks.....	110,016,219 00
Showing surplus of assets over all liabilities....	42,637,940 00
Premiums received during the year.....	61,653,960 00
Losses paid during the year.....	31,644,899 00
Per centage of premiums to risks.....	1.00
Per centage of losses to risks.....	.513
Per centage of losses to premiums.....	51.34

The aggregates for 1870, which have been very accurately compiled by the insurance press, but are not yet officially announced, make the losses very much larger, being nearly 60 per cent. of premiums received.

Whole number of LIFE companies	70
Whole amount of risks, Dec. 31, 1869.....	\$1,836,617,818 97
Whole number of policies.....	656,572 00
Average of each policy.....	2,797 28
Gross assets of all the companies.....	229,097,425 11
Reinsurance valuation, being amount required to meet all outstanding policies.....	170,930,593 85
Gross liabilities including last item.....	190,190,335 36
Showing a surplus of assets over liabilities.....	39,554,518 54
Premiums received in cash during the year....	65,844,898 52
Premiums received by note and loans.....	20,208,256 06
Other cash receipts, interest, &c.....	12,454,164 22
Gross income for the year.....	98,507,318 80
Losses and claims paid during the year.....	15,226,305 13
Dividends or returned to policy-holders, cash...	9,630,803 82
Returned to policy-holders, by loans and notes,	9,278,069 76
Dividends to stockholders,.....	617,505 19
Taxes.....	915,675 73
Expenses.....	18,748,659 67
Ratio of losses to income.....	15.45 per cent.
“ “ premiums.....	17.69 “
Ratio of expenses to income.....	19.03 “
Returned to policy-holders.....	19.19 “

ABSTRACTS OF COMPANIES.

Appended to this Report will be found abstracts of the several companies, foreign and domestic, doing business in this State, together with a list of agents licensed for each. With reference to these, it is to be remarked that the call for information and the compilation of the facts stated by the companies have been made more particularly for the constituency which the Commissioner represents and hence a somewhat different arrangement has been made, than might have been under other circumstances. Comparative statistical tables have been omitted so far as regards the general business of foreign companies, as such tables are of very little

value except as they embrace the largest possible collection. The limited number of companies operating in Maine renders the work and display of figures almost entirely valueless.

In the grouping of assets and expenditures a similar plan has been adopted, one which shall give the general reader the information in the most practical form. The minutiae of the general items such as the separate amounts of cash in bank and in the company's office, description of real estate held by the companies, particular specification of the bonds and stocks and other items of value constituting the assets or investments of the company, are of very little or no use to the general reader, but only tend to confuse and puzzle him and add size to the volume of report. The same remark is to be made respecting the particular and smaller items of expenses in the list of expenditures. As tests of the company's responsibility and trustworthiness these minute statistics are most important as addressed to the eye of the Commissioner or the Examiner at the company's counter or elsewhere.

Among the assets of Life Companies the several items of "deferred premiums," "office premiums unpaid," "premiums in hands of agents or in transmission," and "agents' balances," are all grouped under one head, for the reason that they are substantially all in the same category, being *unearned* premiums on policies for renewal or delivery. "Agents' balances" which make so large a show in many of the company statements, may, and probably do, embrace a small quota of "cash," but in all well regulated companies, requiring frequent settlements and prompt remittances, the cash portion is comparatively small. "Premium notes" or "loans on policies in force" on interest are of a different character, being a portion of the premium *earned* and rendering an income of interest. As such they are "assets" of no mean character or value.

In the item of "Liabilities" a difficulty has arisen in giving the "valuation of policies outstanding" arising from circumstances entirely beyond the power of the Commissioner. The leading States of New York and Massachusetts having adopted different rates of interest in estimating the valuation, the former at $4\frac{1}{2}$ and the latter at 4 per cent., the results are of course very different from each other. The departments of those States make their own valuation of every company's policies at a very great expense of time and money. As one of the results their Life Reports do not make their appearance until very late in the year, September or

October. The Commissioner of this State has therefore no other alternative than to take the companies' valuations some of which are made in conformity with the requirements of one State and some of the other. He regards the valuation at either of the named rates as perfectly safe. It is certainly a matter of regret that in so important a matter as this two such States as those named should be at disagreement. A vast deal of useless labor is thus imposed and much prolixity and confusion produced. When it is considered that the legal and usual rates of interest are at least six per cent. or more throughout the whole country — and that all public securities almost in which so large a part of the money is invested are at that rate or five per cent. at least — when it is further considered that so large a portion of all the policies valued are allowed to lapse and are absolutely certain to terminate by other causes than death or maturity, it is not seen why so small a rate certainly as 4 per cent. should be insisted upon. For the sake of uniformity it is certainly to be hoped that this disagreement will soon cease. In the call made by the Commissioner, a valuation made to conform with the Massachusetts rule was adopted and it is that which is given in the abstracts except where a different one is indicated, viz., 4 per cent.

CO-OPERATIVE LIFE INSURANCE.

As the Commissioner has had occasion, during the year, to pass upon the merits of several coöperative life insurance companies, with a result unfavorable to their admission to do business in this State, he regards it his duty in this Report to state briefly the grounds of his decision.

The plan of these companies consists in the formation of the insured into classes of 5000 or 2500 members each, formed according to age, upon the death of each of whom, every surviving member shall pay the company one dollar and ten cents; the dollar to go to the family of the deceased and the ten cents to defray expenses. These are the only payments required to support the policy except an initiatory fee of 8 to 15 dollars and an annual assessment of \$2 or \$3 more. Another part of the plan is to fill all vacancies caused by death or otherwise, by new members of corresponding age.

The arguments adduced in support of the system are principally its cheapness and that it leaves the premium in the hands of the insured until called for by the family of the deceased member.

These features have given the scheme a plausibility and consequent popularity which renders it necessary to scrutinize its pretensions and see whether it be worthy the public favor and adoption.

The recommendation which the companies thus hold out that the premium is left in the hands of the insured, until a death call is made for its payment, is only another form of the proposition that no provision is made for the policies and no fund provided to meet their calls, but on the contrary in the words of an able defender of the cause, "members do not demand complete security, but have more confidence in mutual honor, good faith and benevolence." How much such security is worth in the business transactions of life requiring the collection of such large sums of money it is hardly necessary to argue here. Here is one of the great objections to the system, the almost total lack of all legal obligation and security for the payment of the policy. All that the company assumes to do is to pay, not any certain sum as \$5000 but only "so many dollars as there are members of the class at the time of the death of the deceased." No obligation exists against the surviving members to pay the dollar except that non-payment forfeits the policy. It is therefore only a dollar, from each of such as paid the last assessment, that is collectible or payable by the company. The great maxim of the business is "that those who live shall pay the losses of those who die," a rule containing in itself the gravest of errors in matters of this importance. The true rule of safety is believed to be the opposite and such as is adopted by all the ordinary life insurance companies based on the wiser rule of human conduct, "in health prepare for sickness, in life prepare for death." This rule applied to the business of safe insurance leads to a gradual accumulation of a fund during the life of the insured to meet the contingency of his death. When death comes the reserve thus prepared for the event, and abundantly secured by law, is ready at call, to the full amount of the policy, depending upon no frail security of man's "honor and benevolence," but on the solid basis of a legal remedy. However many may be the lapses from non-payment, a fund sufficient is necessarily kept on hand to meet all the calls of the outstanding policies at death.

The objection thus existing is felt to be almost insurmountable, but is by no means the worst feature of the system. The claim of cheapness is wholly unfounded in fact, and directly the opposite

of the truth. It is to be remembered that a life policy is no mere temporary matter like the fire and marine, but is for the life of the insured, and hence in estimating its qualities the duration of the risk must be considered. In this view the coöperative policy will, in lives of average length, be found to be very much the most expensive, and especially so in lives of long continuance, which should in all cases be regarded as the proper consideration when procuring the policy. It is that policy which, at the end of a protracted life will come out the surest and best, that is to be preferred and adopted. At the beginning the coöperative boast of cheapness is true. Starting fresh with new and healthy lives, the deaths will of course be few, and correspondingly few will be the calls for assessments. The class, however, rapidly moves on—age increases, and with age, disease and death. When the class advances so far as to lose the benefit of the young and vigorous lives with which it set out, deaths increase with ever increasing rapidity, until at last the number becomes perfectly overwhelming. How this is, the statistics of life insurance demonstrate with certainty, and it is to these statistics, so far as they *favor* the idea of cheapness, that the coöperative appeal for their strongest arguments.

It has already been stated that the hypothesis of the companies is that the classes shall contain say 5,000 members each, and that they shall be kept constantly full by new members of the same age taking the place of those who vacate. This hypothesis being made true, a very large number of new members is thus liable to be introduced, swelling the original number in all to several times that number before all die.

Taking the great average of mortality of all the insurance companies, about 33 die per year out of 5,000. This fact is the one which is seized upon for the argument in question, making an expense of only \$36.30 for \$5000 insurance per year. But with the class in question this cheapness is only of a very temporary character. The average thus obtained is of *all companies*, a very large majority of which are new, with all new lives, and of all the members of all the companies nine-tenths of whom are of the same youthful age and good health. The class as it grows older loses all the benefit of this favorable average, and assumes a very much more fatal one. At 45 years of age the number of deaths is increased to 59, nearly two-fold what it was at the start; at 55 years

the number is more than 100, imposing an assessment of more than \$110; at 60 years 141 deaths, and a tax of \$155 is to be paid. The scale is now turned, and the coöperative becomes much the most expensive, with the certainty of a most rapid increase in the rate, while in the ordinary life company it remains fixed as at the beginning, or constantly growing less. At 70 years, the deaths will impose a tax of \$330.44, and at 80, \$716.22 per year. At the age of 85 if the system be adhered to, the coöperative member would have paid for his \$5000 policy more than \$15,000 premiums or assessments. He would of course, long before that, have allowed his policy to lapse, and lose all he had paid.

As this item of cheapness is so much insisted on, it may be not inappropriate to bring the argument to the test of arithmetic. As there is no fund accumulated to earn an income, it follows of course that every dollar received by the families of deceased members must be paid in full by the surviving members. The 5000 insured lives must then at \$5000 each (besides 10 cents each for expenses) require a grand aggregate of \$25,000,000. If 33 deaths measure the annual mortality of the class, as asserted by the companies, the whole class would then pay annually \$165,000, at which rate 151 years would be requisite to make up the sum.

Or, to state the same sum in another form, every member must on the average pay \$5000, for no more can be paid than is received. There is no necromancy about it. The company can pay no more than it gets, and if each member is to receive a given sum, each must, on the average, pay that same sum. If by an early death, one receives the \$5000 on payment of a small assessment, the survivors must make it up by paying correspondingly more. If each pays \$33 per year, it follows that he must live 151 years to pay the \$5000, the same result as before arrived at. And this is not all. That is the number of years of *insured* life in which he is to pay, so that ordinarily the insured must live, according to the hypothesis of the system, to the age of 200 years, and for all who die short of that age a corresponding number must live longer.

The truer rule would be, though not claimed to be a proper one, to divide the \$5000 by a sum equal to the usual number of years of an insured life, say 30. This would give an average premium of about \$166 per year, a sum much too small to carry a coöperative policy through on the assumed hypothesis or programme of the system.

The remarks thus far made are based on the assumption put forth as the peculiar merit of the companies that such classes can be formed and kept filled. Without this assumed fact the system has nothing to give it the least favor. It requires, however, but a slight knowledge of the subject to see that neither hypothesis can be true. If a company, consisting of its 3, 5, or 7 classes, could ever have them all filled, how is it possible at all times to keep them full? At some age, say 90, the whole country might be ransacked in vain to find enough people of that age to fill a single class, much less the numerous classes of the whole company, to say nothing of the numerous other companies practising in the same community. This result would be found to exist at a much younger age, say 70 years. At 60 years even, the expense becomes so great, exceeding the ordinary companies, no new member could be found willing to take a place in the coöperative, and hence, from that point at least, the system must fail and the class be abandoned. The last man will, soon after that age, find himself all alone, with no one to pay even a dollar on his policy on occasion of his death.

The results exhibited in the history of the companies which have applied for admission, and whose claims have been rejected here, go to confirm the conclusions stated. One company, claiming by its handbills to have the patronage of an extensive list of the first men in the community, had no particular statement to make of its members. Another of 7 classes has 444 members in all out of the whole number of 584, making an average of \$63.43 which each member would receive in case of death. Another company had 3 classes, with an aggregate of 1206, or 402 to a class. But in each of these cases the theory was held out that the classes were to consist of 5000 members, so that in case of death the member's family should receive that number of dollars.

Upon careful reflection, and a full hearing of the Companies, the Commissioner could come to no other conclusion than that a system so unsafe, and at the same time so deceptive and illusive, could not justly, with a proper regard for the best interests of the people of this State, be permitted to do business. He accordingly refused the applications of the several companies applying, and authorized the announcement that none could be permitted to practice the system in this State.

The Commissioner is happy to be able to report that since the

above announcement was made, the only domestic Company engaged in the business in this State has concluded to close its doors and retire its risks as soon as they are able, taking no new ones and compromising as rapidly as possible with the old.

DEFECTS OF LIFE INSURANCE.

In coming to the conclusion now indicated, the Commissioner is not unaware of the defects of the Life Insurance system as it now exists. Among the most prominent of these are the great expense attendant upon its operations, and the unproductive termination, by other causes than death, of so large a proportion of all policies issued by all the companies.

The first of these objections very plainly results in a great degree from the large number of companies competing for the limited business to be done. Unlike most other kinds of business, competition in this has the direct effect to increase instead of diminish prices. The extra number and pay of agents, the greater amount of salaries, and the thousand other concomitant expenses arising out of the severe competition and canvassing for risks, all go to swell the costs of insurance to such a degree that it has come to be almost true that losses paid are among the inferior items of expenditure. Could the whole business be confided to a few leading companies, a much more healthy, secure and unquestionably cheaper system would ensue.

Of the other evil spoken of, the waste of life insurance, as it has been called, few are fully aware to what an alarming extent it has gone. It is quite generally supposed that all life policies must ultimately be paid, or mainly so. No supposition could be farther from the truth, but on the contrary, the smallest fraction only of all the policies issued ever mature by death. In the companies doing business in Maine in 1868, out of 82,168 policies, amounting to \$232,385,247, which terminated during that year, only 3,432, amounting to \$10,222,264 came to an end by death, being four and two-fifths per cent. In all the companies doing business in New York in 1869, the number of policies which terminated in that year was 124,393 amounting to \$355,238,218, of which 5,022 only came to an end by death, amounting to \$15,120,191, or four and one-quarter per cent. In the several companies now doing business in Maine, with the exception of a few that have been unable to give the facts, the whole amount of policies terminated in the whole course

of their business was \$765,977,310, of which only \$65,704,456 came to an end by death, being 8.57 per cent.

The cause of all these forfeitures and other unproductive terminations, though largely produced by the expense, is not by any means wholly attributable to that cause. The root of the matter is deeper than that. The fickleness of human nature, which always drives man from the continued pursuit of any particular object, especially when it involves a constant effort, must come in to bear a great part of the blame of all these backslidings. This is more especially true when the outlay is attended by the idea that the harvest to be gathered from all this life long planting is for others than him who makes the effort. And so it will always be, until the true nature of the cost of life insurance comes to be realized to be as it is, not a *tax* but an *investment*.

It is not to be denied, however, that one of the great causes of this defection is a misunderstanding, on the part of the applicant, of the true nature of life insurance, and of its real benefits and design; a misunderstanding of which, it is to be feared, the active canvasser is too often the blameworthy cause.

It should be understood that life insurance is desirable only in its relation to or its effect upon the dependent or other survivors, for whom the insured desires to make provision in case of his death. As a speculation, or investment merely for the party's own gain or profit, it should never be contracted. Independent of this consideration of death, endowment policies even, where the money is to be paid to the insured at some advanced period of life, are equally undesirable, as the savings bank in such case will afford to the surviving applicant a more certain and a larger return. This must necessarily be so from the fact that the insured party must at all times pay for the risk of prior death, out of the earnings of the money paid for his premiums, the company simply paying him back what he has paid, with interest, after deducting the expense of his insurance during the term of his policy, a deduction which the savings bank has no occasion to make.

But when a man's situation in life is such that at death he may leave dependent persons, parents, wife or children, to suffer for that support which in life he gave them, it can hardly be regarded otherwise than his most religious duty to provide against the contingency of his death by a policy in some sound, responsible, well-tried company, to help, at least, make up for his loss when

removed. To help the party to select his company understandingly, is one of the objects for which the Department of Insurance has been established, and to promote this end the abstracts and statistics appended to this Report are given.

MUTUAL FIRE COMPANIES.

The Commissioner desires here to call attention again to the unwise policy, as he regards it, of continuing the present practice of the people of this State in the support of small mutual fire insurance companies. In his first Report as Insurance Examiner he had occasion to express his views fully on this subject, in the hope of lending discouragement, if possible, to the further pursuit of so vicious a system. More mature reflection and investigation have only confirmed him in the views then expressed. The fact that our State is the only one that has such a system of very small companies, is itself the strongest proof of its inutility and inappropriateness.

The argument of cheapness, which is its only boast and virtue, is most fallacious. Like all other commodities, the cheapness is the result of its real value. The policy costs little or nothing, simply because it is worth little or nothing. Its fundamental idea is that the number of risks is so small there is but little exposure to loss, and hence the expense must be small. This idea in its perfection would lead to each man taking his own risk alone and thus save all expense, or in other words, not to insure at all. Such risk is only as one to five or six hundred, but small as it is, loss often happens. If there be no exposure to loss then there is no need of insurance. We insure to guard against the contingency of loss, however small it may be. And in all good companies the premium demanded is according to the exposure. Few are aware how small the risk is that is paid for on that class of buildings which go to make up the risks of the companies spoken of. One-fourth or one-fifth of one per cent. per year, which the best of companies charge, is based on the idea that there is, on the great average, only one chance of loss in 400 or 500 risks, or that the building insured is liable to be burned but once in that number of years. And can any mutual company expect better success than that? Though ten, or even twenty years with some of the companies, may pass without any loss, yet the very next may bring one which shall impose ten-fold more expense than the ordinary stock company would exact during the whole time. The

figures presented in the abstracts appended to this Report exhibit in the strongest light the truth of the objections now advanced. In several of the companies a loss of \$1000 would impose an assessment of \$20 to \$50 on every \$1000 risk, a sum the interest of which would almost keep alive a like policy in the best of companies forever.

The overwhelming disaster which occurred to the Portland Mutual in 1866 — the circumstances which led to the closing up of the affairs of the Maine Mutual at Gorham and the General Mutual of Hallowell in 1869, and the severe losses which this Report shows as having happened to other mutuals during the last year, are all pregnant with most useful instruction. If said to be exceptional cases, it may be replied that all fires in the same sense are so, and that it is for just such cases that insurance is effected. These numerous instances in so small a class of companies go to show the cases not so exceptional after all.

The class of companies now spoken of had their origin in a state of things heretofore existing in this State when frauds were so often practiced with impunity, and no security was afforded by law. Since this order of things has passed away, it is suggested that no further encouragement should be given to a system so frail and unreliable, and which in the hour of trial and loss will so certainly fail to assure the party of his promised indemnity.

THE LLOYDS.

As inquiries are frequently made respecting "The Lloyds," and especially of this State, it is proper to say here that they are not corporations within the jurisdiction of this Department, but simply private associations formed of individual subscribers, for the purpose of marine insurance, having no joint capital stock, but simply pledging each his individual responsibility to pay his proportion of all losses which may occur on policies underwritten by their common agent or attorney; a certain sum of money, usually about \$1000 for each subscriber, being placed in agent's hands in the place of capital. The institution takes its name and character from the original association formed at the Lloyds' subscription and shipping rooms in London, from whence the practice spread to the continent, and recently has been introduced into several of the States of our Union. By their articles of association, the several subscribers limit their liability by their subscriptions, and share in the same proportion all the profits of

their business. No joint liability is assumed, so that no single action at law can be maintained on the policy to recover more than the single individual's proportion of the whole, and in extreme cases, in order to a full remedy, as many actions would be necessary as there are members. Self-interest, however, and honorable pledges, are regarded as sufficient in all litigated cases to assure the loser of his money after one or two unsuccessful defences. Two of these associations are now doing a successful business in this State, at Bangor and Portland respectively, having some fifty subscribers each, and maintaining a high character for integrity and responsibility. But, as already remarked, the Insurance Commissioner has no jurisdiction over them, and is unable to give any official information respecting them.

Whether this state of things is desirable or not is for the Legislature to decide. A more important question for the Companies is whether they can afford to do business without the advantages which might be derived from connection with the Insurance Department. Though the present associations may be safe and responsible insurers, it cannot be overlooked that the principle upon which they are based is one peculiarly liable to be abused and perverted to the greatest injury of the public, insurers as well as insured. Take from such associations all responsibility to account to the public, and all liability to the law, a wide door is thrown open through which the greatest wrongs and frauds may be introduced.

ASSOCIATION OF COMMISSIONERS.

A business of the extensive and important character that insurance has come to be, is most surely one which requires the strictest oversight and direction. A peculiar feature is its extensive range of operation, limited as it is by no narrower bounds than those of the whole country. Like the revenue and postal systems of government, it permeates every part, comes home to almost every household, and enters into almost every activity of life. The most natural suggestion would seem to be that a general supervising and directing power should be established over the whole in order to give uniformity of action, and thus promote the public safety and convenience, and at the same time give greater vigor and soundness to the system. How much has already been done in this direction by the establishment of State Departments of Insurance need not be told. The advantages have been incalculable.

lable. What now seems the great want of the times, in this direction, is a more intimate union of these several departments in order to a closer unity of action and government. Under the limitations of the National Constitution, Congress seems effectually excluded from all power in the matter, so that nothing can be expected from that quarter. To meet the want, it has been suggested to form an association to be composed of the several State officers having charge of the State Departments of Insurance, for mutual consultation. Placed as they are on middle ground between the insurers and the insured, much good may reasonably be anticipated from such an association in giving uniformity of action to the system, and thus safety and efficiency to the business. Odious legislation, retaliatory laws, and very many other evils which now plague the system, may be expected to disappear, and more harmony and hence greater good prevail both to the companies and to the public. It is hence suggested to the Legislature, in anticipation of such an association being formed, that the Commissioner of Insurance of this State be authorized to defray any expense in attending upon its meetings out of any surplus fees in his hands derived from the business of his office.

COMPEND OF MAINE INSURANCE STATUTES.

In order to inform parties interested of the general nature of the insurance law of this State, so far as it relates to the right of companies and parties to do business under it, the following compend of its various provisions in this particular is here given, as very frequent enquiries are made on this subject by persons in this and other States.

DOMESTIC MUTUAL FIRE AND MARINE COMPANIES are subject to no restrictions in respect to their right to do business, and are required to pay no fees of any kind to the State or insurance department, except only the fee required of all agents. The officers of such companies are held not to be agents to be licensed, but act as the company and consequently without license. Every such company is annually to make to the Commissioner a statement under oath of its condition according to such form as he may prescribe, and he is for that purpose to furnish blanks to the companies annually in September.

Every DOMESTIC STOCK COMPANY and MUTUAL LIFE COMPANY, before commencing business and annually thereafter, are to be examined by the Commissioner, and if found solvent and responsible to do business he is to issue his certificate of that fact, and the company is to pay the sum of twenty dollars and traveling expenses. Annual statements are to be made the same as by foreign companies, and agents to be licensed the same.

Every FOREIGN (out of the State) COMPANY, before it can do business in this State, is to be licensed by the Commissioner. Before receiving such license the company is to furnish him with a certified copy of its charter and by-laws, and with a statement under oath showing its financial condition according to form prescribed by him. On receiving such copies and statement, the Commissioner shall grant license, if he thinks it ought to be granted, but no such company can be admitted unless it has a bona fide paid up capital or cash assets to the amount of \$100,000.

For such license a fee of \$20 is to be paid, which fee is in full of all charges to be paid by the company for the year, no taxes nor any fees for filing statement or other services being exacted, except agents' licenses. The license thus granted in all cases ends on the first day of July next after it is granted, and upon its renewal a like fee is payable.

EVERY STOCK COMPANY and MUTUAL LIFE COMPANY, FOREIGN AND DOMESTIC, are annually in the month of January to render to the Commissioner an exact statement under oath of its condition as it existed on the 31st December previous, according to blanks to be furnished by him, and EVERY FOREIGN COMPANY is annually to publish three weeks successively in some paper in the county where the company has an agent a condensed statement of its condition conformable to its last annual report to the Commissioner.

No person can act as AGENT of *any insurance company*, domestic or foreign, stock or mutual, without a license. No license can issue until a duplicate power of attorney is filed with the Commissioner from the company or its authorized agent, nor of course can any agent be licensed for an unlicensed company. A fee of one dollar for each agent's license is required to be paid.

BROKERS' licenses may also be granted by the Commissioner, which authorize the party to canvass for and place risks with any company authorized to do business in this State, and with any foreign marine company having no agent in this State. A fee of five dollars is payable for each license.

All agents' and brokers' licenses end on the first day of July next after they are granted, but may be renewed for another year by agents' filing a certificate of the company that their agencies are continued, and paying a like fee.

Partnership agencies and brokers are held to require but a single fee.

All former laws requiring returns by companies to the Secretary of State, and deposits of notice or powers of agents in the Registry of Deeds are repealed. None such are now required.

Financial.

As already remarked, the law took effect on the first day of July last, and the workings of the Department under the law have already been described, and it remains only to give the financial results of the system as a State charge.

During the time since expired, 125 companies, foreign and domestic, have been licensed, each of which pay \$20. Eighteen brokers' and 1187 agents' licenses have been granted to 619 different persons, the former paying \$5 and the latter \$1 each, making an aggregate of \$3,777. Deducting the fees allowed Commissioner for his services, clerk hire, &c., \$2,500, postage, stationery, &c., \$115.59, a net revenue to the State remains of \$1161.41, so that the Department has not only actually cost the State nothing, but proved a source of revenue, independent of all the other benefits resulting from its establishment.

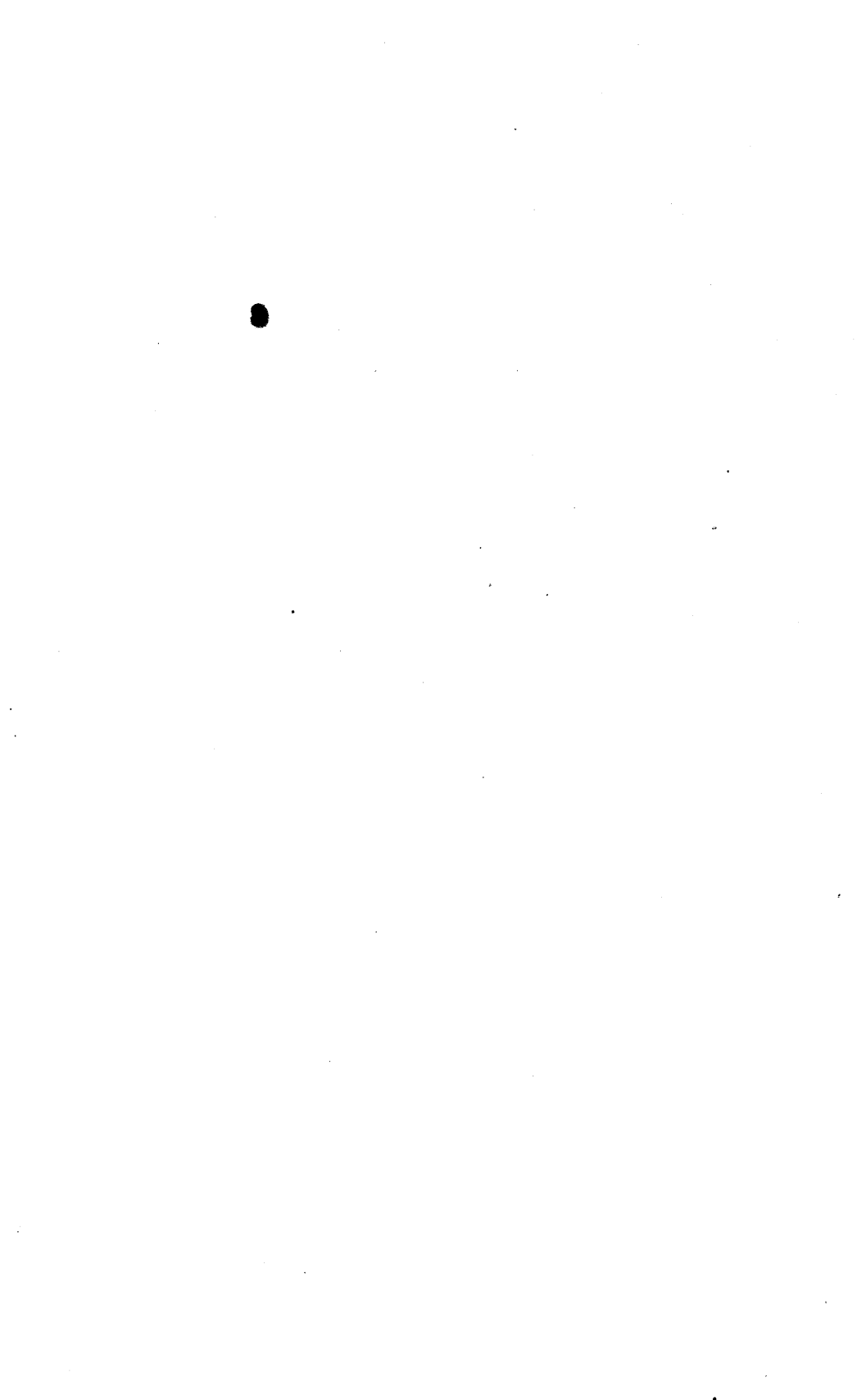
ALBERT W. PAINE,

Insurance Commissioner.

BANGOR, April 1, 1871.

MAINE
Marine and Fire-Marine Insurance Companies.

ABSTRACT OF ANNUAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 1870.



MAINE MARINE AND FIRE-MARINE COMPANIES.

BOOTHBAY MUTUAL FISHING INSURANCE COMPANY—BOOTHBAY.

Incorporated in 1868.

ROBERT MONTGOMERY, *President.* M. R. WHITE, *Secretary.* ALLEN LEWIS, *Treasurer.*

I.—ASSETS.	
None.	
II.—LIABILITIES.	
None.	
III.—INCOME.	
Gross premiums received during the year.....	\$155 26
Cash on hand from last year.....	54 74
Total income.....	210 00
IV.—EXPENDITURES.	
No losses paid during the year.	
Salaries, office and other expenses.....	210 00
V.—MISCELLANEOUS.	
Risks written during the year, 84.....	175,260 00
Risks terminated during the year.....	175,260 00
Risks outstanding at end of year, none.	

All policies are taken for the fishing season and expire at its termination, all losses and expenses being ratably paid by the insured.

EASTERN INSURANCE COMPANY—BANGOR.

Incorporated in 1869. Capital stock \$150,000.

THOMAS J. STEWART, *President.*

JOSEPH W. FREESE, *Secretary.*

I.—ASSETS.	
City of Bangor bonds.....	\$870 00
Mortgages of real estate and collaterals	150,000 00
Premium notes for marine risks.....	56,375 03
Cash on hand.....	10,473 57
Due from agents and on account.	19,909 75
Total assets	237,628 35
II.—LIABILITIES.	
Losses adjusted but not due	2,750 00
Losses unadjusted as claimed and reported	19,984 22
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	4,953 96
whole amount received on marine risks	57,960 91
Bills payable for reinsurance.....	727 50
Total liabilities.....	86,376 59

MAINE MARINE AND

EASTERN INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders	151,251 76
Surplus of assets as regards stockholders	1,251 76
III.—INCOME.	
Gross premiums received during the year on fire risks	9,975 88
Gross premiums received during the year on marine risks.....	88,346 01
Interest, dividends and other earnings of assets.....	587 22
Total income.....	98,909 11
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	1,179 41
Losses paid during the year, marine.....	53,222 43
Interest	104 82
Taxes	1,110 77
Brokerage, commissions and agents.....	5,299 10
Salaries, office and other expenses.....	6,424 81
Reinsurance.....	1,996 08
Return premiums.....	1,953 74
Total expenditures.....	71,281 16
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	\$617,750 00
“ “ “ marine	2,185,010 00
Risks terminated during the year, fire.....	431,893 00
“ “ “ marine	2,142,485 00
Risks outstanding at end of year, fire.....	615,857 00
“ “ “ marine.....	781,918 00

The company confines its business to the State of Maine.

AGENTS.

Augustus Bailey.....	Gardiner.	William H. Pillsbury.....	Bucksport.
E. H. Cochran.....	Rockland.	F. & E. Reed.....	Bath.
R. B. Clark.....	Eastport.	M. Sumner.....	Rockland.
B. M. Flint.....	Calais.	R. M. Young.....	Ellsworth.
Loring & Thurston.....	Portland.	David Cargill.....	Augusta.
Leonard Pierce.....	Houlton.	George W. Bowler.....	Liberty.

MAINE MUTUAL MARINE INSURANCE COMPANY—BANGOR.

Incorporated in 1870. Commenced business April 26, 1870.

GEORGE W. LADD, *President.*

DANIEL M. HOWARD, *Secretary.*

I.—ASSETS.	
Premium notes	\$52,495 87
Cash on hand.....	5,020 10
Due on accounts.....	5,526 76
Office furniture	122 32
Total assets.....	63,159 05
II.—LIABILITIES.	
Losses unadjusted as claimed.....	5,900 00
Other liabilities.....	1,600 00
Total liabilities besides risks.....	7,500 00

MAINE MUTUAL MARINE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year	\$9,175 39
Interest, dividends and premium on gold	157 05
Total income	9,332 44
IV.—EXPENDITURES.	
Losses paid during the year, marine	2,191 18
Commissions, salaries, office and other expenses	2,121 66
Total expenditures	4,312 84
V.—MISCELLANEOUS.	
Risks written during the year	976,108 00
Risks terminated during the year	728,187 00
Risks outstanding at end of year	247,921 00

MERCHANTS' MARINE INSURANCE COMPANY—BANGOR.

Incorporated in 1870. Commenced business Feb. 15, 1870. Capital stock \$150,000.

JOHN B. FOSTER, *President.*

JOHN F. KIMBALL, *Secretary.*

I.—ASSETS.	
Mortgages of real estate	\$114,000 00
Secured by collaterals	36,000 00
Premium notes	86,070 75
Cash on hand	4,358 98
Due on account	13,814 17
Total assets	254,243 90
II.—LIABILITIES.	
Losses adjusted, but not due	1,406 85
Losses unadjusted as claimed	26,550 00
Amount required to reinsure outstanding risks, viz:	
whole amount received on marine risks	87,132 29
Bills payable	1,711 00
Total liabilities	116,800 14
III.—INCOME.	
Gross premiums received during the year on marine risks	61,481 94
Interest, dividends and other earnings of assets	198 44
Total Income	61,680 38
IV.—EXPENDITURES.	
Losses paid during the year, marine	40,478 79
Taxes	2,126 72
Salaries, office and other expenses	3,674 51
Total expenditures	46,280 02
V.—MISCELLANEOUS.	
Risks written during the year, marine	3,551,329 00
Risks terminated, marine	2,452,081 00
Risks outstanding at end of year, marine	1,099,248 00

NATIONAL INSURANCE COMPANY—BANGOR.

Incorporated in 1870. Capital stock \$200,000.

MICHAEL SCHWARTZ, *President.*HERBERT FULLER, *Secretary.*

I.—ASSETS.	
Mortgages of real estate and interest	\$177,419 00
Secured by collaterals and interest	29,111 00
Premium notes and accounts	26,021 58
Cash on hand	8,256 80
Office furniture	500 00
Total assets	241,308 38
II.—LIABILITIES.	
Losses unadjusted as claimed	750 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	15,309 15
whole amount received on marine risks	14,120 23
State taxes, commissions to agents, &c.	2,019 52
Total liabilities	32,198 90
Surplus of assets as regards policy-holders	209,109 48
Surplus of assets as regards stockholders	9,109 48
III.—INCOME.	
Gross premiums received during the year on fire risks	20,978 30
Gross premiums received during the year on marine risks	880 74
Total income	21,859 04
IV.—EXPENDITURES.	
Losses paid during the year, fire	1,714 64
Taxes	518 07
Brokerage, commissions and agents	3,218 52
Salaries, office and other expenses	6,151 01
Total expenditures	11,602 24
V.—MISCELLANEOUS.	
Risks written during the year, fire	2,266,442 68
" " " marine	403,096 15
Risks terminated during the year, fire	197,850 00
" " " marine	169,248 15
Risks outstanding at end of year, fire	2,068,592 68
" " " marine	233,848 00

AGENTS.

Thomas E. Wharff	Calais.	Nathaniel French	Auburn.
R. B. Clark	Eastport.	Charles H. Cressey	Gorham.
Leonard Pierce	Houlton.	Charles Nutter	N. Fryeburg.
J. P. Cilley	Rockland.	Rollins & Adams	Portland.
D. Horace Holman	Lewiston.	Milliken & Allen	Saco.
C. M. Plummer	Bath.	E. H. Hayes	Biddeford.
M. W. Farr	Augusta.	L. M. Partridge	Stockton.
H. K. Morrill	Gardiner.	H. S. French	Norridgewock.
William R. Keith	Thomaston.	E. P. Hill	Bucksport.
Charles C. Burrill	Ellsworth.	W. G. Fuller	Dexter.
J. J. Parlin	North Anson.	Daniel Warren	Bangor.
A. J. Stimson	Kittery.		

FIRE MARINE COMPANIES.

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OCEAN INSURANCE COMPANY—PORTLAND.

Incorporated in 1833. Capital stock \$140,000.

CHARLES M. DAVIS, *President.*

GEORGE A. WRIGHT, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$77,774 00
Mortgages of real estate	5,900 00
Real estate.....	80,000 00
Premium notes on risks terminated	20,000 00
Premium notes on risks not terminated	38,204 06
Cash on hand.....	11,480 11
Steam tug and furniture.....	600 00
Interest and rents due and worth	3,160 00
Total assets.....	237,118 17
II.—LIABILITIES.	
Losses adjusted but not due.....	5,223 41
Losses unadjusted as claimed.....	10,184 48
Amount required to reinsure outstanding risks, viz whole amount received on marine risks.....	38,204 06
Dividends unpaid.....	7,782 00
Loans	20,000 00
Total liabilities.....	81,393 95
Surplus of assets as regards policy-holders	155,724 22
Surplus of assets as regards stockholders.....	15,724 22
III.—INCOME.	
Gross premiums received during the year.....	81,185 12
Interest, dividends and other earnings of assets.....	17,300 67
Total Income.....	98,485 79
IV.—EXPENDITURES.	
Losses paid during the year, marine.....	43,570 25
Dividends to stockholders, 12 per cent.....	16,800 00
Taxes and internal revenue	3,216 03
Brokerage, commissions and agents	786 38
Salaries, office and other expenses.....	8,066 63
Interest	2,334 35
Reinsurance.....	5,238 75
Return premiums	5,703 88
Total expenditures.....	85,716 27
V.—MISCELLANEOUS.	
Risks written during the year, marine.....	3,002,021 00
Risks terminated during the year, marine	2,168,659 00
Risks outstanding, at end of year, marine.....	833,362 00

ROCKLAND FIRE AND MARINE INSURANCE COMPANY—ROCKLAND.

Incorporated in 1852. Capital stock \$50,000.

N. A. FARWELL, *President.*MAYNARD SUMNER, *Secretary.*

I.—ASSETS.	
U. S. bonds, par value, \$21,950.....	\$23,825 00
Other bonds and stocks	27,857 00
Loaned on collaterals, &c.	88,379 07
Premium notes, and due for premiums.....	129,113 08
Cash on hand.....	14,519 89
Due on sundry accounts	871 35
Other assets, dividends, salvage claims, &c.....	6,000 00
Total assets.....	290,566 29
II.—LIABILITIES.	
Losses adjusted, but not due.....	8,887 77
Losses unadjusted as claimed	17,025 00
Amount required to reinsure outstanding risks, viz :	
whole amount received on risks	80,113 08
Dividends due stockholders.....	600 00
For return premiums and expenses	2,500 00
Total liabilities.....	109,125 85
Surplus of assets as regards policy-holders.....	181,440 44
Surplus of assets as regards stockholders.....	131,440 44
III.—INCOME.	
Gross premiums received during the year.....	126,491 47
Interest, dividends and other earnings of assets.....	9,698 98
Additional premiums.....	7,473 07
Salvage claims	54 85
Total income.....	143,718 37
IV.—EXPENDITURES.	
Losses paid during the year	88,431 89
Dividends to stockholders, 25 per cent.	12,500 00
Taxes	2,909 34
Brokerage, commissions and agents	2,083 03
Salaries, office and other expenses.....	3,598 54
Return premiums.....	4,290 78
Total expenditures.....	113,813 58
V.—MISCELLANEOUS.	
Risks written during the year.....	1,788,597 00
Risks terminated during the year.....	2,021,747 00
Risks outstanding at end of year.....	861,874 00

The company does only a marine business.

FIRE MARINE COMPANIES.

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UNION INSURANCE COMPANY—BANGOR.

Incorporated in 1862. Capital stock \$200,000.

NATHAN C. AYER, *President.*

R. B. FULLER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$11,300 00
City of Bangor bonds.....	19,365 00
Mortgages of real estate.....	194,432 00
Secured by collaterals.....	27,328 00
Premium notes on marine risks.....	93,691 58
Cash on hand.....	26,625 49
Due from agents.....	44,330 05
Office furniture, safe and other items.....	4,132 44
Total assets.....	421,204 56
II.—LIABILITIES.	
Losses adjusted but not due.....	20,258 00
Losses unadjusted as claimed and reported.....	23,500 00
Amount required to reinsure outstanding risks, viz:	
50 per cent of premiums received on fire risks.....	35,518 06
whole amount received on marine risks.....	80,781 22
Due for reinsurance, printing, &c.....	5,242 55
Total liabilities.....	165,299 83
Surplus of assets as regards policy-holders.....	255,904 73
Surplus of assets as regards stockholders.....	55,904 73
III.—INCOME.	
Gross cash premiums received during the year on fire risks.....	49,639 21
Gross cash premiums received during the year on marine risks.....	138,962 47
Interest, dividends and other earnings of assets.....	3,454 09
Total income.....	192,055 77
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	35,533 75
Losses paid during the year, marine.....	70,986 35
Dividends to stockholders, 10 per cent.....	20,526 31
Taxes.....	1,680 90
Brokerage, commissions and agents.....	8,241 28
Salaries, office and other expenses.....	25,173 07
Total expenditures.....	162,141 66
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	4,167,268 00
" " " marine.....	2,618,646 00
Risks terminated during the year, fire.....	2,437,746 00
" " " marine.....	2,566,309 00
Risks outstanding at end of year, fire.....	6,023,399 00
" " " marine.....	1,047,627 00

AGENTS.

Nathaniel French.....	Auburn.	R. B. Clark.....	Eastport.
M. W. Farr.....	Augusta.	Augustus Bailey.....	Gardiner.
C. M. Plummer.....	Bath.	Leonard Pierce.....	Houlton.
Cox & Field.....	Belfast.	A. J. Stimson.....	Kittery.
J. M. Goodwin.....	Biddeford.	Thompson & Putnam.....	Lewiston.
C. C. Humphreys.....	Brunswick.	S. P. Crossman.....	Lisbon Falls.
Elias M. Carter.....	Bethel.	L. G. Downes.....	Machias.
L. L. Lowell.....	Calais.	G. A. Hopkins.....	Millbridge.
James A. Milliken.....	Cherryfield.	J. J. Parlin.....	North Anson.
R. M. Young.....	Ellsworth.	E. P. Butler.....	Orono.

UNION INSURANCE COMPANY—(CONTINUED.)

AGENTS.

W. D. Little & Co.....	Portland.	Barnabas Freeman.....	Yarmouth.
H. S. Nickerson.....	Pittsfield.	Daniel Warren.....	Bangor.
J. M. Carpenter.....	Pittston.	Albert Marwick & Wm. H. Foye	Portland.
Samuel R. Carter.....	Paris Hill.	A. Hobart & Son.....	Newport.
Amasa Howe.....	Presque Isle.	Pulaski McCrillis.....	Dexter.
E. H. Cochran.....	Rockland.	G. W. Bowler.....	Liberty.
Spaulding & Stuart.....	Richmond.	H. S. French.....	Norridgewock.
F. H. Shaw.....	Rockport.	Nathan Bowler.....	Liberty.
L. M. Partridge.....	Stockton.	Henry Farrington.....	Waldoborough.
G. & C. Bliss.....	South Freeport.	D. W. Chapman.....	Damariscotta.
H. H. Grant.....	Searsport.	D. S. Flanders.....	Monroe.
W. R. Keith.....	Thomaston.	E. B. Gardner.....	Bucksport.
L. T. Boothby.....	Waterville.	Hiram Stevens.....	Carrol.

MAINE
Mutual Fire Insurance Companies.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1870.

MAINE MUTUAL FIRE INSURANCE COMPANIES.

BANGOR MUTUAL FIRE INSURANCE COMPANY—BANGOR.

January 1, 1871. Organized in 1859.

FRANCIS M. SABINE, *President.*

JOHN S. CHADWICK, *Secretary and Treasurer.*

I.—ASSETS.	
U. S. securities.....	\$9,673 37
Bonds and stocks.....	5,580 00
Covenants in applications for policies in force.....	55,206 70
Loaned or invested on good security.....	1,322 00
Cash.....	705 39
Office furniture and rents due.....	432 00
	72,919 46
II.—LIABILITIES.	
Losses unadjusted as claimed.....	1,650 00
III.—INCOME.	
Premiums and advance payments during the year.....	14,356 32
Earnings of capital or investments.....	1,567 08
	15,923 40
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.....	4,001 97
For losses on risks underwritten.....	16,091 27
For internal revenue and stamps.....	430 11
For cancelled policies.....	596 15
	21,119 50
V.—MISCELLANEOUS.	
Policies issued last year, 779, amount.....	742,197 00
Policies existing at present time, 2,320, amount.....	2,312,782 00
No assessments ever made. All premiums paid in advance.	

AGENTS.

L. A. Bowler.....	Kenduskeag.	Charles G. Perry.....	Presque Isle.
C. W. Boynton.....	Detroit.	Miles S. Staples.....	Belfast.
Job Crocker.....	Dixmont.	John C. Friend.....	Etna.
J. P. Cilley.....	Rockland.	Martin Snell.....	Lagrange.
Samuel Copp.....	Corinna.	D. R. Straw, Jr.....	Guilford.
A. T. Coburn.....	Patten.	N. T. Talbot.....	Rockport.
Nathaniel French.....	Auburn.	Daniel Warren.....	Bangor.
A. Hobart & Son.....	Newport.	Edgar Whidden.....	Calais.
G. V. Mills.....	W. Brooksville.	Amos Whitney.....	E. Dixmont.
P. McCillis.....	Dexter.	Nathan White.....	Bucksport.
John S. Minot.....	Belgrade.	J. B. Woods.....	Castine.
F. E. Nute.....	Lincoln.	J. C. Wilson.....	Orono.
Lenzo Oak.....	Garland.	William P. Young.....	Milo.
Leonard Peirce.....	Houlton.	Horace H. Wheeler.....	Etna.
D. H. Patten.....	Charleston.	Isaac N. Mayo.....	Hampden.
C. M. Plummer.....	Bath.	L. D. Butters.....	Exeter.
Henry O. Perry.....	Alva.	W. A. Evans.....	Fort Fairfield.
L. M. Partridge.....	Stockton.	H. S. French.....	Norridgewock.

MAINE MUTUAL

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY—BRUNSWICK.

April 1, 1870. Organized in 1862.

COAN JORDAN, *President.* THOMAS N. EATON, *Secretary.* CHARLES SNOW, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$8,511 52
Cash.....	29 38
	8,540 90
II.—LIABILITIES.	
None excepts risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	38 25
From loans.....	7 11
	45 36
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	37 75
For losses on risks underwritten.....	80 00
	117 75
V.—MISCELLANEOUS.	
Policies issued last year, 25, amount.....	17,500 00
Policies existing at present time, 203, amount.....	141,667 00
Policies expired and withdrawn during the year, 5, amount.....	3,225 00
Last assessment made July 27, 1864.	
Amount of last assessment.....	575 00
3 per cent. of premium notes paid in advance.	

CASCO MUTUAL FIRE INSURANCE COMPANY—CASCO.

November 9, 1870. Organized in 1868.

JAMES A. MAYBERRY, *President.*POTTER J. MAYBERRY, *Secretary.*POTTER J. MAYBERRY, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$2,229 50
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	29 00
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.....	25 85
V.—MISCELLANEOUS.	
Policies issued last year, 27, amount.....	17,300 00
Policies existing at present time, 73, amount.....	39,800 00

FIRE COMPANIES.

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY—CUMBERLAND.

September 20, 1870. Organized in 1849.

WILLIAM BUXTON, *President.* SAMUEL TRUE, *Secretary.* SAMUEL TRUE, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force	\$4,500 00
Loaned or invested on good security.....	500 00
	5,000 00
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	28 00
Earnings of investments.....	10 00
	38 00
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	20 40
V.—MISCELLANEOUS.	
Policies issued last year, 23, amount	15,000 00
Policies existing at present time, 225, amount.....	150,000 00
Policies expired and withdrawn during the year, 20, amount.....	12,000 00
3 per cent. of premium notes paid in advance.	

DANVILLE MUTUAL FIRE INSURANCE COMPANY—AUBURN.

October 7, 1870. Organized in 1861.

EBEN JORDAN, JR., *President.* WM. PLUMMER, *Secretary.* JACOB LARRABEE, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$5,574 66
Cash	274 44
	5,848 10
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year	24 82
Earnings of investments.....	14 46
	39 28
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	16 50
V.—MISCELLANEOUS.	
Policies issued last year, 20, amount.....	15,105 00
Policies existing at present time, 158, amount.....	112,188 00
Policies expired and withdrawn during the year, 16, amount.....	11,235 00
3 per cent. of premium notes paid in advance.	

EASTPORT MUTUAL FIRE INSURANCE COMPANY—EASTPORT.

September 20, 1870. Organized in 1858.

JOHN FRENCH, *President.* R. B. CLARK, *Secretary.* R. B. CLARK, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$42,654 80
Unpaid assessments, \$650, worth.....	500 00
Cash	450 00
Books and stationery.....	225 00
	43,829 80
II.—LIABILITIES.	
For loans	700 00
Secretary and treasurer's salary.....	150 00
	850 00
III.—INCOME.	
Premiums and advance payments during the year.....	328 00
From assessments.....	762 00
	1,090 00
IV.—EXPENDITURES.	
For loans paid during the year	264 00
For expenses of officers, agents, &c.....	125 00
For losses on risks underwritten.....	810 00
Cancelled policies.....	4 50
	1,203 50
V.—MISCELLANEOUS.	
Policies issued last year, 56, amount.....	29,369 00
Policies existing at present time, 704, amount.....	458,464 00
Policies expired and withdrawn during the year 19, amount.....	14,426 90
Last assessment made January 5, 1870.	
Amount of last assessment.....	1,000 00
5 per cent. of premium notes paid in advance.	

AGENTS—Drisco & Parlin, Machias.

ELIOT AND KITTERY MUTUAL FIRE INSURANCE COMPANY—ELIOT.

May 1, 1870. Organized in 1844.

WARINGTON PAUL, *President.* ALEXANDER JUNKINS, *Secretary.* WM. O. JONES, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$35,540 00
Unpaid assessments, \$24.97, worth.....	24 97
Cash	179 52
	35,744 49
II.—LIABILITIES.	
For account.....	16 11
III.—INCOME.	
Premium and advance payments during the year.....	115 76
From assessments.....	1,058 00
	1,173 76

ELIOT AND KITTELY MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.....	\$335 35
For losses on risks underwritten	1,009 00
For cancelled policies.....	72 00
	1,416 35
V.—MISCELLANEOUS.	
Policies issued last year, 120, amount	94,030 00
Policies existing at present time, 733, amount	580,073 00
Policies expired and withdrawn during the year, 93, amount.....	62,405 00
Last assessment made April 17, 1869.....	1,024 97
3 per cent of premium notes paid in advance.	

A GENTS.

William R. Parker.....	Kitterly.	William Hill	Eliot.
Ephraim O. Spinney.....	do	Samuel Clark.....	do
Moses A. Safford.....	do	James G. Jenkins.....	do
Joel Wilson	do	Washington Junkins	York.
Gowen Wilson	do	Joseph H. Moody.....	do
Berlingtoe Paul.....	do	Alex. Thompson.....	do
Moses Goodwin	Eliot.	John A. Swett.....	do
Daniel A. Hill.....	do	George Hobbs	do

FALMOUTH MUTUAL FIRE INSURANCE COMPANY—FALMOUTH.

September 19, 1870. Organized in 1851.

B. F. HALL, *President.* E. H. STARBIRD, *Secretary.* JOSEPH NEWMAN, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$18,045 43
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year	104 34
From loans.....	2 60
From assessments	636 94
	743 28
IV.—EXPENDITURES.	
For loans paid during the year	98 00
For expenses of officers, agents, &c.....	55 00
For losses on risks underwritten	600 00
For cancelled policies.....	2 00
	755 00
V.—MISCELLANEOUS.	
Policies issued last year, 32, amount.....	17,185 00
Policies existing at present time, 287, amount.....	219,971 00
Amount of last assessment April 21, 1870.....	636 94
3 per cent. of premium notes paid in advance.	

FAYETTE MUTUAL FIRE INSURANCE COMPANY—FAYETTE.

September 16, 1870. Organized in 1858.

P. F. PIKE, *President.* J. H. STURTEVANT, *Secretary.* S. C. TUCK, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$2,149 00
Loaned on good security.....	15 00
Cash.....	6 50
	2,270 50
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	11 78
Earnings of investments.....	6 25
	18 03
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies issued last year, 12, amount.....	
Policies existing at present time, 73, amount.....	45,775 00
Policies expired and withdrawn during the year, 7, amount.....	4,350 00
3 per cent. of premium notes paid in advance.	

FRYEBURG MUTUAL FIRE INSURANCE COMPANY—FRYEBURG.

October 1, 1870. Organized in 1866.

S. C. HOBBS, *President.* SAMUEL L. CHANDLER, *Secretary.* JOSEPH S. WALKER, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$5,876 37
II.—LIABILITIES.	
For loans.....	66 66
III.—INCOME.	
From loans.....	66 66
IV.—EXPENDITURES.	
For losses on risks underwritten.....	66 66
V.—MISCELLANEOUS.	
Policies issued last year, 20, amount.....	12,830 75
Policies existing at present time, 240, amount.....	73,537 37
Policies expired and withdrawn during the year, none.	
Last assessment made August 23, 1869.	
Amount of last assessment.....	630 00
\$1.50 on each policy paid in advance.	

FIRE COMPANIES.

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY—GORHAM.

November 1, 1870. Organized in 1861.

OTIS PURINTON, *President*. ROBBIE WHITNEY, *Secretary*. JOSIAH MOULTON, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force.....	\$12,385 60
Cash	76 84
	12,462 44
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	11 00
Earnings of assets.....	4 00
	15 00
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	15 00
V.—MISCELLANEOUS.	
Policies issued last year, 22, amount.....	23,240 00
Policies existing at present time, 168, amount.....	123,716 00
Policies expired and withdrawn during the year, 14, amount.....	11,078 00
Last assessment made November, 1868.	
Amount of last assessment.....	135 00
50 cents paid for each policy.	

HARPSWELL MUTUAL FIRE INSURANCE COMPANY—HARPSWELL.

March 1, 1870. Organized in 1855.

THOS. ALEXANDER, *President*. WM. C. EATON, *Secretary*. SHUBAEL MERRYMAN, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force.....	\$7,142 88
Cash	177 73
	7,320 61
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	30 50
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	26 21
V.—MISCELLANEOUS.	
Policies issued last year, 22, amount.....	14,250 00
Policies existing at present time, 166, amount.....	117,726 00
Policies expired and withdrawn during the year, 31, amount.....	16,810 00
2½ to 4 per cent. of premium notes paid in advance.	

HARRISON MUTUAL FIRE INSURANCE COMPANY—HARRISON.

September 20, 1870. Organized in 1860.

DAVID FROST, *President.*JOHN DAWES, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force	\$4,545 35
Cash	192 17
	4,737 52
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	105 05
From loans.....	6 66
	111 71
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	46 15
V.—MISCELLANEOUS-	
Policies issued last year, 76, amount.....	37,559 00
Policies existing at present time, 156, amount.....	84,479 00
Policies expired and withdrawn during the year, 83, amount.....	37,080 00
No assessment since August 1, 1868.	
4 per cent. of premium notes paid in advance.	

JAY MUTUAL FIRE INSURANCE COMPANY—JAY.

September 29, 1870. Organized in 1866.

J. O. KYES, *President.*N. L. PHINNEY, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$4,906 27
Cash	118 36
	5,024 63
II.—LIABILITIES.	
On account about.....	18 00
III.—INCOME.	
Premiums and advance payments during the year.....	62 89
Interest	5 00
	67 89
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	43 75
For losses on risks underwritten	150 00
Revenue stamps	5 25
	199 00
V.—MISCELLANEOUS.	
Policies issued last year, 21, amount	13,175 00
Policies existing at present time, 145, amount.....	93,620 00
Policies expired and withdrawn during the year, 18, amount.....	11,430 00
5 per cent. of premium notes paid in advance.	

KENNEBUNK MUTUAL FIRE INSURANCE COMPANY—KENNEBUNK.

September 1, 1870. Organized in 1850.

W. L. THOMPSON, *President.*

W. F. LORD, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$9,360 00
Loaned on good security.....	1,200 00
Cash.....	500 00
Office furniture.....	300 00
	11,360 00
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	500 00
Earnings of investments.....	48 50
	548 50
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	60 00
For losses on risks underwritten.....	27 00
For cancelled policies.....	50 00
	137 00
V.—MISCELLANEOUS.	
Policies issued last year, 60, amount.....	45,000 00
Policies existing at present time, 299, amount.....	234,000 00
Policies expired and withdrawn during the year, 66, amount.....	60,000 00
20 per cent. of premiums paid in advance.....	

A GENTS.

W. F. Moody..... Kennebunk. | Jefferson Moulton..... Alfred.

LOVEL MUTUAL FIRE INSURANCE COMPANY—LOVEL.

October, 1870. Organized in 1866.

J. G. HAMBLÉN, *President.*

ABEL HEALD, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$2,759 80
Cash.....	7 20
	2,767 00
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	3 16
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.....	2 40
V.—MISCELLANEOUS.	
Policies issued last year, 4, amount.....	3,100 00
Policies existing at present time, 85, amount.....	47,430 00
2 per cent. of premium notes paid in advance.....	

MONMOUTH MUTUAL FIRE INSURANCE COMPANY—MONMOUTH.

December 16, 1870. Organized in 1836.

JOHN MAY, *President*. JAMES G. BLOSSOM, *Secretary*. CHARLES T. FOX, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force, first class	\$119,650 00
Premium notes on policies in force, second class	5,457 49
Unpaid assessments, \$1,757.61, first class, worth	1,600 00
Real estate, stamps and furniture	835 30
Cash, first class	807 99
Cash, second class	164 76
Other assets, second class	447 66
	128,963 20
II.—LIABILITIES.	
Losses adjusted and not paid, first class	450 00
Losses unadjusted as claimed, first class, estimated	775 00
For loans, including interest, first class	11,782 84
	13,007 84
III.—INCOME.	
Premiums and advance payments during the year, 1st class	1,363 70
“ “ “ “ “ 2d class	583 13
Earnings of investments, 1st class	42 00
“ “ “ “ “ 2d class	2 66
From loans, 1st class	1,420 00
From assessments, 1st class	12,183 99
Other income	133 20
	15,728 68
IV.—EXPENDITURES.	
For loans paid during the year, 1st class	7,170 01
For expenses of officers, agents, taxes, &c., 1st class	2,052 47
“ “ “ “ “ 2d class	155 45
For losses on risks underwritten, 1st class	5,371 00
	14,748 93
V.—MISCELLANEOUS.	
Policies issued last year, { 1st class, 1,187	817,865 00
{ second class, 111	79,700 00
Policies existing at present time, { 1st class, 4,166	2,870,450 00
{ 2d class, 425	351,615 00
Policies expired and withdrawn during the year, 1st class, 1,505, am't. ..	922,232 00
“ “ “ “ “ 2d class, 7, amount	6,925 00
Last assessment made, 1st class, October 14, 1869.	
Amount of last assessment	15,163 53

The *first* class embraces all risks taken according to the usual practice of mutual fire companies, four per cent. only of the premium note being payable in advance. The *second* class risks pay in advance what is estimated to be a sufficient premium, but deposit notes to double the amount of cash payment are taken to meet any contingency. The two classes are kept entirely distinct except that common expenses such as rent, &c., are ratably apportioned.

AGENTS.

Charles W. Boynton	Detroit.	Daniel Foster	Augusta.
Azel K. Bumpus	Hebron.	William E. Goodnow	Norway.
James M. Carpenter	Pittston.	Samuel Holmes	Peru.
Ezra Cunningham	Bath.	Joseph Hutchinson	Auburn.
F. L. Carney	Sheepscot Bridge.	J. Watson Libbey	Richmond.
E. A. Cunningham	Bath.	Zenas Lane	East Poland.
Jesse Davis	Lisbon.	Seth Martin	Monmouth.
Sylvester Eddy	Exeter Mills.	John S. Minot	Belgrade.

MONMOUTH MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

AGENTS.

S. S. Robinson	Kent's Hill.	John F. Woods.....	Farmington.
William Swett.....	South Paris.	Josiah True.....	South Litchfield.
Thomas Thompson.....	South Bristol.	R. M. Young.....	Hancock.
D. H. Teague.....	Auburn.	Joseph Barrett.....	Canaan.
William S. Towle.....	Strong.	Walter Foss.....	Leeds.
E. Wells.....	Freeport.	S. B. Foster.....	Gray.
Stephen L. Waterhouse.....	Portland.	Ulmer Perley.....	Livermore.
William S. Woodbury.....	Monmouth.	Moses Williams.....	Bowdoin.
Charles E. White.....	Topsham.	J. H. Lovejoy.....	Albany.
Marshall H. White.....	Bowdoinham.		

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY—N. YARMOUTH.

October 30, 1870. Organized in 1853.

BENJAMIN HAMILTON, *President.* SAMUEL SKILLIN, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$11,825 83
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	36 11
From assessments.....	1,700 00
From other sources.....	17 27
	1,753 38
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	53 38
For losses on risks underwritten.....	1,700 00
	1,753 38
V.—MISCELLANEOUS.	
Policies issued last year, 37, amount.....	34,015 00
Policies existing at present time, 276, amount.....	236,516 60
Policies expired and withdrawn during the year, 32, amount.....	26,455 00
Assessment April 9, 1870.....	\$700 00
August 30, 1870.....	1,000 00
	1,700 00
2 per cent. of premium notes paid in advance.	

NORWAY MUTUAL FIRE INSURANCE COMPANY—NORWAY.

September 22, 1870. Organized in 1855.

BENJ. TUCKER, *President.* MARK P. SMITH, *Secretary.* ELIOT SMITH, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$6,858 50
Cash.....	133 09
	6,991 59
II.—LIABILITIES.	
None except risks.	

NORWAY MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Premiums and advance payments during the year.....	\$152 17
Interest	1 91
153 18	
IV.—EXPENDITURES.	
Paid for advertising.....	8 00
Paid losses on risks	239 66
247 66	
V.—MISCELLANEOUS.	
Policies issued last year, 88, amount	48,780 00
Policies existing at present time, 230, amount.....	119,915 00
Policies expired and withdrawn during the year, 37, amount.....	21,860 00
3 per cent. of premium notes paid in advance.	

OTISFIELD MUTUAL FIRE INSURANCE COMPANY—OTISFIELD.

September 13, 1870. Organized in 1859.

WILLIAM LAMB, *President.*J. W. KNIGHT, *Secretary and Treasurer.*

I.—ASSETS.	
None.	
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies existing at present time, 203, amount.....	\$90,000 00
Last assessment made, August 12, 1868.	
Amount of last assessment.....	325 00

PENOBSCOT MUTUAL FIRE INSURANCE COMPANY—BANGOR.

May 1, 1870. Organized in 1836.

WILLIAM ARNOLD, *President.*CHARLES P. WIGGIN, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$189,444 59
Unpaid assessments, \$3,369.37, worth	2,702 17
Cash.....	3,068 39
195,215 15	
II.—LIABILITIES.	
Losses unadjusted as claimed.....	4,257 50
For loans.....	17,691 00
For other indebtedness	1,048 83
22,997 33	

PENOBSCOT MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Premiums and advance payments during the year.....	\$1,977 23
From loans.....	3,885 00
From assessments.....	6,351 85
Other income	157 48
	12,371 56
IV.—EXPENDITURES.	
For loans paid during the year.....	1,330 74
For expenses of officers, agents and commissions.....	3,081 92
For office expenses, including rent, postage and internal revenue.....	1,056 72
For losses on risks underwritten	8,706 86
For premiums returned for cancelled policies	62 59
For deposits returned.....	158 00
For adjusting losses	100 92
	14,497 75
V.—MISCELLANEOUS.	
Policies issued last year, 701, amount	605,260 00
Policies existing at present time, 4,363, amount.....	3,926,008 00
Policies expired and withdrawn during the year, 952, amount.....	775,790 00
Last assessment made, November 1, 1868.	
Amount of last assessment	44,479 99
6 per cent. of premium notes paid in advance	

AGENTS.

Jacob S. Graves.....	North Vienna.	Geo. V. Mills.....	West Brooksville.
Oliver P. Dorr.....	Orland.	D. S. Flanders.....	Monroe.
A. W. McMahon.....	Eddington.	Warren King.....	East Lamoine.
J. S. Hinckley.....	Bluehill.	B. Huckins.....	Charleston.
H. C. Parsons.....	Dexter.	W. B. Ireland	Stetson.
Rowland M. Young.....	Hancock.	Josiah Varnum.....	Penobscot.
D. W. Dinsmore.	Harrington.	R. A. Rich	Winterport.
John Gray	Emden.	William R. Ayer	Lincoln.
Ebenezer C. Wilder.....	W. Pembroke.	H. M. Soule.....	Gouldsboro'.
Geo. W. McIntire	Solon.	L. L. Lowell.....	Calais.
L. A. Bowler	Levant.	Job Crooker.....	Dixmont.
John Somes.....	Mt. Desert.	Alden Briggs.....	Parkman.
John G. Moore.....	North Anson.	James Wright.....	Canaan.
S. D. Greenleaf.....	Starks.	Arvida Briggs	Ripley.
Hiram Stevens.....	Carroll.	John F. Lynch.....	Machias.
J. R. H. Smith.....	Baring.	T. B. Seekins.....	Hartland.
N. B. Rich.....	North Bucksport.	Ambrose Simpson	Sullivan.
T. R. Kingsbury.....	Bradford.	L. B. Sawyer	Steuben.
Leonard Pierce.....	Houlton.	S. S. Collier.....	Unity.
L. D. Butters.....	East Exeter.	Charles Cary.....	East Machias.
Geo. H. McKechnie.....	Alton.	Geo. W. Bowler	Liberty.
Ira D. Fish.....	Patten.	Asa Smith.....	Mattawamkeag.
Cyrus H. Kilby.....	Dennysville.	Cox & Field.....	Belfast.
Fred. C. Nash.....	Columbia.	Joseph F. Nye.....	Kendall's Mills.
John F. Woods.....	Farmington.	J. W. Porter.....	Burlington.
R. D. Sprague.....	North Islesboro'.	George W. Wingate.....	South Sebec.
Daniel Foster.....	Augusta.	Roswell Silsby.....	Aurora.
Ezekiel Hopkins.....	Hampden Corner.	Oliver Nash.....	Addison.
E. P. Butler.....	Orono.	J. A. Milliken.....	Cherryfield.
Moses Hale.....	Ellsworth.	M. F. Talbot.....	Rockport.
M. M. Foster.....	Lubec.	E. H. Treat.....	Enfield.
O. S. Livermore.....	Eastport.	John E. Stockwell.....	East Eddington.
J. W. Caldwell.....	Sherman Mills.	G. L. Hosmer.....	Deer Isle.
Abraham Richardson.....	Tremont.	Robert Sargent.....	Hermon.
E. R. Alford.....	Oldtown.		

PISCATAQUIS MUTUAL FIRE INSURANCE COMPANY—DOVER.

November 30, 1870. Organized in 1835.

CHARLES E. KIMBALL, *President.*ASA GETCHELL, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force and subject to assessment.....	\$46,244 75
Unpaid assessments, \$464.60, worth.....	250 00
Cash.....	913 00
	47,407 75
II.—LIABILITIES.	
For loans (besides interest, \$175).....	1,267 00
Due officers and agents.....	175 00
	1,442 00
III.—INCOME.	
Premiums and advance payments during the year.....	436 23
From loans.....	617 00
From assessments.....	2,445 00
	3,498 23
IV.—EXPENDITURES.	
For loans paid during the year.....	1,104 23
For expenses of officers, agents, taxes, &c.....	500 00
For losses on risks underwritten.....	1,875 00
Refunded and collection expenses.....	423 00
	3,902 23
V.—MISCELLANEOUS.	
Policies issued last year, 465, amount.....	295,233 00
Policies existing at present time, 1,482, amount.....	925,250 00
Policies expired and withdrawn during the year, 232, amount.....	129,652 00
Last assessment made, August 31, 1870.	
Amount of last assessment.....	2,595 72
3 per cent. of premium notes paid in advance.	

AGENTS.

Martin L. Robinson.....Dover.	Joseph Merrill.....Sebec.
Mellen G. Prentiss.....Foxcroft.	Josiah S. Folsom.....Sangerville.
Charles Loring.....Guilford.	W. H. Ingalls.....Abbot.
David R. Straw, Jr.....Guilford.	Joseph A. Clark.....Garland.
Seth Lee.....Atkinson.	William E. Goodnow.....Norway.
William E. Gould.....Milo.	

SACO MUTUAL FIRE INSURANCE COMPANY—SACO.

September 1, 1870. Organized in 1835. Incorporated in 1827.

DAVID FERNALD, *President.*EDWARD P. BURNHAM, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$9,399 59
Loaned or invested on good security.....	18,371 02
Cash.....	75 63
	27,846 24
II.—LIABILITIES.	
Losses adjusted and not paid (not due).....	1,000 00

SACO MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Premiums and advance payments during the year.....	\$1,609 51
Earnings of investments.....	1,616 88
From policy and endorsement fees.....	116 50
	3,342 89
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, stamps, &c.....	862 59
For losses on risks underwritten.....	4,201 29
For premiums returned for cancelled policies.....	38 77
	5,102 65
V.—MISCELLANEOUS.	
Policies issued last year, 138, amount.....	132,150 00
Policies existing at present time, 773.....	731,739 00
Policies expired and withdrawn during the year, 153, amount.....	145,270 00
Last and only assessment ever made in 1843. Amount.....	1,652 40
50 per cent. of premiums paid in advance.	

SIDNEY MUTUAL FIRE INSURANCE COMPANY—SIDNEY.

October 1, 1870. Organized in 1856.

P. T. STEVENS, *President.* E. B. MERRILL, *Secretary.* T. J. GRANT, *Treasurer.*

I.—ASSETS.	
Cash.....	\$217 73
II.—LIABILITIES.	
None but risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	85 69
Interest.....	3 00
	88 69
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	12 00
V.—MISCELLANEOUS.	
Policies issued last year, 65, amount.....	44,175 00
Policies existing at present time, 202, amount.....	129,910 00
Policies expired and withdrawn during the year, 37, amount.....	17,324 00
4 per cent. of premium notes paid in advance.	

SOMERSET MUTUAL FIRE INSURANCE COMPANY—SKOWHEGAN.

●April 30, 1870. Organized in 1836.

EBEN H. NEIL, *President.* T. H. DINSMORE, *Secretary.* WM. PHILBRICK, *Treasurer.*

I.—ASSETS.	
Deposit notes on policies in force	\$60,290 74
Loaned or invested on good security.....	5,450 00
Cash	1,691 22
	67,431 96
II.—LIABILITIES.	
None but risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	5,459 50
Earnings of investments.....	276 70
For an old account.....	5 00
	5,741 20
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.....	1,983 51
For losses on risks underwritten.....	2,239 50
For cancelled policies.....	292 83
	4,515 84
V.—MISCELLANEOUS.	
Policies issued last year, 960, amount.....	732,990 00
Policies existing at present time, 3,286, amount.....	2,296,348 00
No assessment made for 13 years.	
Premiums paid in advance.	
Deposit note also taken for double amount of premiums.	

AGENTS.

Chandler Baker	Bingham.	W. F. Lowell.....	North Chesterville.
A. K. Bumpus.....	Hebron.	John S. Minot.....	Belgrade.
C. W. Boynton.....	Detroit.	Benj. P. Reed.....	Clinton.
J. & T. B. Barrett.....	Canaan.	M. B. Sears.....	Winthrop.
Luther Curtis.....	New Sharon.	W. S. Towle.....	Strong.
James Cyphers.....	St. Albans.	Ezra Winslow.....	New Portland.
James Fuller.....	Hartland.	J. F. Woods.....	Farmington.
R. W. French.....	Cornville.	Edwin Gray.....	Starks.
John H. Gilbreth.....	Kendall's Mills.	James F. Blunt.....	Mt. Vernon.
H. Ingalls.....	Mercer.		

THOMASTON MUTUAL FIRE INSURANCE COMPANY—THOMASTON.

October 24, 1870. Organized in 1828.

OLIVER ROBINSON, *President.* WM. R. KEITH, *Secretary.* OLIVER ROBINSON, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$60,000 00
Cash	3,688 21
	63,688 21
II.—LIABILITIES.	
Losses adjusted and not paid	250 00
For loans	12,628 73
	12,878 73
III.—INCOME.	
Premiums and advance payments during the year.....	1,312 96
IV.—EXPENDITURES.	
For loans paid during the year	1,881 00
For expenses of officers, agents, taxes, &c.....	1,625 66
For losses on risks underwritten.....	695 12
	4,202 08
V.—MISCELLANEOUS.	
Policies issued last year, 333, amount.....	332,395 00
Policies existing at present time, 1,523, amount	1,500,756 00
Policies expired and withdrawn during the year 18, amount.....	15,026 00
Last assessment made, August, 1868.	
Amount of last assessment.....	10,875 22
10 per cent. of premium notes paid in advance.	

A large loss, about \$19,000, was suffered by this company in the Calais fire, the exact amount of which, being unadjusted, cannot now be stated.

A GENTS.

Winslow Bates.....	Eastport.	E. M. Wood	Camden.
Levi L. Lowell.....	Calais.	E. H. Cochran.....	Rockland.
Charles Rogers.....	Castine.	A. G. Page.....	Bath.
Nathan White	Bucksport.	Robert Long.....	St. George.
Cox & Field	Belfast.	Ebenezer Wells.....	Freeport.

UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY—UNION.

December 10, 1870. Organized in 1857.

LEWIS ROBBINS, *President.*GEO. W. MORSE, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force	\$5,456 25
Cash	315 90
	5,772 15
II.—LIABILITIES.	
None excepts risks.	
III.—INCOME.	
Premiums and advance payments during the year	19 80
IV.—EXPENDITURES.	
Cancelled policies	1 50
V.—MISCELLANEOUS.	
Policies issued last year, 23, amount	16,800 00
Policies existing at present time, 76, amount	56,250 00
Policies expired and withdrawn during the year, 8, amount	6,200 00
3 per cent. of premium notes paid in advance.	

WATERFORD MUTUAL FIRE INSURANCE COMPANY—WATERFORD.

October 1, 1870. Organized in 1862.

OLIVER PORTER, *President.* JAMES M. SHAW, *Secretary.* CHAS. YOUNG, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force	\$3,565 40
Unpaid assessments, \$11.30, worth	11 30
Loaned on good security	100 00
Cash	26 66
	3,703 36
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year	6 20
From loans	6 00
From assessments	500 00
	512 20
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.	5 88
For losses on risks underwritten	500 00
	505 88
V.—MISCELLANEOUS.	
Policies issued last year, 9, amount	5,900 00
Policies existing at present time, 118, amount	66,890 00
Policies expired and withdrawn during the year, 13, amount	7,940 00
Last assessment made Nov. 1, 1869.	
Amount of last assessment	500 00
2 per cent. of premium notes paid in advance.	

WATERVILLE MUTUAL FIRE INSURANCE COMPANY—WATERVILLE.

December 20, 1870. Organized in 1858.

CHARLES R. MCFADDEN, *President*. E. R. DRUMMOND, *Secretary*. WM. DYER, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force.....	\$11,716 39
Cash	5,653 39
Accumulated interest unpaid.....	350 06
	17,719 84
II.—LIABILITIES.	
Losses adjusted and not paid	1,842 00
Losses unadjusted as claimed, estimated	500 00
Other liabilities	70 84
	2,412 84
III.—INCOME.	
Premiums and advance payments during the year.....	4,354 27
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.....	1,244 21
For losses on risks underwritten.....	3,140 21
Cancelled policies.....	108 02
For excise tax and agents' licenses	68 24
	4,560 68
V.—MISCELLANEOUS.	
Policies issued last year, 754, amount	578,625 00
Policies existing at present time, 2,122, amount.....	1,572,665 00
Policies expired and withdrawn during the year, 82, amount.....	56,600 00
No assessments made.	

A GENTS.

Albion P. Weeks.....	Weeks' Mills.	Henry Dudley.....	East Vassalboro'.
C. W. Boynton.....	Detroit.	Charles H. Boothby....	N. Turner Bridge.
Jonathan Cross	Cross' Hill.	M. E. Beal	Southport.
James Porter.....	Mt. Vernon.	E. L. Butler.....	North Anson.
Edward Weeks.....	Alva.	John P. Swasey.....	Canton.
T. Woodbury.....	Litchfield.	Augustus S. Bowman	Hartland.
Mark Rollins, Jr.....	China.	J. H. Rich	Pittsfield.
William E. Goodnow.....	Norway.	Daniel Sampson.....	St. Albans.

WELLS MUTUAL FIRE INSURANCE COMPANY—WELLS.

December 12, 1870. Organized in 1836.

JOSHUA CLARK, *President*. SAMUEL M. CLARK, *Secretary*. JOHN STAPLES, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force.....	22,876 02
Cash	44 68
	22,920 70
II.—LIABILITIES.	
For loans	17 42
Due treasurer	8 47
	25 89
III.—INCOME.	
Premiums and advance payments during the year.....	44 68
Assessments	399 65
	444 33

WELLS MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
For expenses of officers, agents, taxes, &c.....	\$77 18
For losses on risks underwritten	225 00
	302 18
V.—MISCELLANEOUS.	
Policies issued last year, 96, amount	74,600 00
Policies existing at present time, 501, amount.....	389,635 00
Policies expired and withdrawn during the year, 58, amount.....	19,935 00
Last assessment made, January 16, 1870.....	399 65
One per cent. of premium notes paid in advance.	

WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE CO.—HERMON.

October 5, 1870. Organized in 1866.

LEVI B. PATTEN, *President*. DANIEL M. HALL, *Secretary*. JOHN B. YORK, *Treasurer*.

I.—ASSETS.	
Cash	\$15 58
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
For expenses of officers, &c.....	3 00
V.—MISCELLANEOUS.	
Policies issued last year, 5, amount	3,700 00
Policies existing at present time, 41, amount.....	26,990 00
Policies expired and withdrawn during the year, 3, amount.....	2,100 00
No premiums paid in advance.	

WILTON MUTUAL FIRE INSURANCE COMPANY—WILTON.

September 29, 1870. Organized in 1859.

JOSEPH WOOD, *President*.R. B. FULLER, *Secretary and Treasurer*.

I.—ASSETS.	
Premium notes on policies in force.....	\$5,502 05
Cash	57 90
	5,559 95
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	49 90
IV.—EXPENDITURES.	
For expenses of officers.....	19 00
V.—MISCELLANEOUS.	
Policies issued last year, amount.....	11,770 00
Policies existing at present time, 163, amount.....	101,320 00
Policies expired and withdrawn during the year, 218.	
Last assessment made April 26, 1867.	
Amount of last assessment.....	500 00
1 per cent. of premium notes paid in advance	

FIRE COMPANIES.

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WINDHAM MUTUAL FIRE INSURANCE COMPANY—WINDHAM.

December 5, 1870. Organized in 1859.

JOSEPH A. PARSONS, *President.*

LUTHER WISWELL, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$9,695 93
Cash.....	118 85
	9,814 78
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	28 10
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	16 00
V.—MISCELLANEOUS.	
Policies issued last year, 22, amount.....	15,945 00
Policies existing at present time, 285, amount.....	168,835 00
Policies expired and withdrawn during the year, 21, amount.....	11,543 00
Last assessment made, January, 1864.....	300 00

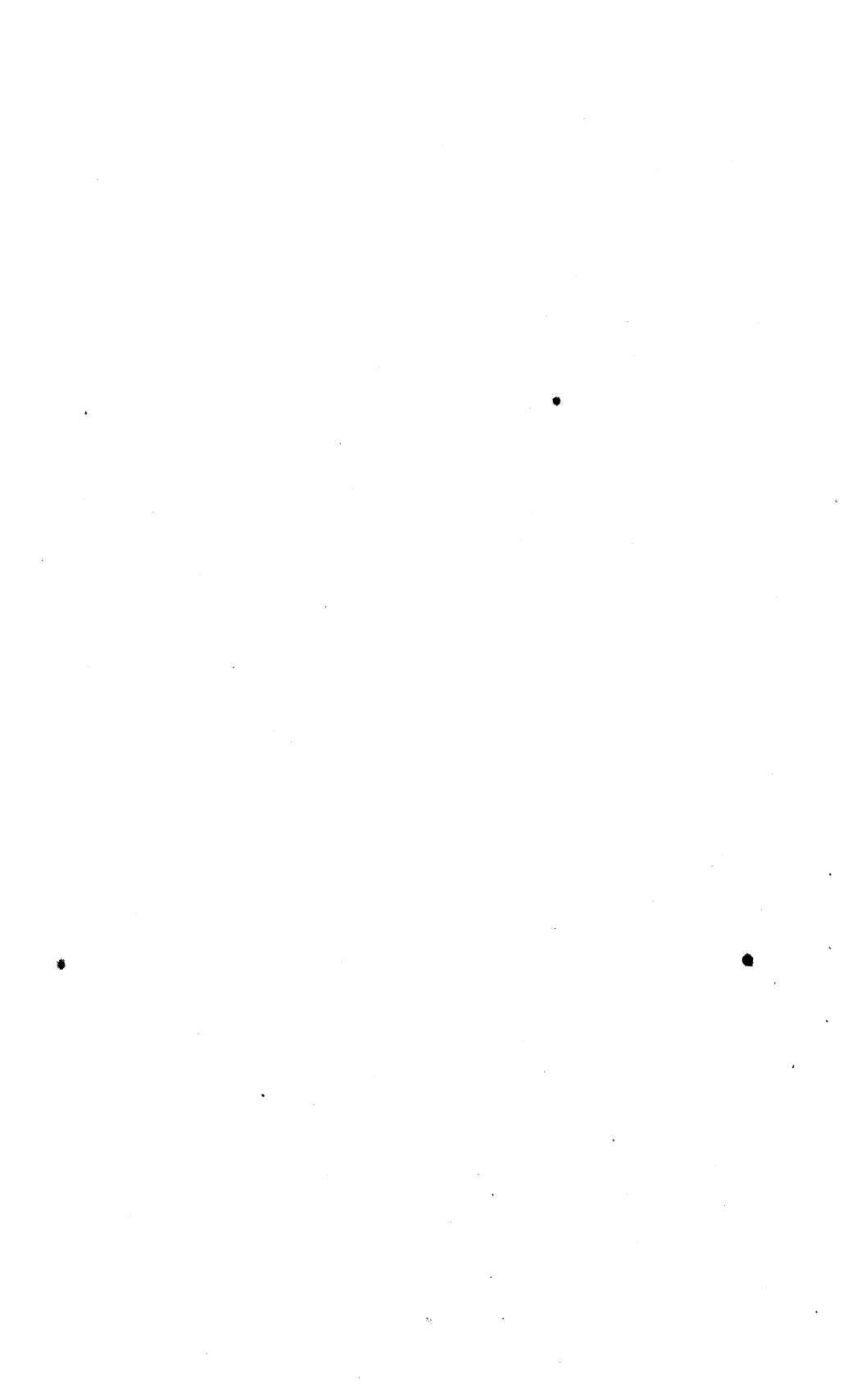
WOOLWICH MUTUAL FIRE INSURANCE COMPANY—WOOLWICH.

November 10, 1870. Organized in 1862.

NATHANIEL G. GOULD, *President.*

JOHN M. BAILEY, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$2,916 15
Cash.....	26 97
	2,943 12
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	25 00
V.—MISCELLANEOUS.	
Policies issued last year, 18, amount.....	13,750 00
Policies existing at present time, 97, amount.....	54,347 00
Policies expired and withdrawn during the year, 17, amount.....	10,925 00
2 per cent. of premium notes paid in advance.	



FOREIGN
Fire and Fire-Marine Insurance Companies

DOING BUSINESS IN

MAINE.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1870.



FOREIGN FIRE AND FIRE-MARINE COMPANIES.

ÆTNA INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1819. Capital stock \$3,000,000.

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$739,250 00
Other bonds and stocks.....	3,965,917 50
Mortgages of real estate.....	23,000 00
Real estate.....	253,319 14
Cash on hand.....	355,975 19
In hands of agents, considered good.....	445,173 26
Total assets	5,782,635 09
II.—LIABILITIES.	
Losses adjusted, but not due.....	74,736 35
Losses unadjusted as claimed.....	209,176 69
Amount required to reimburse outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	1,550,700 25
whole amount received on inland risks.....	31,296 04
Other liabilities on account, say.....	500 00
Total liabilities	1,866,409 33
Surplus of assets as regards policy-holders.....	3,916,225 76
Surplus of assets as regards stockholders.....	916,225 76
III.—INCOME.	
Gross premiums received during the year on fire risks.....	3,295,489 26
Gross premiums received during the year on inland risks.....	316,045 72
Interest, dividends and other earnings of assets.....	351,538 24
Received from rents.....	9,820 61
Total income	3,972,893 83
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	1,817,029 93
Losses paid during the year, inland.....	191,121 47
Dividends to stockholders, 22 per cent.....	660,000 00
Taxes.....	170,984 02
Brokerage, commissions and agents.....	513,539 98
Salaries, office and other expenses.....	396,801 10
Total expenditures	3,749,476 50
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	304,389,160 00
" " " inland.....	25,292,222 00
Risks terminated during the year, fire.....	274,411,028 00
" " " inland.....	24,948,012 00
Risks outstanding at end of year, fire.....	237,706,913 00
" " " inland.....	797,660 00

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.—(CONTINUED.)

AGENTS.

David Cargill.....	Augusta.	Archelaus Jackson.....	Foxcroft.
Daniel M. Howard.....	Bangor.	B. A. Neal.....	Gardiner.
John H. Kimball.....	Bath.	Henry R. Millett.....	Gorham.
Cox & Field.....	Belfast.	John H. Bradford.....	Houlton.
John M. Goodwin.....	Biddeford.	Wm. M. Chamberlain.....	Lewiston.
George G. Wight.....	Bridgton.	L. G. Downes.....	Machias.
J. W. Forsaith.....	Brunswick.	Freeland Howe.....	Norway.
Joseph A. Lee.....	Calais.	Dow, Coffin & Libbey.....	Portland.
James A. Milliken.....	Cherryfield.	E. H. & G. W. Cochran.....	Rockland.
Augustus Champlin.....	Dexter.	Tilson H. Dinsmore.....	Skowhegan.
E. J. Noyes.....	Eastport.	John B. Nealley.....	South Berwick.
A. M. Bradley.....	East Vassalborough.	Wm. B. Creamer.....	Waldoborough.
Moses Hale.....	Ellsworth.	Meader & Phillips.....	Waterville.
John F. Woods.....	Farmington.	Charles Humphrey.....	Yarmouth.
Edwin C. Townsend.....	Freeport.		

ÆTNA INSURANCE COMPANY—NEW YORK.

Incorporated in 1824. Capital stock, \$300,000.

F. A. CONKLING, *President.*O. S. BOGERT, *Secretary.*

I.—ASSETS.	
U. S. and State bonds.....	\$235,650 00
Mortgages of real estate.....	153,900 00
Call loans.....	36,200 00
Premiums.....	9,781 45
Cash on hand.....	3,329 20
Accrued interest.....	1,785 00
Suspense account.....	63 90
Office furniture.....	2,000 00
Total assets.....	442,709 55
II.—LIABILITIES.	
Losses unadjusted as claimed.....	20,508 41
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	75,583 46
whole amount received on marine risks.....	95 30
Loans.....	12,000 00
Total liabilities.....	108,187 17
Surplus of assets as regards policy-holders.....	334,522 38
Surplus of assets as regards stockholders.....	34,522 38
III.—INCOME.	
Gross premiums received during the year on fire risks.....	174,789 76
Gross premiums received during the year on marine risks.....	2,568 94
Interest, dividends and other earnings of assets.....	25,576 09
From dividend account.....	120 00
Total income.....	203,054 79
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	99,710 17
Dividends to stockholders, 24 per cent.....	72,000 00
Taxes.....	13,343 49
Brokerage, commissions and agents.....	18,854 41
Salaries, office and other expenses.....	43,894 60
Total expenditures.....	247,802 67

ÆTNA INSURANCE COMPANY, N. Y.—(CONTINUED.)

V.—MISCELLANEOUS.	
Risks written during the year, fire.....	\$19,529,645 00
“ “ “ marine	519,829 00
Risks terminated during the year, fire.....	19,458,696 00
“ “ “ marine	540,425 00
Risks outstanding at end of year, fire.....	16,548,993 00
“ “ “ marine	11,904 00

The company does no marine business in Maine.

AGENT—Sterling Dow, Portland.

AGRICULTURAL INSURANCE COMPANY—WATERTOWN, N. Y.

Incorporated in 1863. Capital stock \$100,000.

JOHN C. COOPER, *President.*

ISAAC MUNSON, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$59,790 25
Other bonds and stocks.....	1,000 00
Mortgages of real estate.....	284,670 32
Secured by collaterals.....	45,946 11
Real estate.....	20,000 00
Premiums in course of transmission.....	40,333 47
Cash on hand.....	77,007 18
Office furniture, &c.....	9,662 08
Interest and rents.....	12,438 16
Total assets.....	550,847 57
II.—LIABILITIES.	
Losses unadjusted as claimed.....	9,450 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks	216,344 17
Dividends.....	39 00
Total liabilities.....	225,833 17
Surplus of assets as regards policy-holders.....	325,014 40
Surplus of assets as regards stockholders.....	225,014 40
III.—INCOME.	
Gross premiums received during the year.....	273,795 89
Interest, dividends and other earnings of assets.....	25,923 95
Received from other sources, rents, &c.....	1,252 04
Total income.....	300,971 88
IV.—EXPENDITURES.	
Losses paid during the year.....	156,800 01
Dividends to stockholders.....	30,000 00
Taxes.....	13,780 45
Brokerage, commissions and agents.....	30,800 02
Salaries, office and other expenses.....	15,603 42
Printing, stationery, &c.....	8,740 28
Total expenditures.....	255,724 18

AGRICULTURAL INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Risks written during the year.....	\$39,196,560 00
Risks terminated during the year.....	31,858,220 00
Risks outstanding at end of year.....	69,920,110 00

AGENTS.

George Tabor..... Vassalborough. | J. E. Jenks..... Portland.

ASTOR FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1851. Capital stock, \$250,000.

ROBERT D. HART, *President*.

JAMES YEREAUCE, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$248,584 37
Other bonds and stocks.....	50,750 00
Mortgages of real estate.....	26,000 00
Secured by collaterals.....	58,700 00
Premiums uncollected.....	3,976 72
Cash on hand.....	9,155 14
Bills receivable.....	3,092 16
Accrued interest.....	2,812 66
Office furniture and iron safe.....	2,500 00
Total assets.....	405,571 05
II.—LIABILITIES.	
Losses adjusted, but not due.....	9,478 58
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	68,632 03
Total liabilities.....	78,110 61
Surplus of assets as regards policy-holders.....	327,460 44
Surplus of assets as regards stockholders.....	77,460 44
III.—INCOME.	
Gross premiums received during the year.....	164,642 21
Interest, dividends and other earnings of assets.....	26,440 25
Total income.....	191,082 46
IV.—EXPENDITURES.	
Losses paid during the year.....	141,986 68
Dividends to stockholders, 16 per cent.....	40,000 00
Taxes.....	7,640 00
Brokerage, commissions and agents.....	13,108 71
Salaries, office and other expenses.....	37,137 56
Total expenditures.....	239,872 95
V.—MISCELLANEOUS.	
Risks written during the year.....	21,234,286 00
Risks terminated during the year.....	22,030,085 00
Risks outstanding at end of year.....	17,315,291 00

AGENTS—William D. Little & Co., Portland.

FIRE MARINE COMPANIES.

ATLANTIC FIRE INSURANCE COMPANY—BROOKLYN, N. Y.

Incorporated in 1851. Capital stock \$300,000.

JOHN D. COCKS, *President.*

HORATIO DORR, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$322,500 00
Other bonds and stocks.....	101,135 00
Mortgages of real estate.....	56,650 00
Secured by collaterals.....	19,750 00
Cash on hand.....	24,013 28
Premiums in course of collection.....	13,213 65
Other assets, interest accrued.....	9,217 06
Salvage on losses already paid.....	1,715 34
Total assets.....	548,194 33
II.—LIABILITIES.	
Losses unadjusted as claimed	46,568 26
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	162,796 03
Total liabilities.....	209,364 29
Surplus of assets as regards policy-holders	338,830 04
Surplus of assets as regards stockholders.....	38,830 04
III.—INCOME.	
Gross premiums received during the year	307,500 57
Interest, dividends and other earnings of assets.....	30,972 79
Total income.....	338,473 36
IV.—EXPENDITURES.	
Losses paid during the year.....	159,423 62
Dividends to stockholders, 12 per cent.....	36,000 00
Taxes	11,646 86
Brokerage, commissions and agents	34,642 64
Salaries, office and other expenses.....	27,539 16
Office rents, fire patrol, &c	32,969 32
Total expenditures.....	302,221 60
V.—MISCELLANEOUS.	
Risks written during the year.....	42,384,716 00
Risks terminated during the year.....	37,695,539 00
Risks outstanding at ending of year.....	34,414,038 00

AGENTS.

David Cargill..... Augusta. | Joseph H. Webster..... Portland.
Dudley & Dolliver Bangor.

ATLANTIC FIRE AND MARINE INSURANCE COMPANY—PROVIDENCE, R. I.

Incorporated in 1852. Capital stock \$200,000.

SUCRET MAURAN, *President.*JEREMIAH S. PARISH, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$165,620 00
Real estate	127,976 83
Premium notes	653 13
Cash on hand	23,895 39
Due from agents	7,393 16
Sálvages, personal property, etc	1,075 57
Total assets	326,614 08
II.—LIABILITIES.	
Losses adjusted but not due	450 50
Losses unadjusted as claimed	19,880 53
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	36,137 37
whole amount received on marine	5,647 26
Dividends and office expenses	388 67
Loans	15,000 00
Total liabilities	77,504 33
Surplus of assets as regards policy-holders	249,109 75
Surplus of assets as regards stockholders	49,109 75
III.—INCOME.	
Gross premiums received during the year on risks	65,431 16
Gross premiums received during the year on marine risks	21,441 19
Interest, dividends and other earnings of assets	17,141 42
Received from rents	1,428 64
Total income	105,442 41
IV.—EXPENDITURES.	
Losses paid during the year, fire	61,512 61
Losses paid during the year, marine	9,990 10
Dividends to stockholders, 4 per cent.	7,990 00
Taxes	6,738 65
Brokerage, commissions and agents	9,857 73
Salaries, office and other expenses	12,246 87
Total expenditures	108,335 96
V.—MISCELLANEOUS.	
Risks written during the year, fire	7,202,547 00
" " " marine	5,227,545 00
Risks terminated during the year, fire	7,483,010 00
" " " marine	5,140,455 00
Risks outstanding at end of year, fire	6,187,578 00
" " " marine	172,081 00

The company does no marine business in Maine.

AGENTS—William D. Little & Co., Portland.

BAY STATE FIRE INSURANCE COMPANY—WORCESTER, MASS.

Incorporated in 1860. Capital stock \$104,800.

WILLIAM S. DAVIS, *President.*

U. C. CROSBY, Jr., *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$65,680 62
Other bonds and stocks.....	101,600 75
Mortgages of real estate and secured by collaterals.....	15,600 00
Cash on hand.....	9,308 00
Due from agents considered good.....	3,460 86
Office furniture.....	500 00
Accrued interest.....	125 00
Total assets.....	196,275 23
II.—LIABILITIES.	
Losses adjusted but not due.....	2,089 18
Losses unadjusted as claimed.....	5,300 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	52,513 34
Other liabilities.....	990 44
Total liabilities.....	60,892 96
Surplus of assets as regards policy-holders.....	135,382 27
Surplus of assets as regards stockholders.....	30,582 27
III.—INCOME.	
Gross premiums received during the year on risks.....	95,426 21
Interest, dividends and other earnings of assets.....	13,900 60
Total income.....	109,326 81
IV.—EXPENDITURES.	
Losses paid during the year.....	47,013 06
Dividends to stockholders, 10 per cent.....	10,480 00
Taxes.....	4,780 17
Brokerage, commissions and agents.....	12,577 60
Salaries, office and other expenses.....	8,258 72
Returned premiums and reinsurance.....	6,254 67
Total expenditures.....	89,364 22
V.—MISCELLANEOUS.	
Risks written during the year.....	6,945,247 00
Risks terminated during the year.....	5,431,783 00
Risks outstanding at end of year.....	7,320,687 00

AGENTS.

Chadwick & Hammatt.....	Bangor.	E. H. & G. W. Cochran.....	Rockland.
Cox & Field.....	Belfast.	William J. Morrill.....	Waterville.
E. H. Hayes.....	Biddeford.	Daniel D. Sewall.....	Augusta.
Nathaniel French.....	Auburn.	D. Horace Holman.....	Lewiston.

BUFFALO FIRE AND MARINE INSURANCE COMPANY—BUFFALO, N. Y.

Incorporated in 1843. Capital stock \$304,222 50.

SHERMAN S. JEWETT, *President.*TOWNSEND DAVIS, *Secretary.*

I.—ASSETS.	
U. S. and N. Y. bonds	\$216,685 00
Railroad bonds	66,560 00
Mortgages of real estate	79,089 19
Real estate	12,000 00
Bills receivable and judgments	9,500 00
Cash on hand	65,189 82
Due from agents	16,049 62
Interest due and accrued	2,503 76
Steam pumps and office furniture	6,000 00
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Total assets	473,577 39
II.—LIABILITIES.	
Losses adjusted but not due	24,606 66
Losses unadjusted as claimed	20,400 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	86,371 87
whole amount received on marine	3,574 25
Dividends	3,962 17
Redeemed scrip not called for	8,210 54
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Total liabilities	147,125 49
Surplus of assets as regards policy-holders	326,451 90
Surplus of assets as regards stockholders	22,229 40
III.—INCOME.	
Gross premiums received during the year on fire risks	192,000 14
Gross premiums received during the year on marine risks	22,189 71
Interest, dividends and other earnings of assets	28,069 63
Rents	343 46
Earnings of steam pumps	1,065 34
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Total income	243,668 28
IV.—EXPENDITURES.	
Losses paid during the year, fire	153,072 37
Losses paid during the year, marine	6,264 24
Dividends to stockholders	30,503 40
Taxes	11,048 27
Brokerage, commissions and agents	29,204 00
Salaries, office and other expenses	20,744 52
Board of underwriters	212 59
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Total expenditures	251,049 39
V.—MISCELLANEOUS.	
Risks written during the year, fire	21,338,342 00
" " " marine	4,081,244 00
Risks terminated during the year, fire	5,886,626 00
" " " marine	3,955,394 00
Risks outstanding at end of year, fire	15,451,716 00
" " " marine	125,850 00

AGENTS—Coombs Brothers, Bangor.

CITY FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1853. Capital stock \$250,000.

C. T. WEBSTER, *President.*

GEORGE W. LESTER, *Secretary.*

I.—ASSETS.	
U. S. bonds, par value, \$46,000.....	\$51,255 00
Other bonds and stocks.....	278,393 50
Mortgages of real estate.....	153,370 00
Secured by collaterals.....	12,000 00
Interest accrued.....	5,968 12
Cash.....	40,196 33
Due from agents considered good.....	5,295 05
Office furniture and revenue stamps.....	1,809 37
Total assets.....	548,287 37
II.—LIABILITIES.	
Losses adjusted and unadjusted as claimed.....	49,074 90
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	180,048 59
Total liabilities.....	229,123 49
Surplus of assets as regards policy-holders.....	319,163 88
Surplus of assets as regards stockholders.....	69,163 88
III.—INCOME.	
Gross premiums received during the year on fire risks.....	346,560 28
Interest, dividends and other earnings of assets.....	36,529 88
Total income.....	383,090 16
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	257,139 56
Dividends to stockholders, 16 per cent.....	40,000 00
Taxes.....	19,017 73
Brokerage, commissions and agents.....	54,377 93
Salaries, office and other expenses.....	37,016 64
Total expenditures.....	407,551 86
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	34,104,849 00
Risks terminated during the year, fire.....	33,348,282 00
Risks outstanding at end of year.....	31,301,002 00

A G E N T S .

Samuel D. Bailey & Co..... Bath.	E. G. Meader..... Waterville.
David Cargill..... Augusta.	B. A. Neal..... Gardiner.
John F. Cobb..... Auburn.	D. V. B. Ormsby..... Farmington.
E. H. & G. W. Cochran..... Rockland.	W. H. Pillsbury..... Bucksport.
D. M. Howard..... Bangor.	Garey & Shaw..... Biddeford.
W. D. Little & Co..... Portland.	

COMMERCE INSURANCE COMPANY—ALBANY, N. Y.

Incorporated in 1859. Capital stock \$400,000.

ADAM VAN ALLEN, *President.*ROBERT M. HAMILTON, *Secretary.*

I.—ASSETS.	
U. S. bonds, par value	441,000 00
Other bonds and stocks	56,600 00
Mortgages of real estate	70,300 00
Secured by collaterals	14,000 00
Real estate	45,000 00
Premiums uncollected	445 88
Cash on hand	49,173 58
Due from agents, considered good	11,051 57
Interest accrued	1,660 55
Total assets.....	689,231 58
II.—LIABILITIES.	
Losses adjusted but not due.....	7,250 00
Losses unadjusted as claimed.....	39,350 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	126,744 98
Total liabilities	173,344 98
Surplus of assets as regards policy-holders.....	515,886 60
Surplus of assets as regards stockholders.....	115,886 60
III.—INCOME.	
Gross premiums received during the year.....	241,102 17
Interest, dividends and other earnings of assets.....	36,091 27
Rents	2,775 00
Total income	279,968 44
IV.—EXPENDITURES.	
Losses paid during the year	174,002 33
Dividends to stockholders, 10 per cent.....	40,000 00
Taxes	13,108 30
Brokerage, commissions and agents	36,137 74
Salaries, office and other expenses	25,114 92
Total expenditures.....	288,363 29
V.—MISCELLANEOUS.	
Risks written during the year	26,494,947 00
Risks terminated during the year.....	24,668,755 00
Risks outstanding at end of year.....	24,180,229 00

AGENT—Joseph H. Webster, Portland.

CONNECTICUT FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1850. Capital stock \$200,000.

JOHN B. ELDRIDGE, *President.*

M. BENNETT, Jr., *Secretary.*

I.—ASSETS.	
U. S. bonds	\$70,850 00
Other bonds and stocks	293,262 00
Cash on hand.....	26,042 35
Due from agents.....	14,914 44
Total assets	405,068 79
II.—LIABILITIES.	
Losses unadjusted as claimed	13,900 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	71,257 50
Total liabilities.....	85,157 50
Surplus of assets as regards policy-holders.....	319,911 29
Surplus of assets as regards stockholders	119,911 29
III.—INCOME.	
Gross premiums received during the year	153,879 30
Interest, dividends and other earnings of assets.....	27,212 33
Total income.....	181,091 63
IV.—EXPENDITURES.	
Losses paid during the year.....	75,568 06
Dividends to stockholders, 12 per cent.....	24,000 00
Taxes	6,904 64
Brokerage, commissions and agents	29,950 77
Salaries, office and other expenses.....	14,059 67
Total expenditures.....	150,483 14
V.—MISCELLANEOUS.	
Risks written during the year.....	13,105,000 00
Risks outstanding at end of year	12,795,400 00
Risks terminated during the year.....	14,837,164 00

A G E N T S .

Jeremiah Dow.....	Portland.	W. F. Hallett	Augusta.
Nathan Bowler.....	Liberty.	Charles H. Cressey.....	Gorham.
E. H. Hayes	Biddeford.		

CONTINENTAL INSURANCE COMPANY—NEW YORK.

Incorporated in 1852. Capital stock \$500,000.

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$873,630 00
Mortgages of real estate.....	725,250 00
Secured by collaterals.....	440,200 00
Real estate.....	265,000 00
Premiums due.....	68,283 37
Cash on hand.....	130,594 05
Interest accrued.....	31,080 32
Rents accrued.....	4,000 00
Total assets.....	2,538,037 74
II.—LIABILITIES.	
Losses unadjusted as claimed.....	63,850 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	460,806 65
Dividends on capital and scrip.....	65,319 12
Scrip.....	47,166 00
Total liabilities.....	637,141 77
Surplus of assets as regards policy-holders.....	1,900,895 97
Surplus of assets as regards stockholders.....	1,400,895 97
III.—INCOME.	
Gross premiums received during the year.....	879,445 22
Interest, dividends and other earnings of assets.....	129,491 75
Rents.....	23,415 05
Total income.....*	1,032,352 02
IV.—EXPENDITURES.	
Losses paid during the year.....	258,040 30
Dividends to stockholders, 18 per cent.....	91,006 00
Taxes.....	40,673 92
Brokerage, commissions and agents.....	140,001 56
Salaries, office and other expenses.....	216,074 39
Interest on scrip.....	25,149 42
Scrip redeemed in cash.....	91,087 00
Total expenditures.....	862,032 59
V.—MISCELLANEOUS.	
Risks written during the year.....	151,055,221 00
Risks terminated during the year.....	125,101,080 00
Risks outstanding at end of year.....	129,006,380 00

AGENTS.

Dow, Coffin & Libbey.....	Portland.	S. O. Wood.....	Wilton.
C. M. Plummer.....	Bath.	H. F. Howard.....	Dixfield.
Henry Upton.....	Norway.	John Safford.....	Monmouth.
Milliken & Allan.....	Saco.		

FIRE MARINE COMPANIES.

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EXCHANGE INSURANCE COMPANY—LYNN, MASS.

Incorporated in 1870. Capital stock \$100,000.

JOHN P. WOODBURY, *President.*

SAMUEL APPLETON, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$42,367 00
Mortgages of real estate.....	38,500 00
Secured by collaterals	20,800 00
Premiums due.	118 50
Cash on hand.....	5,905 10
Due from agents, considered good.....	2,265 76
Interest	535 39
Furniture.	600 00
Total assets.....	111,091 75
II.—LIABILITIES.	
Losses unadjusted as claimed.....	1,250 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on risks.....	9,750 94
Total liabilities.....	11,000 94
Surplus of assets as regards policy-holders.....	100,090 81
Surplus of assets as regards stockholders.....	90 81
III.—INCOME.	
Gross premiums received during the year on fire risks	19,764 84
Gross premiums received during the year on marine risks.....	589 43
Interest, dividends and other earnings of assets.....	3,762 25
Total income.....	24,116 52
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	6,593 81
Taxes	292 85
Brokerage, commissions and agents	1,129 25
Salaries, office and other expenses.....	4,934 64
Reinsurance.....	3,067 37
Total expenditures.....	16,017 92
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	1,965,213 91
“ “ “ marine.....	52,734 65
Risks terminated during the year, fire.....	279,358 66
“ “ “ marine	52,734 65
Risks outstanding at end of year, fire	1,685,855 75

The company does no marine business in Maine.

AGENTS—Heath & Drew, Portland.

FRANKLIN FIRE INSURANCE COMPANY—PHILADELPHIA.

Incorporated in 1829. Capital stock \$400,000.

ALFRED G. BAKER, *President.*JAMES W. McALLISTER, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$208,772 50
Mortgages of real estate.....	2,717,383 80
Secured by collaterals.....	19,900 00
Cash on hand.....	67,928 04
Due from agents.....	27,262 52
Interest accrued.....	43,265 27
All other property belonging to company.....	2,940 22
Total assets.....	3,087,452 35
II.—LIABILITIES.	
Losses adjusted but not due.....	61,167 41
Losses unadjusted as claimed.....	6,500 00
Amount required to reinsure outstanding risks, "unable to make estimate."	
Amount reclaimable on perpetual policies.....	1,262,382 36
Surveys.....	3,633 00
Surveyors.....	8,785 75
Dividends.....	508 00
Total liabilities.....	1,342,976 52
Surplus of assets as regards policy-holders.....	1,744,475 83
Surplus of assets as regards stockholders.....	1,344,475 83
III.—INCOME.	
Gross premiums received during the year.....	536,502 60
Interest, dividends and other earnings of assets.....	173,239 53
Gain on stock sold.....	3,552 99
Policies and transfers.....	4,901 75
Miscellaneous.....	20,797 28
Total income.....	738,994 15
IV.—EXPENDITURES.	
Losses paid during the year.....	272,881 70
Dividends to stockholders, 35 per cent.....	140,000 00
Taxes.....	14,475 54
Brokerage, commissions and agents.....	90,086 76
Salaries, office and other expenses.....	94,531 22
Donations.....	2,987 90
Revenue stamps.....	5,719 37
Loss expenses.....	3,009 82
Miscellaneous.....	1,104 29
Total expenditures.....	624,796 60
V.—MISCELLANEOUS.	
Risks written during the year.....	55,940,037 41
Risks terminated during the year.....	25,324,733 49
Risks outstanding at end of year.....	101,011,157 82

AGENTS.

Augustus Champlin.....	Bangor.	J. W. Forsaith.....	Brunswick.
Rollins & Adams.....	Portland.	James B. Drake.....	Bath.
S. D. Leavitt.....	Eastport.	Thomas E. Wharf.....	Calais.
Teague & Garcelon.....	Lewiston.	George Taber.....	Vassalboro'.
David Cargill.....	Augusta.		

FIRST NATIONAL FIRE INSURANCE COMPANY—WORCESTER, MASS.

Incorporated in 1868. Capital stock \$100,000.

E. A. GOODNOW, *President.*

GEORGE E. KENDALL, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$10,812 50
Mortgages of real estate.....	56,500 00
Secured by collaterals.....	70,425 51
Cash on hand.....	14,422 80
Due from agents, considered good.....	3,813 34
Accrued interest.....	1,198 72
Office furniture.....	183 25
Total assets.....	157,356 12
II.—LIABILITIES.	
Losses adjusted but not due.....	9,379 30
Losses unadjusted as claimed.....	1,874 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	56,896 28
Total liabilities.....	68,149 58
Surplus of assets as regards policy-holders.....	89,206 54
Impairment of capital.....	10,793 46
III.—INCOME.	
Gross premiums received during the year.....	113,543 80
Interest, dividends and other earnings of assets.....	8,937 71
Received from stockholders.....	27,000 00
Total income.....	149,481 51
IV.—EXPENDITURES.	
Losses paid during the year.....	92,373 34
Dividends to stockholders, 3½ per cent.....	3,500 00
Taxes.....	6,284 96
Brokerage, commissions and agents.....	18,555 41
Salaries, office and other expenses.....	9,726 93
Total expenditures.....	130,440 64
V.—MISCELLANEOUS.	
Risks written during the year.....	7,974,179 73
Risks terminated during the year.....	5,358,158 50
Risks outstanding at end of year.....	6,651,822 00

A G E N T S .

Cox & Field.....	Belfast.	Rollins & Adams.....	Portland.
D. Horace Holman.....	Lewiston.	George W. Swett.....	South Windham.
T. W. Horton.....	Calais.	W. P. Wadsworth.....	Bath.
E. S. Morris.....	Biddeford.		

HANOVER FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1852. Capital stock \$400,000.

B. S. WALCOTT, *President.*

I. REMSEN LANE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$433,437 50
Other bonds and stocks.....	37,839 50
Mortgages of real estate.....	109,100 00
Call loans.....	21,000 00
Bills receivable.....	8,040 92
Cash on hand.....	15,074 78
Due from agents.....	46,194 80
Interest accrued.....	8,010 39
Office furniture, &c., for six offices.....	21,500 00
Revenue and postage stamps.....	136 75
Total assets.....	700,334 64
II.—LIABILITIES.	
Losses adjusted and unadjusted as claimed.....	49,687 14
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	245,298 89
amount received on marine risks.....	807 50
Total liabilities.....	295,793 53
Surplus of assets as regards policy-holders.....	404,541 11
Surplus of assets as regards stockholders.....	4,541 11
III.—INCOME.	
Gross premiums received during the year on fire risks.....	447,403 64
Gross premiums received during the year on inland risks.....	23,684 46
Interest, dividends and other earnings of assets.....	36,368 06
Total income.....	507,456 16
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	229,076 14
Losses paid during the year, inland.....	44,194 00
Dividends to stockholders, 10 per cent.....	40,000 00
Taxes.....	24,640 14
Brokerage, commissions and agents.....	73,366 94
Salaries, office and other expenses.....	112,136 07
Total expenditures.....	523,413 29
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	57,114,197 26
“ “ “ marine.....	2,829,959 00
Risks terminated during the year, fire.....	49,813,085 42
“ “ “ marine.....	2,963,040 25
Risks outstanding at end of year, fire.....	45,714,850 25
“ “ “ marine.....	21,500 00

The company does no marine business in Maine.

AGENTS.

Loring & Thurston.....	Portland.	Chandler Tuttle.....	Skowhegan.
W. F. Hallett.....	Augusta.	C. C. Burrill.....	Ellsworth.
E. H. & J. W. Cochran.....	Rockland.	S. S. Robinson.....	Winthrop.
J. W. Spaulding.....	Richmond.	W. P. Wadsworth.....	Bath.
Teague & Garcelon.....	Lewiston.	A. Bailey.....	Gardiner.
Miles S. Staples.....	Belfast.	W. B. Bennett.....	North Berwick.
Dudley & Dolliver.....	Bangor.	Thayer & Marston.....	Waterville.
E. R. Alford.....	Oldtown.	John Safford.....	Monmouth.

HARTFORD FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1810. Capital stock \$1,000,000.

GEORGE S. CHASE, *President.*

J. D. BROWNE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$458,023 25
Other bonds and stocks.....	1,151,752 11
Mortgages of real estate.....	537,325 79
Real estate.....	344,135 08
Cash on hand.....	42,873 39
Due from agents considered good.....	186,142 60
Rents and interest.....	17,267 17
Total assets.....	2,737,519 39
II.—LIABILITIES.	
Losses unadjusted as claimed.....	162,992 28
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	1,020,718 88
Dividends.....	620 00
Total liabilities.....	1,184,331 16
Surplus of assets as regards policy-holders.....	1,553,188 23
Surplus of assets as regards stockholders.....	553,188 23
III.—INCOME.	
Gross premiums received during the year.....	1,591,651 44
Interest, dividends and other earnings of assets.....	164,106 38
Received from rents.....	3,429 45
Total income.....	1,759,187 27
IV.—EXPENDITURES.	
Losses paid during the year.....	934,698 01
Dividends to stockholders, 20 per cent.....	199,380 00
Taxes.....	77,701 27
Brokerage, commissions and agents.....	244,876 46
Salaries, office and other expenses.....	190,293 09
Total expenditures.....	1,646,948 83
V.—MISCELLANEOUS.	
Risks written during the year.....	143,411,370 00
Risks outstanding at end of year.....	161,693,240 00

AGENTS.

M. W. Farr.....	Augusta.	James Taylor.....	Wiscasset.
Benj. Davis & Co.....	Augusta.	Chandler Tuttle.....	Skowhegan.
Jeremiah Dow.....	Portland.	George A. Dyer.....	Ellsworth.
Joseph A. Lee.....	Calais.	Josiah Maxcy.....	Gardiner.
D. M. Howard.....	Bangor.	Charles Humphrey.....	Yarmouth.
E. J. Noyes.....	Eastport.	D. V. B. Ormsby.....	Farmington.
E. G. Meader.....	Waterville.	H. P. Weeks.....	Pittston.
J. H. Small.....	Biddeford.	Charles F. Pillsbury.....	Kingfield.
E. B. Gardiner.....	Bucksport.	H. R. Millett.....	Gorham.
William M. Chamberlain.....	Lewiston.	Freeland Howe.....	Norway.
A. E. Houghton.....	Weld.	John Haley.....	Hollis.
D. W. Chapman.....	Newcastle.	John H. Bradford.....	Houlton.
S. D. Bailey & Co.....	Bath.	H. F. Howard.....	Dixfield.
Henry Farrington.....	Waldoborough.	E. H. & G. W. Cochran.....	Rockland.
E. W. McFadden.....	Kendall's Mills.	M. G. Prentiss.....	Foxcroft.
Cox & Field.....	Belfast.	T. H. B. Pierce.....	Dexter.

HIDE AND LEATHER INSURANCE COMPANY—BOSTON.

Incorporated in 1867. Capital stock \$300,000.

JOHN W. CARTWRIGHT, *President.*OLIVER H. COLE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$102,793 75
Other bonds and stocks	93,312 50
Mortgages of real estate.....	104,500 00
Secured by collaterals.....	36,800 00
Premium notes and unpaid premiums.....	48,087 43
Cash on hand.....	16,165 22
Due from agents, considered good	8,326 76
Accrued interest.....	8,025 68
Office furniture, rents, &c.....	1,200 00
Total assets.....	419,211 34
II.—LIABILITIES.	
Losses adjusted but not due.....	16,770 00
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on fire risks..... and whole amount received on marine risks.....	} 104,872 65
Other liabilities.....	2,023 58
Total liabilities.....	123,666 23
Surplus of assets as regards policy-holders	295,545 11
Impairment of capital	4,454 89
III.—INCOME.	
Gross premiums received during the year on fire risks.....	162,548 03
Gross premiums received during the year on marine risks.....	77,650 10
Interest, dividends and other earnings of assets.....	25,745 16
Total income.....	265,943 29
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	102,853 89
Losses paid during the year, marine.....	93,759 21
Dividends to stockholders, 4 per cent.....	12,000 00
Taxes.....	13,228 67
Brokerage, commissions and agents.....	26,204 88
Salaries, office and other expenses.....	39,739 85
Total expenditures.....	287,786 50
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	18,224,387 55
“ “ “ marine.....	2,984,421 00
Risks terminated during the year, fire.....	13,979,016 75
“ “ “ marine.....	3,687,009 82
Risks outstanding at end of year, fire.....	13,850,467 80
“ “ “ marine.....	511,231 00

The company does no marine business in Maine.

AGENTS.

Fuller Brothers.....	Bangor.	Augustus Champlin.....	Bangor.
Loring & Thurston.....	Portland.		

HOLYOKE MUTUAL FIRE INSURANCE COMPANY—SALEM, MASS.

Incorporated in 1843. Capital stock.

AUGUSTUS STORY, *President.*

THOMAS H. JOHNSON, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$122,487 00
Mortgages of real estate	7,823 41
Secured by collaterals	46,500 00
Real estate	55,000 00
Cash on hand	12,848 48
Due from agents, considered good	366 14
Sundries, interest accrued, etc.	1,630 98
Total assets.	246,656 01
II.—LIABILITIES.	
Losses unadjusted as claimed	700 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	135,540 23
Accrued taxes	205 65
Dividends unpaid	597 79
Total liabilities.	137,043 67
Surplus of assets as regards policy holders	109,612 34
III.—INCOME.	
Gross premiums received during the year	100,491 11
Interest, dividends and other earnings of assets	14,762 91
Policy fees	29 00
Total income.	115,283 02
IV —EXPENDITURES.	
Losses paid during the year	30,465 14
Taxes	3,297 77
Brokerage, commissions and agents	15,580 35
Salaries, office and other expenses	8,876 56
Dividends and returned premiums	12,793 53
Total expenditures.	71,013 35
V.—MISCELLANEOUS.	
Risks written during the year	7,390,554 34
Risks terminated during the year	6,060,241 54
Risks outstanding at end of year	17,846,269 49

A G E N T S .

Joseph H. Webster.....	Portland.	Partmon Houghton.....	Eastport.
Henry Butler.....	Hampden.	H. R. Haskell.....	Deer Isle.
George B. Burns.....	Calais.	Dominicus Jordan.....	Saco.
Cox & Field.....	Belfast.	Asa Low.....	Springvale.
Charles Cary.....	East Machias.	Elisha McKenney.....	Wiscasset.
Enoch Cousens.....	Kennebunkport.	Nathaniel T. Talbot.....	Rockport.
A. F. Drinkwater.....	Ellsworth.	Leonard A. Ingalls.....	Denmark.
J. W. Forsaith.....	Brunswick.	Ambrose H. Abbot.....	South China.
John M. Goodwin.....	Biddeford.		

HOME INSURANCE COMPANY—COLUMBUS, OHIO.

Incorporated in 1864. Capital stock \$500,000.

COURTLAND P. L. BUTLER, *President.*WILLIAM C. M. BAKER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	109,338 00
Other bonds and stocks.....	23,500 00
Mortgages of real estate.....	334,055 23
Real estate.....	1,727 80
Premium notes and bills receivable.....	8,151 62
Cash on hand.....	58,838 05
Due from agents.....	66,647 89
Accrued interest.....	19,560 33
Other securities.....	16,628 42
Total assets.....	638,447 34
II.—LIABILITIES.	
Losses unadjusted as claimed.....	17,930 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	93,530 81
Total liabilities.....	111,460 81
Surplus of assets as regards policy-holders.....	526,986 53
Surplus of assets as regards stockholders.....	126,986 53
III.—INCOME.	
Gross premiums received during the year.....	208,601 75
Interest, dividends and other earnings of assets.....	39,886 01
Received from increase of capital stock.....	25,934 00
Total income.....	274,421 76
IV.—EXPENDITURES.	
Losses paid during the year.....	73,921 22
Taxes.....	8,314 91
Brokerage, commissions and agents.....	53,344 00
Salaries, office and other expenses.....	21,745 76
Total expenditures.....	157,325 89
V.—MISCELLANEOUS.	
Risks written during the year.....	16,825,244 00
Risks terminated during the year.....	4,587,490 00
Risks outstanding at end of year.....	20,605,890 00

AGENTS.

H. & J. V. N. Dorr, General Agents, N. Y. | William H. Foye..... Portland.
Philip Coombs..... Bangor.

HOME INSURANCE COMPANY—NEW YORK.

Incorporated in 1853. Capital stock \$2,500,000.

CHARLES J. MARTIN, *President.*

JOHN H. WASHBURN, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$1,380,937 50
Other bonds and stocks	697,815 00
Mortgages of real estate	1,837,615 00
Secured by collaterals	249,300 00
Real estate	1,500 00
Premium notes and accounts	15,523 96
Cash on hand	174,478 68
Due from agents considered good	66,769 47
Other assets, miscellaneous	82,725 81
Interest due January 1st, 1871	48,256 83
Steamer Magnet and wrecking apparatus	23,085 77
Total assets	4,578,008 02
II.—LIABILITIES.	
Losses unadjusted as claimed	199,368 71
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	} 1,313,587 90
whole amount received on marine risks	}
Dividends	300 00
Total liabilities	1,513,256 61
Surplus of assets as regards policy-holders	3,064,751 41
Surplus of assets as regards stockholders	564,751 41
III.—INCOME.	
Gross premiums received during the year on fire risks	2,092,584 51
Gross premiums received during the year on inland risks	57,037 58
Interest, dividends and other earnings of assets	264,867 36
Received from rents	12,819 35
Total income	2,427,308 80
IV.—EXPENDITURES.	
Losses paid during the year, fire	1,272,002 97
Losses paid during the year, inland	16,412 87
Dividends to stockholders, 10 per cent.	200,220 00
Taxes	102,661 24
Brokerage, commissions and agents	299,021 01
Salaries, office and other expenses	283,089 95
Stationery, advertising, travelling, incidental, &c.	162,230 14
Total expenditures	2,335,638 18
V.—MISCELLANEOUS.	
Risks written during the year, fire	250,472,410 00
" " " marine	9,798,651 00
Risks terminated during the year, fire	219,093,473 00
" " " marine	9,798,651 00
Risks outstanding at end of year, fire	242,265,347 00

AGENTS.

M. W. Farr	Augusta.	Frank Nelson	Calais.
Freese & Wiggan	Bangor.	E. M. Wood	Camden.
William P. Wadsworth	Bath.	J. A. Milliken	Cherryfield.
Miles S. Staples	Belfast.	Fred. C. Nash	Columbia Falls.
E. H. Banks	Biddeford.	D. W. Chapman	Damariscotta.
G. G. Wight	Bridgton.	H. F. Howard	Dixfield.
J. W. Forsaith	Brunswick.	A. Champlin	Dexter.
E. B. Gardner	Bucksport.	O. S. Livermore	Eastport.

HOME INSURANCE COMPANY, N. Y.—(CONTINUED.)

AGENTS.

A. M. Bradley.....	East Vassalborough.	J. D. Bartlett.....	North New Portland.
George A. Dyer.....	Ellsworth.	Dow, Coffin & Libbey.....	Portland.
J. F. Woods.....	Farmington.	H. S. Nickerson.....	Pittsfield.
Josiah Maxcy.....	Gardiner.	E. H. Cochran.....	Rockland.
H. R. Millett.....	Gorham.	T. H. Dinsmore & Co.....	Skowhegan.
N. G. Cofren.....	Livermore Falls.	S. W. Ricker.....	South Berwick.
B. W. Harriman.....	Kent's Hill.	William R. Keith.....	Thomaston.
L. G. Downes.....	Machias.	Henry Farrington.....	Waldoborough.
J. A. Bucknam & Co.....	Mechanic Falls.	L. T. Boothby.....	Waterville.
Freeland Howe.....	Norway.	E. McKenney.....	Wiscasset.
E. H. Hayes.....	North Berwick.	William M. Chamberlain.....	Lewiston.

The company does no marine business in Maine.

HOWARD INSURANCE COMPANY—NEW YORK.

Incorporated in 1848. Capital stock \$500,000.

SAMUEL T. SKIDMORE, *President.*

THEODORE KEELER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$412,000 00
Other bonds and stocks.....	139,025 00
Mortgages of real estate.....	87,220 00
Secured by collaterals.....	17,600 00
Real estate.....	90,000 00
Premiums due.....	2,092 37
Cash on hand.....	26,738 38
Due from agents.....	2,345 89
Interest accrued.....	4,512 41
Rents accrued.....	966 67
Salvages and return duties.....	1,350 00
Total assets.....	783,850 72
II.—LIABILITIES.	
Losses unadjusted as claimed.....	11,517 50
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	68,838 78
whole amount received on marine risks.....	550 00
Dividends, return premiums, &c.....	181 70
Total liabilities.....	81,087 98
Surplus of assets as regards policy-holders.....	702,762 74
Surplus of assets as regards stockholders.....	202,762 74
III.—INCOME.	
Gross premiums received during the year on fire risks.....	154,647 41
Gross premiums received during the year on marine risks.....	1,327 50
Interest, dividends and other earnings of assets.....	40,226 82
Rents of real estate.....	5,800 00
Total income.....	202,001 73

HOWARD INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses paid during the year fire	\$48,784 82
Losses paid during the year, marine	350 00
Dividends to stockholders, 12 per cent.	60,153 00
Taxes	12,725 39
Brokerage, commissions and agents	13,675 30
Salaries, office and other expenses.....	28,945 63
Repairs to real estate, return premiums, &c.	8,123 29
Total expenditures.....	172,757 43
V.—MISCELLANEOUS.	
Risks written during the year fire	25,746,809 00
“ “ “ marine	39,100 00
Risks terminated during the year, fire.....	26,631,150 00
“ “ “ marine	39,100 00
Risks outstanding at end year, fire.....	20,251,202 00
“ “ “ marine	21,000 00

AGENT—Winthrop G. Ray, Portland.

IMPERIAL FIRE INSURANCE COMPANY—LONDON, ENG.

Capital stock £700,000.

WILLIAM LYALL, *Managing Director, London.*

I.—ASSETS.		£	s.	d.
Bonds and stocks.....	798,701	15		
Mortgages of real estate.....	45,900			
Real estate.....	62,776	16		
Premiums in course of collection.....	79,635	2	4	
Cash on hand.....	36,196	6	1	
Bills receivable.....	21,160	19	6	
Balance of duty and office furniture.....	3,256	6	10	
Total assets.....	1,047,627	5	9	
II.—LIABILITIES.				
Losses unadjusted as claimed	52,588			
Amount required to reinsure outstanding risks.....	180,001			
Dividends	1,271	11	6	
Bills payable.....	2,061	9		
Tradesmen's bills	2,901	18	8	
Total liabilities	238,823	19	2	
Surplus of assets as regards policy-holders.....	808,803	6	7	
Surplus of assets as regards stockholders.....	108,803	6	7	

U. S. BRANCH OF IMPERIAL FIRE INSURANCE CO. OF LONDON—NEW YORK.

EDGAR W. CROWELL, *Resident Manager, New York.*

I.—ASSETS.	
U. S. bonds.....	\$411,100 00
Other bonds and stocks	70,650 00
Premiums in course of collection.....	89,650 17
Cash on hand.....	26,777 23
Due from agents, considered worth.....	2,500 00
Office furniture, maps, etc.....	5,000 00
Total assets	605,677 40
II.—LIABILITIES.	
Losses unadjusted as claimed	72,647 80
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	301,265 44
Accrued rent	916 66
Commissions on unpaid premiums.....	13,897 27
Total liabilities.....	388,727 32
Surplus of assets as regards policy-holders.....	216,950 08
III.—INCOME.	
Gross premiums received during the year.....	612,099 84
Interest on call loans.....	1,275 69
Received from home office.....	9,427 78
Total income.....	622,803 31
IV.—EXPENDITURES.	
Losses paid during the year.....	456,130 41
Taxes	32,217 53
Brokerage, commissions and agents	73,851 00
Salaries, office and other expenses.....	100,462 27
Total expenditures.....	662,661 21
V.—MISCELLANEOUS.	
Risks written during the year.....	77,377,438 64
Risks terminated during the year.....	64,704,130 43
Risks outstanding at end of year.....	53,572,699 10

AGENTS.

C. M. Plummer.....	Bath.	Daniel M. Howard.....	Bangor.
L. S. Twombly	Portland.		

FIRE MARINE COMPANIES.

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INDEPENDENT INSURANCE COMPANY—BOSTON.

Incorporated in 1867. Capital stock \$300,000.

GEORGE O. HOVEY, *President.*

GEORGE A. EASTMAN, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$165,750 00
Other bonds and stocks	166,175 00
Mortgages of real estate.....	65,500 00
Secured by collaterals.....	99,000 00
Premium notes, marine.....	86,879 90
Cash on hand.....	22,839 62
Due from agents.....	28,127 42
Salvage.....	5,000 00
Interest accrued.....	4,275 98
Due for reinsurance.....	2,500 00
Total assets.....	646,047 92
II.—LIABILITIES.	
Losses unadjusted as claimed.....	96,939 26
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	148,229 71
whole amount received on marine	85,235 79
Unearned premiums paid in advance	2,905 76
Unsettled expenses estimated.....	2,000 00
Total liabilities.....	335,310 52
Suplus of assets as regards policy-holders	310,737 40
Surplus of assets as regards stockholders	10,737 40
III.—INCOME.	
Gross premiums received during the year on fire risks	269,406 02
Gross premiums received during the year on marine risks... ..	174,243 54
Interest, dividends and other earnings of assets.....	35,671 70
Total income.....	479,321 26
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	239,532 96
Losses paid during the year, marine.....	113,316 22
Dividends to stockholders, 7 per cent.....	21,000 00
Commissions, salaries, office and other expenses, and taxes	97,521 61
Total expenditures.....	471,370 79
V.—MISCELLANEOUS.	
Risks written during the year, fire	29,941,692 00
“ “ “ marine.....	14,703,478 00
Risks terminated during the year, fire	21,692,790 00
“ “ “ marine	16,611,998 00
Risks outstanding at end of year, fire.. ..	25,749,409 00
“ “ “ marine	1,737,546 00

The company does no marine business in Maine.

AGENTS.

C. C. Burrill.....	Ellsworth.	R. B. Clark.....	Eastport.
Fuller Brothers.....	Bangor.	J. J. Parlin.....	North Anson.
D. Horace Holman.....	Lewiston.	Rollins & Adams.....	Portland.

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH
AMERICA—PHILADELPHIA.

Incorporated in 1794. Capital stock \$500,000.

ARTHUR G. COFFIN, *President.*

MATTHIAS MARIS, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	325,932 50
Other bonds and stocks.....	1,025,550 50
Mortgages of real estate.....	834,950 00
Secured by collaterals.....	31,433 74
Real estate.....	30,000 00
Premiums and premium notes unpaid.....	438,419 96
Cash on hand.....	281,048 14
Due from agents, and in transmission.....	50,656 95
Accrued interest and book accounts.....	32,543 85
Total assets.....	3,050,535 64
II.—LIABILITIES.	
Losses unadjusted as claimed.....	202,900 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	536,133 78
95 per cent. of premiums, perpetual, on fire risks.....	190,953 59
whole amount received on marine risks.....	318,962 85
Dividends.....	5,500 00
Total liabilities.....	1,254,450 22
Surplus of assets as regards policy-holders.....	1,796,085 42
Surplus of assets as regards stockholders.....	1,296,085 42
III.—INCOME.	
Gross premiums received during the year on fire risks.....	1,056,024 48
Gross premiums received during the year on marine risks.....	705,623 73
Interest, dividends and other earnings of assets.....	137,049 66
Total income.....	1,898,697 87
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	623,233 94
Losses paid during the year, marine.....	513,707 56
Dividends to stockholders.....	97,500 00
Taxes.....	63,856 33
Brokerage, commissions and agents.....	219,371 41
Salaries, office and other expenses.....	111,873 13
Total expenditures.....	1,629,542 37
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	106,936,246 00
“ “ marine.....	61,421,085 00
Risks terminated during the year, fire.....	87,573,640 00
“ “ marine.....	65,081,138 00
Risks outstanding at end of year, fire.....	90,428,495 00
“ “ marine.....	8,721,530 00

The company does no marine business in Maine.

AGENTS.

D. V. B. Ormsby.....	Farmington.	Dow, Coffin & Libbey.....	Portland.
Edward P. Burnham.....	Saco.	S. J. Sanborn.....	Springvale.
Benjamin Davis & Co.....	Augusta.	T. H. Dinsmore.....	Skowhegan.
Charles H. Cressey.....	Gorham.	John S. Harvey.....	Portsmouth, N. H.
D. M. Howard.....	Bangor.		

INTERNATIONAL INSURANCE COMPANY—NEW YORK,

Incorporated in 1864. Capital stock \$500,000.

GEORGE W. SAVAGE, *President.*

WILLIAM J. HUGHES, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$568,000 00
Other bonds and stocks.....	164,700 00
Mortgages of real estate.....	137,000 00
Secured by collaterals.....	185,000 00
Real estate.....	171,052 27
Premiums.....	14,541 78
Cash.....	73,420 61
Other securities.....	5,436 58
Total assets.....	1,319,151 24
II.—LIABILITIES.	
Losses unadjusted as claimed.....	112,031 94
Amount required to reinsure outstanding risks, viz: 50 per cent of premiums received on fire risks.....	342,701 41
Rent.....	2,167 68
Return premiums (marine).....	2,000 00
Total liabilities.....	458,901 03
Surplus of assets as regards policy-holders.....	860,250 21
Surplus of assets as regards stockholders.....	360,250 21
III.—INCOME.	
Gross premiums received during the year.....	641,347 91
Interest, dividends and other earnings of assets.....	79,023 74
Received from rents.....	6,787 12
New York county bonds for return of taxes.....	10,815 81
Total income.....	737,974 58
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	398,424 37
Losses paid during the year, marine and inland.....	20,748 21
Dividends to stockholders, 5 per cent.....	52,631 58
Taxes.....	31,002 89
Brokerage, commissions and agents.....	93,885 54
Salaries, office and other expenses.....	93,016 43
Other miscellaneous expenditures.....	25,968 35
Total expenditures.....	715,677 37
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	66,145,161 00
“ “ “ marine and inland.....	698,007 00
Risks terminated during the year, fire.....	60,650,267 00
“ “ “ marine and inland.....	1,211,349 00
Risks outstanding at end of year, fire.....	59,005,773 00

The company does no marine business in Maine.

AGENTS.

Sawyer & Staples.....	Belfast.	E. H. Hayes.....	Biddeford.
John F. Cobb.....	Auburn.	W. B. Cramer.....	Waldoborough.
W. P. Wadsworth.....	Bath.		

LAMAR FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1856. Capital stock \$300,000.

ISAAC R. ST. JOHN, *President.*WILLIAM R. MACDIARMID, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$334,800 00
Other bonds and stocks	48,500 00
Mortgages of real estate.....	114,350 00
Secured by collaterals.....	10,200 00
Premiums in course of collection.....	8,568 41
Cash on hand.....	24,469 72
Due from agents considered good.....	7,905 82
Interest accrued.....	107 95
Salvages, &c.....	2,500 00
Total assets.....	551,401 90
II.—LIABILITIES.	
Losses unadjusted and reported	17,400 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	59,417 38
whole amount received on inland risks.....	1,279 58
Rent.....	500 00
Total liabilities.....	78,596 96
Surplus of assets as regards policy-holders.....	472,804 94
Surplus of assets as regards stockholders.....	172,804 94
III.—INCOME.	
Gross premiums received during the year on fire risks	137,781 18
Gross premiums received during the year on inland risks.....	8,319 98
Interest, dividends and other earnings of assets.....	34,593 86
Overpaid taxes	1,233 23
Total income.....	181,928 25
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	91,151 35
Losses paid during the year, inland	2,549 52
Dividends to stockholders, 13 per cent.....	39,000 00
Taxes	8,958 28
Brokerage, commissions and agents	13,378 19
Salaries, office and other expenses.....	30,505 47
Total expenditures.....	185,542 81
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	20,831,380 00
“ “ “ inland	5,529,831 00
Risks terminated during the year, fire.....	21,235,850 00
“ “ “ inland.....	3,914,361 00
Risks outstanding at end of year, fire.....	12,717,390 00
“ “ “ inland.....	141,250 00

The company does only a fire business in Maine.

AGENT—Winthrop G. Ray, Portland.

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY—NEW YORK.

Capital stock \$1,958,760.

ALFRED PELL, *Resident Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$1,226,365 00
Other bonds and stocks.....	23,430 00
Mortgages of real estate and interest on same.....	1,100,316 10
Secured by collaterals, and bills receivable.....	13,593 00
Real estate.....	371,565 65
Premiums due in New York city.....	56,813 16
Cash in bank.....	19,206 74
Cash in gold.....	34,244 21
Due from agents.....	167,259 48
In New York Life and Trust Company.....	30,000 00
Rents accrued.....	4,081 24
Interest accrued.....	7,486 66
Total assets.....	3,054,361 24
II.—LIABILITIES.	
Losses unadjusted and reported and contested.....	233,042 08
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	971,257 58
95 per cent. on permanent policies.....	246,377 70
Life liabilities.....	117,653 75
Life annuities.....	20,460 00
Total liabilities.....	1,588,791 11
Surplus of assets as regards policy-holders.....	1,465,570 13
III.—INCOME.	
Gross premiums received during the year on risks.....	2,253,115 47
Rents.....	22,058 01
Interest on bonds and mortgage.....	77,200 43
Life insurance.....	29,522 22
Received from other sources.....	59,494 50
Total income.....	2,441,390 63
IV.—EXPENDITURES.	
Losses paid during the year.....	1,035,512 17
Taxes.....	70,736 81
Brokerage, commissions and agents.....	338,902 82
Salaries, office and other expenses.....	146,378 18
Returned premiums and reinsurance.....	157,798 67
Life expenditures and annuities.....	33,373 01
Total expenditures.....	1,782,701 66
V.—MISCELLANEOUS.	
Risks written during the year.....	231,442,463 00
Risks terminated during the year.....	218,483,903 00
Risks outstanding at end of year.....	173,893,081 00

A GENTS.

Geo. Wm. Gordon, General Agent, Boston.	Thomas G. Kimball.....Waterville.
Heath & Drew.....Portland.	T. H. B. Pierce.....Dexter.
L. T. Boothby.....Waterville.	J. H. Kimball.....Bath.
D. Horace Holman.....Lewiston.	E. W. McFadden & Son...Kendall's Mills.
R. Fenderson.....Farmington.	

LORILLARD FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1852. Capital stock \$1,000,000.

CARLISLE NORWOOD, *President.*JOHN C. MILLS, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$844,500 00
Mortgages of real estate.....	474,200 00
Secured by collaterals.....	167,800 00
Real estate.....	61,500 00
Cash on hand.....	65,246 56
Interest, accrued premiums, &c., (since paid).....	102,662 45
Total assets.....	1,715,909 01
II.—LIABILITIES.	
Losses unadjusted as claimed.....	44,600 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	271,245 66
Total liabilities.....	315,845 66
Surplus of assets as regards policy-holders.....	1,400,063 35
Surplus of assets as regards stockholders.....	400,063 35
III.—INCOME.	
Gross premiums received during the year.....	694,934 54
Interest, dividends and other earnings of assets.....	94,742 89
Total income.....	789,677 43
IV.—EXPENDITURES.	
Losses paid during the year.....	318,662 63
Dividends to stockholders, 10 per cent.....	100,000 00
Taxes.....	38,986 12
Brokerage, commissions and agents.....	87,202 52
Salaries, office and other expenses.....	52,460 00
Fire patrol, printing, advertising, &c.....	66,466 67
Total expenditures.....	663,777 94
V.—MISCELLANEOUS.	
Risks written during the year.....	68,160,447 00
Risks terminated during the year.....	80,096,124 00
Risks outstanding at end of year.....	55,305,894 00

AGENTS.

Benjamin Davis & Co.....	Augusta.	D. T. Wright.....	Lewiston.
D. M. Howard.....	Bangor.	L. S. Twombly.....	Portland.
Cox & Field.....	Belfast.	E. H. & G. W. Cochran.....	Rockland.
C. M. Plummer.....	Bath.		

FIRE MARINE COMPANIES.

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MANHATTAN INSURANCE COMPANY—NEW YORK.

Incorporated in 1821. Capital stock \$500,000.

WILLIAM P. PALMER, *President*.

GEORGE B. HODGSDON, *Secretary*.

I.—ASSETS.	
U. S. and State bonds	\$651,024 00
Mortgages of real estate	307,650 00
Secured by collaterals	188,000 00
Premium notes and unpaid premiums	99,241 98
Cash on hand	133,361 63
Interest due	17,310 78
Salvages	11,200 00
Total assets	1,407,788 39
II.—LIABILITIES.	
Losses adjusted but not due	6,000 00
Losses unadjusted as claimed	50,265 31
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	363,166 30
whole amount received on marine risks	}
Dividends	1,006 00
Total liabilities	420,437 61
Surplus of assets as regards policy-holders	987,350 78
Surplus of assets as regards stockholders	487,350 78
III.—INCOME.	
Gross premiums received during the year on fire risks	715,109 76
Gross premiums received during the year on marine risks	115,651 65
Interest, dividends and other earnings of assets	73,821 62
Total income	904,583 03
IV.—EXPENDITURES.	
Losses paid during the year, fire	344,109 99
Losses paid during the year, marine	129,327 32
Dividends to stockholders, 16 per cent.	79,600 00
Taxes	33,884 17
Brokerage, commissions and agents	99,509 94
Salaries, office and other expenses	98,048 61
Total expenditures	784,480 03
V.—MISCELLANEOUS.	
Risks written during the year, fire	69,502,953 00
" " " marine	26,176,768 00
Risks terminated during the year, fire	69,386,665 00
" " " marine	25,982,540 00
Risks outstanding at end of year, fire	60,577,883 00
" " " marine	1,015,207 00

The company does no marine business in this State.

AGENTS.

Daniel M. Howard	Bangor.	S. P. Crossman	Lisbon Falls.
Cox & Field	Belfast.	Dow, Coffin & Libbey	Portland.
C. C. Humphreys	Brunswick.	E. H. & G. W. Cochran	Rockland.
D. T. Wright	Lewiston.		

MANUFACTURERS' INSURANCE COMPANY—BOSTON.

Incorporated in 1822. Capital stock \$400,000.

SAMUEL GOULD, *President.*JAMES J. GOODRICH, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$185,800 00
Other bonds and stocks.....	593,578 00
Mortgages of real estate.....	70,000 00
Secured by collaterals and endorsed notes.....	454,549 63
Real estate.....	100,000 00
Premiums on account.....	7,064 90
Cash on hand.....	34,735 39
Marine notes receivable.....	31,758 87
Interest accrued.....	2,977 70
Total assets.....	1,480,464 49
II.—LIABILITIES.	
Losses adjusted but not due.....	1,000 00
Losses unadjusted as claimed.....	153,500 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	319,183 14
whole amount received on marine.....	}
Other liabilities, dividends.....	1,140 00
Accrued taxes.....	639 44
Total liabilities.....	475,462 58
Surplus of assets as regards policy-holders.....	1,005,001 91
Surplus of assets as regards stockholders.....	605,001 91
III.—INCOME.	
Gross premiums received during the year on fire risks.....	173,607 62
Gross premiums received during the year on marine risks.....	110,692 68
Interest, dividends and other earnings of assets.....	97,238 49
Received from rents.....	7,872 93
Total income.....	389,411 72
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	39,872 53
Losses paid during the year, marine.....	71,185 26
Dividends to stockholders, 30 per cent.....	120,000 00
Taxes.....	27,777 94
Brokerage, commissions and agents.....	27,166 20
Salaries, office and other expenses.....	31,596 84
Total expenditures.....	317,598 76
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	17,259,928 00
" " " marine.....	4,761,044 00
Risks terminated during the year, fire.....	17,353,636 00
" " " marine.....	6,381,681 00
Risks outstanding at end of year, fire.....	16,887,701 00
" " " marine.....	10,949,353 00

The company does only fire business in Maine.

AGENT—Nathaniel F. Deering, Portland.

MARKET FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1853. Capital stock \$200,000.

ASHER TAYLOR, *President.*

HENRY P. FREEMAN, *Secretary.*

I.—ASSETS.	
U. S. and other bonds	\$339,950 00
Mortgages of real estate	237,482 00
Secured by collaterals	65,725 00
Premiums	19,124 52
Cash on hand	34,821 98
Interest	7,580 79
Total assets	704,684 29
II.—LIABILITIES.	
Losses unadjusted as claimed	54,627 20
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	174,779 85
Other liabilities	17,253 52
Total liabilities	246,660 57
Surplus of assets as regards policy-holders	458,023 72
Surplus of assets as regards stockholders	258,023 72
III.—INCOME.	
Gross premiums received during the year	340,262 78
Interest, dividends and other earnings of assets	42,520 39
Total income	382,783 17
IV.—EXPENDITURES.	
Losses paid during the year	184,024 22
Dividends to stockholders, 12 per cent.	24,000 00
Taxes	15,541 36
Brokerage, commissions and agents	47,793 38
Salaries, office and other expenses	67,984 80
Interest on outstanding scrip	12,143 58
Total expenditures	351,487 34
V.—MISCELLANEOUS.	
Risks written during the year	53,541,486 00
Risks terminated during the year	50,041,423 00
Risks outstanding at end of year	44,011,567 00

AGENTS.

D. M. Howard.....	Bangor.	Dow, Coffin & Libbey.....	Portland.
Rufus Small & Son.....	Biddeford.		

MERCHANTS' INSURANCE COMPANY—CHICAGO.

Incorporated in 1861. Capital stock \$500,000.

WILLIAM E. DOGGETT, *President.*WILLIAM E. ROLLO, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$61,216 50
Other bonds and stocks.....	29,250 00
Mortgages of real estate.....	316,300 00
Secured by collaterals.....	28,500 00
Real estate.....	263,000 00
Premium notes, bills receivable and interest.....	45,730 03
Cash on hand.....	40,884 74
Due from agents.....	25,980 00
Office furniture.....	7,447 50
Due for reinsurance.....	12,296 48
Other securities and rents accrued.....	39,687 67
In schooner Melvina.....	7,959 33
Total assets	878,252 25
II.—LIABILITIES.	
Losses unadjusted as claimed.....	24,590 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	134,348 79
Total liabilities	158,938 79
Surplus of assets as regards policy-holders.....	719,313 46
Surplus of assets as regards stockholders.....	219,313 46
III.—INCOME.	
Gross premiums received during the year on fire risks.....	432,641 58
Gross premiums received during the year on marine risks.....	139,513 76
Interest, dividends and other earnings of assets.....	23,150 01
Rents received.....	30,886 74
Total income	626,192 09
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	259,403 28
Losses paid during the year, marine.....	122,635 48
Dividends to stockholders, 12 per cent.....	60,000 00
Taxes.....	29,731 22
Brokerage, commissions and agents.....	53,564 55
Salaries, office and other expenses.....	81,326 09
Total expenditures	606,660 62
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	43,958,422 00
“ “ “ marine.....	15,620,821 00
Risks terminated during the year, fire.....	18,782,077 00
“ “ “ marine.....	15,620,821 00
Risks outstanding at end of year, fire.....	25,176,345 00
“ “ “ marine, none.....	

The company does only fire business in Maine.

AGENTS—Rollins & Adams, Portland.

FIRE MARINE COMPANIES.

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MERCHANTS' INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1857. Capital stock \$200,000.

MARK HOWARD, *President.*

JAMES NICHOLS, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks	\$192,050 00
Mortgages of real estate.....	314,447 64
Cash items.....	33,598 16
Total assets.....	540,095 80
II.—LIABILITIES.	
Losses adjusted, but not due.....	6,081 08
Losses unadjusted as claimed.....	21,432 90
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	175,286 94
Total liabilities.....	202,800 92
Surplus of assets as regards policy-holders	337,294 88
Surplus of assets as regards stockholders	137,294 88
III.—INCOME.	
Gross premiums received during the year.....	312,085 14
Interest, dividends and other earnings of assets.....	38,278 38
Total income.....	350,363 52
IV.—EXPENDITURES.	
Losses paid during the year.....	232,593 74
Dividends to stockholders, 20 per cent.....	40,000 00
Taxes	17,551 29
Brokerage, commissions and agents	47,037 17
Salaries, office and other expenses.....	36,348 89
Total expenditures.....	373,531 09
V — MISCELLANEOUS.	
Risks written during the year.....	33,016,669 00
Risks terminated during the year.....	31,985,454 00
Risks outstanding at end of year.....	30,929,013 00

A G E N T S .

Chadwick & Hammatt Bangor. | W. D. Little & Co... .. Portland.

MERCHANTS' INSURANCE COMPANY—PROVIDENCE, R. I.

Incorporated in 1851. Capital stock \$200,000.

WALTER PAINE, *President.*CHARLES FOSTER, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$75,387 50
Other bonds and stocks.....	280,621 00
Bills receivable.....	4,046 73
Cash on hand.....	8,016 78
Due from agents.....	4,127 27
Total assets.....	372,199 28
II.—LIABILITIES.	
Losses adjusted but not due.....	13,320 00
Losses unadjusted as claimed.....	17,027 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	} 83,516 06
whole amount received on marine risks.....	}
Total liabilities.....	113,863 06
Surplus of assets as regards policy-holders.....	258,336 22
Surplus of assets as regards stockholders.....	58,336 22
III.—INCOME.	
Gross premiums received during the year on fire risks	170,548 92
Gross premiums received during the year on marine risks.....	33,828 58
Interest, dividends and other earnings of assets.....	26,793 05
Total income.....	231,170 55
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	180,923 92
Losses paid during the year, marine.....	13,265 20
Dividends to stockholders, 8 per cent.....	16,000 00
Taxes.....	9,275 50
Brokerage, commissions and agents.....	28,828 47
Salaries, office and other expenses.....	9,761 97
Reinsurance, &c.....	1,663 60
Interest.....	219 72
Total expenditures.....	259,938 38
V—MISCELLANEOUS.	
Risks written during the year, fire.....	15,130,391 00
“ “ “ marine.....	20,180,085 00
Risks terminated during the year, fire.....	16,003,294 00
“ “ “ marine.....	21,839,945 00
Risks outstanding at end of year, fire.....	11,583,445 00
“ “ “ marine.....	54,860 00
The company does only a fire business in Maine.	

A G E N T S .

M. T. Stickney.....	Bangor.	David Cargill.....	Augusta.
F. & E. Reed.....	Bath.	E. P. Blaisdell.....	Waterville.
John M. Goodwin.....	Biddeford.	B. A. Neal.....	Gardiner.
Loring & Thurston.....	Portland.	William M. Chamberlain.....	Lewiston.
C. C. Humphreys.....	Brunswick.	Amos H. Eaton.....	Norridgewock.

FIRE MARINE COMPANIES.

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NARRAGANSETT FIRE AND MARINE INSURANCE CO.—PROVIDENCE, R. I.

Incorporated in 1859. Capital stock, \$500,000.

ALLEN O. PECK, *President.*

HENRY HARRIS *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$466,879 50
Mortgages of real estate.....	202,000 00
Premium notes.....	40,947 40
Cash on hand.....	7,728 29
Premiums in course of collection.....	61,757 66
Accrued interest.....	5,373 50
Other assets.....	6,468 54
Total assets.....	791,154 89
II.—LIABILITIES.	
Losses adjusted but not due.....	33,837 94
Losses unadjusted as claimed.....	56,045 10
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	153,099 79
whole amount received on marine risks.....	47,216 90
State taxes.....	2,282 60
Commissions and brokerage on uncollected premiums.....	12,000 00
Miscellaneous.....	230 61
Total liabilities.....	304,712 94
Surplus of assets as regards policy-holders.....	486,441 95
Impairment of capital.....	13,558 05
III.—INCOME.	
Gross premiums received during the year on fire risks.....	295,094 71
Gross premiums received during the year on marine risks.....	126,808 74
Interest, dividends and other earnings of assets.....	65,689 58
Total income.....	487,593 03
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	285,750 13
Losses paid during the year, marine.....	83,672 42
Dividends to stockholders, 8 per cent.....	40,000 00
Taxes.....	17,151 78
Brokerage, commissions and agents.....	51,463 02
Salaries, office and other expenses.....	31,740 06
Total expenditures.....	309,777 41
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	30,553,714 00
" " " marine.....	8,134,634 00
Risks terminated during the year, fire.....	29,290,048 00
" " " marine.....	8,183,017 00
Risks outstanding at end of year, fire.....	21,841,136 00
" " " marine.....	1,043,210 00

A G E N T S .

Chadwick & Hammatt.....	Bangor.	Samuel D. Leavitt.....	Eastport.
John W. Munger & Son.....	Portland.	E. H. & G. W. Cochran.....	Rockland.
John H. Kimball.....	Bath.	Teague & Garcelon.....	Lewiston.
C. C. Humphreys.....	Brunswick.		

NATIONAL INSURANCE COMPANY—BOSTON.

Incorporated in 1825. Capital stock \$300,000.

AARON H. BEAN, *President*.GEORGE W. KUHN, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$93,756 25
Other bonds and stocks.....	467,138 50
Mortgages of real estate.....	29,000 00
Secured by collaterals.....	1,650 00
Premium notes.....	107,830 04
Cash on hand.....	35,415 26
Due from agents considered good.....	75,445 81
Salvage accrued.....	6,995 00
Interest.....	2,954 23
Advanced to tug Richmond.....	1,654 68
Total assets.....	821,839 77
II.—LIABILITIES.	
Losses unadjusted as claimed.....	51,261 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks and whole amount received on marine risks.....	264,543 64
Dividends.....	492 00
Due agents.....	68 83
Total liabilities.....	316,365 47
Surplus of assets as regards policy-holders.....	505,474 30
Surplus of assets as regards stockholders.....	205,474 30
III.—INCOME.	
Gross premiums received during the year on fire risks.....	292,820 51
Gross premiums received during the year on marine risks.....	273,382 68
Interest, dividends and other earnings of assets.....	47,805 00
Profit and loss items.....	42,947 16
Total income.....	656,955 35
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	252,139 67
Losses paid during the year, marine.....	272,802 27
Dividends to stockholders, 11 $\frac{2}{3}$ per cent.....	35,789 47
Taxes.....	25,871 44
Brokerage, commissions and agents.....	65,867 20
Salaries, office and other expenses.....	51,749 45
Total expenditures.....	704,219 50
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	28,440,207 00
“ “ “ marine.....	21,111,636 00
Risks terminated during the year, fire.....	24,420,277 00
“ “ “ marine.....	21,578,660 00
Risks outstanding at end of year, fire.....	25,972,493 00
“ “ “ marine.....	3,311,037 00

The company does no marine business in Maine.

AGENTS.

Benjamin Davis & Co.....	Augusta.	Thompson & Putnam.....	Lewiston.
J. S. Chadwick.....	Bangor.	Warren Sparrow.....	Portland.
Cox & Field.....	Belfast.	E. P. Burnham.....	Saco.

NORTH AMERICAN FIRE INSURANCE COMPANY—BOSTON.

Incorporated in 1823. Capital stock \$200,000.

ALBERT BOWKER, *President.*IRVING MORSE, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$112,637 50
Other bonds and stocks	387,099 50
Mortgages of real estate	44,489 07
Secured by collaterals	22,000 00
Real estate	12,491 17
Cash on hand	10,047 74
Other assets and investments	12,981 60
Total assets	601,746 58
II.—LIABILITIES.	
Losses adjusted but not due	2,200 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks	61,511 10
Dividends	9,310 00
Due other companies for reinsurance	619 12
Amounts reclaimable on perpetual policies	8,634 54
Taxes accrued	106 25
Total liabilities	82,381 01
Surplus of assets as regards policy-holders	519,365 57
Surplus of assets as regards stockholders	319,365 57
III.—INCOME.	
Gross premiums received during the year	75,130 13
Interest, dividends and other earnings of assets	44,418 64
Rents	2,169 90
Total income	121,718 67
IV.—EXPENDITURES.	
Losses paid during the year	52,815 30
Dividends to stockholders, 25 per cent.	50,790 00
Taxes	12,360 42
Brokerage, commissions and agents	1,512 54
Salaries, office and other expenses	21,322 27
Return premiums and reinsurance	10,375 50
Interest on money borrowed	424 22
Total expenditures	149,600 25
V.—MISCELLANEOUS.	
Risks written during the year	8,587,602 00
Risks terminated during the year	8,041,479 00
Risks outstanding at ending of year	11,794,790 00

AGENTS—John W. Munger & Son, Portland.

NORTH AMERICAN FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1823. Capital stock, \$500,000.

R. W. BLEECKER, *President.*F. H. CARTER, *Secretary.*

I.—ASSETS.	
U. S. and other bonds	\$400,704 00
Mortgages of real estate.....	214,460 00
Secured by collaterals	4,100 00
Real estate	33,000 00
Premiums in course of collection.....	71,536 40
Cash on hand.....	20,875 65
Other assets, interest accrued.....	17,382 07
Rents accrued and personal property, &c.....	8,245 83
Total assets.....	770,304 95
II.—LIABILITIES.	
Losses adjusted but not due.....	13,142 00
Losses unadjusted as claimed	31,923 31
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	120,004 46
Loans	55,000 00
Unclaimed dividends.....	162 50
Total liabilities.....	220,232 27
Surplus of assets as regards policy-holders.....	550,072 68
Surplus of assets as regards stockholders.....	50,072 68
III.—INCOME.	
Gross premiums received during the year.....	365,267 80
Interest, dividends and other earnings of assets.....	30,123 96
Rents, &c.....	28,799 01
Total income.....	424,190 77
IV.—EXPENDITURES.	
Losses paid during the year.....	254,042 98
Dividends to stockholders, 10 per cent.....	50,370 50
Taxes.....	31,966 18
Brokerage, commissions and agents	57,304 70
Salaries, office and other expenses.....	80,370 17
Total expenditures.....	474,054 53
V.—MISCELLANEOUS.	
Risks written during the year	78,918,465 00
Risks terminated during the year.....	48,027,825 00
Risks outstanding at end of year.....	30,890,640 00

A G E N T S.

W. F. Hallett	Augusta	W. H. Foye.....	Portland.
Freese & Wiggin.....	Bangor.	J. P. Cilley	Rockland.
Frank A. Owen	Bath.	E. P. Burnham.....	Saco.
Sawyer & Staples	Belfast.	James B. Drake	Bath.
John F. Woods	Farmington.	A. P. Davis.....	Gardiner.
Teague & Garcelon	Lewiston.		

NORTH AMERICAN FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1857. Capital stock \$300,000.

WILLIAM C. HASTINGS, *President.*

J. B. PIERCE, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$95,460 00
Other bonds and stocks	290,082 50
Mortgages of real estate	1,500 00
Secured by collaterals	2,500 00
Premiums due	1,180 52
Cash on hand	29,903 41
Due from agents considered good	32,465 87
Interest	273 01
Other assets	3,138 00
Total assets	456,503 31
II.—LIABILITIES.	
Losses adjusted but not due	12,885 98
Losses unadjusted as claimed	28,261 66
Amount required to reinsure outstanding risks, viz:	
• 50 per cent. of premiums received on fire risks	139,644 00
Total liabilities	180,791 64
Surplus of assets as regards policy-holders	275,711 67
Impairment of capital	24,288 33
III.—INCOME.	
Gross premiums received during the year	326,583 55
Interest, dividends and other earnings of assets	31,683 57
Total income	358,267 12
IV.—EXPENDITURES.	
Losses paid during the year	256,945 65
Dividends to stockholders, 12 per cent.	36,000 00
Taxes	18,370 74
Brokerage, commissions and agents	48,979 62
Salaries, office and other expenses	34,168 40
Total expenditures	394,464 41
V.—MISCELLANEOUS.	
Risks written during the year	30,944,425 00
Risks terminated during the year	28,401,893 00
Risks outstanding at end of year	28,388,661 00

A GENTS.

D. M. Howard	Bangor.	J. P. Cilley	Rockland.
James A. Hall	Damariscotta.	L. T. Boothby	Waterville.
B. A. Neal	Gardiner.	M. W. Farr	Augusta.
W. D. Little & Co.	Portland.	John H. Small	Biddeford.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—EDINBURG.

Incorporated in 1809. Capital stock \$1,250,000. December 31, 1869.

G. H. BURNETT, *Foreign Superintendent.*F. W. LANCE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$320,273 30
Other bonds and stocks and debentures.....	1,933,900 57
Mortgages of real estate.....	10,297,613 69
Secured by collaterals.....	898,264 21
Real estate.....	880,677 14
Premium notes and premiums due.....	93,142 93
Cash on hand.....	28,732 29
Due from agents, branches, &c.....	1,066,144 69
Other investments.....	432,948 74
Interest due.....	4,774 04
Total assets.....	15,956,471 60
II.—LIABILITIES.	
Amount required to reinsure outstanding risks, viz:	
33 per cent. of premiums received on fire risks.....	842,381 94
Dividends.....	5,318 83
Other liabilities.....	491,598 81
Total liabilities.....	1,339,299 58
Surplus of assets as regards policy-holders.....	14,617,172 02
Surplus of assets as regards stockholders.....	13,367,172 02
III.—INCOME.	
Gross premiums received during the year.....	2,527,145 83
Interest, dividends and other earnings of assets.....	162,486 77
Received from other sources.....	692,758 14
Total income.....	3,382,390 74
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	987,172 17
Dividends to stockholders.....	200,000 00
Taxes, bad debts and building depreciation.....	28,303 96
Brokerage, commissions and agents, salaries, office and other expenses..	661,426 58
Total expenditures.....	1,876,902 71

UNITED STATES BRANCH OF NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—NEW YORK.

Incorporated in 1809.

Associate Managers—WM. CONNER, Jr., CHAS. E. WHITE and SAMUEL P. BLAGDEN.

I.—ASSETS.	
U. S. bonds.....	\$1,110,562 50
Other bonds and stocks.....	91,800 00
Interest due.....	6,300 00
Property belonging to company.....	3,654 93
Cash.....	128,204 45
Total assets.....	1,340,521 88
II.—LIABILITIES.	
Losses adjusted but not due.....	30,221 91
Losses unadjusted as claimed.....	105,199 27
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	492,305 64
Total liabilities.....	627,726 82
Surplus of assets as regards policy-holders.....	584,580 61
III.—INCOME.	
Gross premiums received during the year.....	1,104,876 85
Interest, dividends and other earnings of assets.....	25,058 38
Received from England.....	5,986 94
Total income.....	1,135,922 17
IV.—EXPENDITURES.	
Losses paid during the year.....	819,729 63
Taxes.....	42,837 45
Brokerage, commissions and agents.....	247,627 03
Salaries, office and other expenses.....	37,751 92
Total expenditures.....	1,147,946 03
V.—MISCELLANEOUS.	
Risks written during the year.....	122,223,834 00
Risks terminated during the year.....	42,251,089 00
Risks outstanding at end of year.....	79,972,745 00

A G E N T S .

John E. Dow.....Portland. | P. M. Blake.....Bangor.

NORWICH FIRE INSURANCE COMPANY—NORWICH, CONN.

Incorporated in 1803. Capital stock \$300,000.

AUGUSTUS BREWSTER, *President.*WHITEMAN T. STEEBE, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$349,568 00
Cash on hand.....	7,228 80
Due from agents considered good	8,057 97
Other assets, salvages, &c.....	8,426 40
Interest accrued.....	5,437 17
Total assets.....	378,718 34
II.—LIABILITIES.	
Losses adjusted but not due	28,179 25
Losses unadjusted as claimed.....	5,550 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on risks	85,461 51
Total liabilities.....	119,190 76
Surplus of assets as regards policy-holders	259,527 58
Impairment of capital.....	40,472 42
III.—INCOME.	
Gross premiums received during the year on fire risks	182,784 80
Interest, dividends and other earnings of assets	28,651 61
Profit on stock sold.....	5,584 38
Total income.....	217,020 79
IV.—EXPENDITURES.	
Losses paid during the year.....	142,051 90
Taxes	8,289 81
Brokerage, commissions and agents	27,911 82
Salaries, office and other expenses.....	23,436 31
Total expenditures.....	201,689 84
V.—MISCELLANEOUS.	
Risks written during the year.....	16,561,058 00
Risks terminated during the year.....	17,690,796 00
Risks outstanding at end of year.....	12,378,176 00

A G E N T S .

Benjamin Davis & Co.....	Augusta.	William M. Chamberlain.....	Lewiston.
I. W. Patten.....	Bangor.	L. S. Twombly	Portland.
F. & E. Reed.....	Bath.	John S. Harvey.....	Portsmouth, N. H.
Cox & Field.....	Belfast.	R. Fenderson.....	Farmington.
Robert Bowker.....	Brunswick.		

FIRE MARINE COMPANIES.

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PACIFIC INSURANCE COMPANY—SAN FRANCISCO.

Incorporated in 1863. Capital stock \$1,000,000.

JONATHAN HUNT, *President.*

A. J. RALSTON, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$229,300 00
Mortgages of real estate.....	553,914 70
Secured by collaterals.....	543,211 46
Real estate.....	147,000 00
Cash on hand and in hands of agents.....	179,050 67
Interest due.....	24,999 50
Othor assets.....	99,790 30
Total assets.....	1,777,266 63
II.—LIABILITIES.	
Losses adjusted but not due.....	50,121 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	371,171 00
whole amount received on marine risks.....	52,144 00
Total liabilities.....	473,456 00
Surplus of assets as regards policy-holders.....	1,303,830 63
Surplus of assets as regards stockholders.....	303,830 63
III.—INCOME.	
Gross premiums received during the year on fire risks.....	758,554 49
Gross premiums received during the year on marine risks.....	374,413 86
Interest, dividends and other earnings of assets.....	164,308 14
Received from other sources, rents, &c.....	8,455 66
Total income.....	1,305,732 15
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	408,970 20
Losses paid during the year, marine.....	298,606 48
Dividends to stockholders, 16 per cent.....	160,000 00
Taxes.....	37,947 04
Brokerage, commissions and agents.....	129,009 36
Salaries, office and other expenses.....	64,407 66
All other expenditures.....	131,874 28
Total expenditures.....	1,230,815 02
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	87,206,027 00
" " " marine.....	48,399,032 00
Risks terminated during the year, fire.....	65,368,631 00
" " " marine.....	47,706,779 00
Risks outstanding at end of year, fire.....	62,376,066 00
" " " marine.....	2,819,942 00

The company does no marine business in Maine.

AGENTS.

Frame, Hare & Lockwood, General Agents,	J. B. Foster.....	Bangor.
New York.	Teague & Garcelon.....	Lewiston.
Loring & Thurston.....	John S. Harvey.....	Portsmouth, N. H.

PEOPLE'S FIRE INSURANCE COMPANY—WORCESTER, MASS.

Incorporated in 1847. Capital stock \$400,000.

HENRY CHAPIN, *President.*AUGUSTUS N. CURRIER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$108,830 00
Other bonds and stocks.....	210,662 00
Mortgages of real estate.....	344,407 00
Secured by collaterals.....	105,571 70
Real estate.....	60,000 00
Town and city loans.....	19,500 00
Cash on hand.....	22,793 90
Due from agents considered good.....	4,249 76
Interest accrued.....	11,641 92
Total assets.....	887,656 28
II.—LIABILITIES.	
Losses unadjusted as claimed.....	17,000 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	266,857 60
Total liabilities.....	283,857 60
Surplus of assets as regards policy-holders.....	603,798 68
Surplus of assets as regards stockholders.....	203,798 68
III.—INCOME.	
Gross premiums received during the year.....	388,505 26
Interest, dividends and other earnings of assets.....	36,991 80
Received from rents.....	4,363 85
Total income.....	429,860 91
IV.—EXPENDITURES.	
Losses paid during the year.....	249,519 36
Dividends to stockholders, 16 per cent.....	32,000 00
Taxes.....	22,572 92
Brokerage, commissions and agents.....	51,292 89
Salaries, office and other expenses.....	15,472 00
Other expenditures.....	19,879 98
Total expenditures.....	390,737 15
V.—MISCELLANEOUS.	
Risks written during the year.....	32,689,460 00
Risks terminated during the year.....	24,361,188 00
Risks outstanding at end of year.....	38,869,493 00

AGENTS.

Freese & Wiggin.....Bangor. | Dow, Coffin & Libbey.....Portland.
 William M. Chamberlain.....Lewiston.

FIRE MARINE COMPANIES.

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PHENIX INSURANCE COMPANY—BROOKLYN, N. Y.

Incorporated in 1853. Capital stock \$1,000,000.

STEPHEN CROWELL, *President.*

PHILANDER SHAW, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$688,188 43
Mortgages of real estate.....	328,495 00
Secured by collaterals.....	248,899 67
Real estate.....	170,000 00
Premium notes and premiums unpaid.....	184,458 25
Cash on hand.....	95,418 32
Due from agents considered good.....	43,305 16
Interest.....	19,385 39
Salvage, claims, &c.....	84,069 00
Wrecking apparatus.....	17,000 00
Other assets.....	16,337 58
Total assets.....	1,895,557 10
II.—LIABILITIES.	
Losses adjusted but not due.....	1,463 93
Losses unadjusted as claimed.....	135,814 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	376,005 88
whole amount received on marine risks.....	3,779 80
State, city and county tax, 1870.....	
Total liabilities.....	517,063 61
Surplus of assets as regards policy-holders.....	1,378,493 49
Surplus of assets as regards stockholders.....	378,493 49
III.—INCOME.	
Gross premiums received during the year on fire risks.....	724,786 89
Gross premiums received during the year on marine risks.....	279,650 10
Interest, dividends and other earnings of assets.....	101,889 51
Total income.....	1,106,326 50
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	384,675 22
Losses paid during the year, marine.....	197,865 50
Dividends to stockholders, 11 per cent.....	110,000 00
Taxes.....	43,255 26
Brokerage, commissions and agents.....	145,509 89
Salaries, office and other expenses.....	131,055 31
Purchase of real estate for office in Williamsburg.....	16,400 00
Total expenditures.....	1,028,761 18
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	90,559,850 00
“ “ marine.....	30,949,921 00
Risks terminated during the year, fire.....	90,312,969 00
“ “ marine.....	26,612,976 00
Risks outstanding at end of year, fire.....	53,604,109 00
“ “ marine.....	17,566,974 00

AGENTS.

Moses W. Farr.....	Augusta.	Samuel D. Leavitt.....	Eastport.
Plummer & Beale.....	Bangor.	Teague & Garcelon.....	Lewiston.
C. M. Plummer.....	Bath.	S. R. Carter.....	Paris Hill.
John M. Goodwin.....	Biddeford.	Loring & Thurston.....	Portland.
Thomas W. Horton.....	Calais.	William R. Keith.....	Thomaston.

PHENIX INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1854. Capital stock \$600,000.

H. KELLOGG, *President.*D. W. C. SKILTON, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$157,482 50
Other bonds and stocks.....	1,283,646 05
Mortgages of real estate.....	82,800 00
Secured by collaterals.....	54,475 00
Real estate.....	6,182 62
Cash on hand.....	15,562 19
Due from agents, considered good.....	138,773 62
Total assets.....	1,738,921 98
II.—LIABILITIES.	
Losses unadjusted as claimed.....	96,808 42
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	670,297 81
Total liabilities.....	767,106 23
Surplus of assets as regards policy-holders.....	971,815 75
Surplus of assets as regards stockholders.....	371,815 75
III.—INCOME.	
Gross premiums received during the year.....	1,277,514 05
Interest, dividends and other earnings of assets.....	113,632 97
Total income.....	1,391,147 02
IV.—EXPENDITURES.	
Losses paid during the year.....	756,132 43
Dividends to stockholders, 25 per cent.....	150,000 00
Taxes.....	64,081 26
Brokerage, commissions and agents.....	192,657 19
Salaries, office and other expenses.....	168,141 26
Total expenditures.....	1,331,012 14
V.—MISCELLANEOUS.	
Risks written during the year.....	101,445,422 00
Risks terminated during the year.....	97,556,401 00
Risks outstanding at end of year.....	104,056,759 00

AGENTS.

Benjamin Davis & Co.....	Augusta.	Augustus Bailey.....	Gardiner.
John F. Cobb.....	Auburn.	William D. Little & Co.....	Portland.
Edward Weeks.....	Alna.	Daniel H. Teague.....	Turner.
John H. Kimball.....	Bath.	Levi T. Boothby.....	Waterville.
D. M. Howard.....	Bangor.	S. O. Wood.....	Wilton.
Joseph A. Lee.....	Calais.	John S. Harvey.....	Portsmouth, N. H.

FIRE MARINE COMPANIES.

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PROVIDENCE WASHINGTON INSURANCE COMPANY—PROVIDENCE, R. I.

Incorporated in 1799. Capital stock \$200,000.

JOHN KINGSBURY, *President.*

WARREN S. GREEN, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$80,735 00
Other bonds and stocks.....	110,937 50
Real estate.....	200,000 00
Personal notes.....	1,561 50
Cash on hand.....	9,525 84
Due from agents considered good.....	6,563 67
Other assets, rents accrued.....	4,325 00
Office furniture and water right.....	1,500 00
Total assets.....	415,148 51
II.—LIABILITIES.	
Losses adjusted but not due.....	7,452 20
Losses unadjusted as claimed.....	17,659 18
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	65,062 92
Unpaid dividends.....	8,828 00
Other liabilities.....	500 00
Total liabilities.....	99,502 30
Surplus of assets as regards policy-holders.....	315,646 21
Surplus of assets as regards stockholders.....	115,646 21
III.—INCOME.	
Gross premiums received during the year.....	126,345 73
Interest, dividends and other earnings of assets.....	30,701 17
Total income.....	157,046 90
IV.—EXPENDITURES.	
Losses paid during the year.....	107,562 74
Dividends to stockholders.....	29,209 00
Taxes.....	10,124 98
Brokerage, commissions and agents.....	17,665 76
Salaries, office and other expenses.....	13,480 80
Total expenditures.....	178,043 28
V.—MISCELLANEOUS.	
Risks written during the year.....	14,445,731 00
Risks terminated during the year.....	14,553,576 00
Risks outstanding at end of year.....	11,750,467 00

AGENTS—Loring & Thurston, Portland.

PUTNAM FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1864. Capital stock \$400,000.

ROBERT E. DAY, *President.*SAMUEL G. PARSONS, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$17,603 25
Other bonds and stocks	169,006 00
Mortgages of real estate	158,824 81
Secured by collaterals	156,712 72
Real estate	145,000 00
Premiums due	757 72
Cash on hand	43,232 65
Due from agents	61,001 18
Accrued interest, rents, &c.	18,644 64
Total assets	770,782 97
II.—LIABILITIES.	
Losses unadjusted and reported	78,994 66
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on fire risks	278,834 67
Total liabilities	357,829 33
Surplus of assets as regards policy holders	412,953 64
Surplus of assets as regards stockholders	12,953 64
III.—INCOME.	
Gross premiums received during the year	670,409 90
Interest, dividends and other earnings of assets	33,553 13
Rents	8,061 64
Total income	712,024 67
IV.—EXPENDITURES.	
Losses paid during the year	507,750 24
Taxes	32,414 46
Brokerage, commissions and agents	102,684 90
Salaries, office and other expenses	125,921 83
Total expenditures	768,771 43
V.—MISCELLANEOUS.	
Risks written during the year	50,253,986 00
Risks terminated during the year	9,581,215 00
Risks outstanding at end of year	40,672,771 00

A GENTS.

Benjamin Davis & Co.....	Augusta.	R. M. Young.....	Hancock.
Daniel M. Howard.....	Bangor.	John Safford.....	Monmouth.
Samuel D. Bailey & Co.....	Bath.	Freeland Howe.....	Norway.
George G. Wight.....	Bridgton.	Dow, Coffin & Libbey.....	Portland.
N. F. Howard.....	Dixfield.	George K. Hatch.....	Penbroke.
James A. Hall.....	Damariscotta.	E. H. & G. W. Cochman.....	Rockland.
George A. Dyer.....	Ellsworth.	D. J. Sanborn.....	Springvale.
D. V. B. Ormsby.....	Farmington.	E. P. Blaisdell.....	West Waterville.
H. P. Weeks.....	Gardiner.	J. Dana Sanborn.....	Tamworth, N. H.
Levi T. Boothby.....	Waterville.		

FIRE MARINE COMPANIES.

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QUINCY MUTUAL FIRE INSURANCE COMPANY—QUINCY, MASS.

Incorporated in 1851.

WILLIAM S. MORTON, *President.*

CHARLES A. HOWLAND, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$48,675 00
Other bonds and stocks.....	266,281 00
Mortgages of real estate.....	51,400 00
Secured by collaterals	7,000 00
Real estate.....	7,000 00
Cash loans.....	1,769 47
Cash on hand.....	6,727 10
Due from agents.....	15,325 50
Interest accrued.....	7,259 04
Other assets.....	5,734 17
Total assets.....	417,171 28
II.—LIABILITIES.	
Losses unadjusted as claimed.....	12,000 00
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks.....	265,144 48
Taxes accrued and dividends, salaries due, &c.....	1,460 85
Total liabilities	278,605 33
Surplus of assets as regards policy-holders.....	138,565 95
III.—INCOME.	
Gross premiums received during the year.....	159,463 42
Interest, dividends and other earnings of assets.....	24,472 67
Received from rents.....	110 15
Total income.....	184,046 24
IV.—EXPENDITURES.	
Losses paid during the year.....	64,871 34
Dividends to stockholders.....	42,502 25
Taxes.....	4,872 47
Brokerage, commissions and agents.....	24,785 08
Salaries, office and other expenses.....	11,652 87
Rent.....	500 00
Total expenditures.....	149,184 01
V.—MISCELLANEOUS.	
Risks written during the year.....	10,495,602 00
Risks terminated during the year.....	7,557,167 00
Risks outstanding at end of year.....	33,221,259 00

AGENTS.

Rufus Small & Son	Biddeford.	Leverett Lord	Hallowell.
D. H. Holman	Lewiston.	George A. Dyer.....	Ellsworth.

ROGER WILLIAMS INSURANCE COMPANY—PROVIDENCE, R. I.

Incorporated in 1848. Capital stock \$200,000.

A. A. WILLIAMS, *President.*J. W. DAVENPORT, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$55,150 00
Other bonds and stocks	147,610 00
Secured by collaterals	10,000 00
Premium notes and accounts.....	15,331 44
Cash on hand.....	35,585 27
Due from agents.....	9,190 28
Salvage claims.....	2,810 35
Accrued interest.....	3,289 30
Total assets.....	278,966 64
II.—LIABILITIES.	
Losses adjusted but not due	4,333 34
Losses unadjusted as claimed	19,275 02
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	65,554 43
whole amount received on marine risks	9,317 50
Other liabilities	1,325 49
Total liabilities.....	99,805 78
Suplus of assets as regards policy-holders	179,160 86
Impairment of capital.....	20,839 14
III.—INCOME.	
Gross premiums received during the year on fire risks	125,292 19
Gross premiums received during the year on marine risks.....	34,411 16
Interest, dividends and other earnings of assets.....	21,995 50
Total income.....	181,698 85
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	126,869 37
Losses paid during the year, marine.....	38,381 88
Taxes	5,694 31
Brokerage, commissions and agents	23,674 05
Salaries, office and other expenses.....	14,879 85
Total expenditures.....	209,499 46
V.—MISCELLANEOUS.	
Risks written during the year, fire	10,465,735 00
“ “ “ marine.....	2,209,198 00
Risks terminated during the year, fire	8,885,672 00
“ “ “ marine	2,089,698 00
Risks outstanding at end of year, fire..	8,612,691 00
“ “ “ marine	182,500 00

AGENTS.

David Cargill.....	Augusta.	Moses Hale	Ellsworth.
Cox & Field	Belfast.	Frank A. Owen	Bath.
R. Small & Son.....	Biddeford.	Levi L. Lowell	Calais.
Freeland Howe.....	Norway.	Dow, Coffin & Libbey.....	Portland.
E. H. & G. W. Cochran.....	Rockland.	R. B. Clark	Eastport.
A. M. Bradley.....	East Vassalborough.	George S. Silsby.....	Winterport.
Joseph Wood.....	Wiscasset.	Freese & Wiggin.....	Bangor.
T. H. Dinsmore.....	Skowhegan.	Edwin C. Townsend.....	Freeport.
J. W. Forsaith.....	Brunswick.	William B. Creamer.....	Waldoborough.
B. A. Neal	Gardiner.	W. F. Lord.....	Kennebunk.

FIRE MARINE COMPANIES.

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ROYAL INSURANCE COMPANY—LIVERPOOL.

Capital stock £289,095.

CHARLES TURNER, M. P., *President.*

J. H. McLAREN, *Secretary.*

I.—ASSETS.		£	s. d.
U. S. bonds.....		106,008	9 2
Other bonds and stocks		536,507	14 7
Mortgages of real estate.....		33,573	8 9
Secured by collaterals		867,709	16
Real estate.....		220,977	10 8
Premium notes		17,954	4 11
Cash on hand.....		72,224	5
Total assets		1,854,955	4 6
II.—LIABILITIES.			
Losses unadjusted as claimed		43,626	9 10
Amount required to reinsure outstanding risks, viz :			
50 per cent. of premiums received on fire risks.....		219,500	
life risks.....		997,418	8 7
Dividends		889	4
Reclaimed on perpetual fire policies.....		3,881	11 2
Total liabilities.....		1,265,315	13 7
Surplus of assets as regards policy-holders.....		589,639	10 11
Surplus of assets as regards stockholders.....		300,544	10 11
III.—INCOME.			
Gross premiums received during the year on fire risks.....		485,180	5 8
Interest, dividends and other earnings of assets.....		20,372	13-11
Received from other sources.....		1,161	11 7
Total income		506,714	11 2
IV.—EXPENDITURES.			
Losses paid during the year, fire		290,685	10 11
Dividends to stockholders.....		33,657	15
Brokerage, commissions and agents		87,560	4 10
Salaries, office and other expenses, printing and advertising, postage, taxes, &c.....		44,545	4 1
Total expenditures.....		456,448	14 10
V.—MISCELLANEOUS.			
Risks written during the year.....		£147,744,900	
Risks terminated during the year.....		22,778,100	
Risks outstanding at end of year.....		124,964,900	

A G E N T S .

W. C. Higginson, Boston, General Agent for New England.	N. F. Deering..... Portland. Milliken & Allen..... Saco.
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NOTE.—The foregoing is the company's statement for the year ending December 31, 1869, as no later statement could be had before this Report was put to press.

SECURITY INSURANCE COMPANY—NEW YORK.

Incorporated in 1856. Capital stock \$1,000,000.

A. F. HASTINGS, *President.*NATHAN HARPER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$775,480 00
Other bonds and stocks.....	125,985 50
Mortgages of real estate.....	379,334 00
Secured by collaterals.....	82,000 00
Real estate.....	71,389 58
Premium notes.....	74,354 57
Cash on hand.....	154,371 04
Due from agents and for premiums.....	100,016 95
Salvages, interest, &c.....	56,167 30
Other property.....	61,234 14
Total assets.....	1,880,333 08
II.—LIABILITIES.	
Losses adjusted but not due.....	23,030 02
Losses unadjusted as claimed.....	93,717 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks, and whole amount received on marine risks.....	760,470 80
Rents accrued.....	2,575 00
Interest due scripholders.....	143 28
Total liabilities.....	879,936 10
Surplus of assets as regards policy-holders.....	1,000,396 98
Surplus of assets as regards stockholders.....	396 98
III.—INCOME.	
Gross premiums received during the year on fire risks.....	1,413,973 87
Gross premiums received during the year on marine risks.....	464,648 75
Interest, dividends and other earnings of assets.....	91,104 38
Total income.....	1,969,727 00
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	826,384 17
Losses paid during the year, marine.....	301,925 95
Dividends to stockholders, 8½ per cent.....	85,000 00
Taxes.....	69,229 92
Brokerage, commissions and agents.....	302,967 95
Salaries, office and other expenses.....	148,043 61
Returned premiums.....	136,092 90
Reinsurance.....	80,243 44
Total expenditures.....	1,949,887 95
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	153,129,260 00
“ “ “ marine.....	89,898,854 00
Risks terminated during the year, fire.....	130,185,071 00
“ “ “ marine.....	90,002,929 00
Risks outstanding at end of year, fire.....	140,260,469 00
“ “ “ marine.....	1,839,950 00
The company does no marine business in Maine.	

AGENTS.

Benjamin Davis & Co.....	Augusta.	Wm. P. Wadsworth.....	Bath.
Jona F. Cobb.....	Auburn.	John M. Goodwin.....	Biddeford.
Freese & Wiggin.....	Bangor.	Thomas W. Horton.....	Calais

SECURITY INSURANCE COMPANY—(CONTINUED.)

AGENTS.

A. Champlin.....	Dexter.	John F. Lynch.....	Machias.
James A. Hall.....	Damariscotta.	Loring & Thurston.....	Portland.
Samuel D. Leavitt.....	Eastport.	J. P. Cilley.....	Rockland.
Augustus Bailey.....	Gardiner.	Shipleigh W. Ricker.....	South Berwick.
Leonard Peirce.....	Houlton.	Levi T. Boothby.....	Waterville.
Teague & Garcelon.....	Lewiston.	H. F. Howard.....	Dixfield.
J. A. Bucknam & Co.....	Mechanic Falls.		

SPRINGFIELD FIRE AND MARINE INSURANCE CO.—SPRINGFIELD, MASS.

Incorporated in 1849. Capital stock \$500,000.

EDMUND FREEMAN, *President.*

SANFORD J. HALL, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$251,400 00
Other bonds and stocks.....	411,747 00
Mortgages of real estate.....	92,163 33
Secured by collaterals.....	35,271 51
Real estate.....	75,000 00
Cash on hand and in hands of agents.....	64,459 66
Accrued interest and rents.....	4,005 37
Office furniture.....	2,363 07
Total assets.....	936,400 94
II.—LIABILITIES.	
Losses adjusted but not due.....	20,046 48
Losses unadjusted as claimed.....	22,437 34
Amount required to reinsure outstanding risks, viz: 50 per cent of premiums received on fire risks.....	261,056 80
Commissions due agents on December business.....	6,300 00
Total liabilities.....	309,840 62
Surplus of assets as regards policy-holders.....	626,560 32
Surplus of assets as regards stockholders.....	126,560 30
III.—INCOME.	
Gross premiums received during the year.....	463,878 79
Interest, dividends and other earnings of assets.....	61,560 79
Received from rents.....	3,533 33
Total income.....	528,972 91
IV.—EXPENDITURES.	
Losses paid during the year.....	365,032 97
Dividends to stockholders, 10 per cent.....	51,578 95
Taxes.....	22,578 90
Brokerage, commissions and agents.....	69,718 74
Salaries, office and other expenses.....	39,633 98
Total expenditures.....	548,543 54
V.—MISCELLANEOUS.	
Risks written during the year.....	44,658,017 00
Risks terminated during the year.....	41,934,719 00
Risks outstanding at end of year.....	48,689,548 00

This company does only a fire business.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY—(CONTINUED.)

A G E N T S .

J. H. Kimball	Bath.	H. P. Weeks	Pittston.
Cox & Field	Belfast.	Frank Nelson	Calais.
Watson F. Hallett	Augusta.	Loring & Thurston	Portland.
Wm. H. Pillsbury	Bucksport.	Freese & Wiggin	Bangor.
E. H. Cochran	Rockland.	J. F. Woods	Farmington.
N. P. Talbot	Rockport.	T. H. Dinsmore	Skowhegan.
Dominicus Jordan	Saco.	Enoch Cousens	Kennebunkport.
John B. Nealley	South Berwick.	B. J. Herrick	Alfred.
L. T. Boothby	Waterville.	W. F. Lord	Kennebunk.
E. McFadden	Kendall's Mills.	George Taber	Vassalboro'.
Charles Humphrey	Yarmouth.	E. G. Tappan	Springvale.
Charles P. Quint	Bowdoinham.	Charles Cary	East Machias.
Thompson & Putnam	Lewiston.	A. B. Lovewell	Bolster's Mills.
H. K. Morrill	Gardiner.	J. H. Shapleigh	West Lebanon.
Wm. R. Keith	Thomaston.	Thomas Witt	Norway.
George S. Silsby	Winterport.	John S. Harvey	Portsmouth, N. H.

TRADERS AND MECHANICS' INSURANCE COMPANY—LOWELL, MASS.

Incorporated in 1848. Capital stock \$100,000.

CHARLES B. COBURN, *President.*E. F. SHERMAN, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$104,149 00
Other bonds and stocks	140,424 24
Mortgages of real estate	111,905 30
Secured by collaterals	13,500 00
Premiums unpaid	402 81
Cash on hand	8,757 21
Due from agents considered good	6,213 43
Interest	3,190 83
Endorsed notes	8,000 00
Office furniture and stamps	305 00
Total assets	396,847 82
II.—LIABILITIES.	
Losses unadjusted as claimed	2,125 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	109,121 93
Taxes, dividends and office expenses	1,069 15
Total liabilities	112,316 08
Surplus of assets as regards policy-holders	284,531 74
Surplus of assets as regards stockholders	184,531 74
III.—INCOME.	
Gross premiums received during the year	80,736 02
Interest, dividends and other earnings of assets	19,766 47
Total income	100,502 49
IV.—EXPENDITURES.	
Losses paid during the year	24,114 21
Dividends to stockholders, 10 per cent.	4,990 00
Taxes	3,687 15
Brokerage, commissions and agents	10,267 53
Salaries, office and other expenses	5,253 92
Return dividends, mutual department	8,829 33
Return premiums and reinsurance	626 20
Total expenditures	57,768 34

TRADERS AND MECHANICS' INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Risks written during the year	\$5,794,718 00
Risks terminated during the year	3,525,758 00
Risks outstanding at end of year	14,443,174 00

A GENTS.

J. H. Webster.....	Portland.	R. Small & Son.....	Biddeford.
S. W. Luques	Biddeford.	D. Horace Holman.....	Lewiston.

UNION FIRE INSURANCE COMPANY—BALTIMORE.

Incorporated in 1864. Capital stock \$100,000.

JOHN COATES, *President.*

OTIS SPEAR, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$109,067 00
Secured by collaterals	100,118 44
Real estate.....	50,000 00
Bills receivable.....	4,393 00
Cash on hand.....	2,501 00
Due from agents.....	4,434 68
Other assets, furniture.....	1,100 00
Claims on State of Virginia.....	3,300 00
Total assets.....	274,914 22
II.—LIABILITIES.	
Losses adjusted but not due	2,946 95
Losses unadjusted as claimed.....	20,274 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	23,670 58
Other liabilities, dividends.....	250 00
Printing and other bills.....	50 00
Loans.....	5,000 00
Total liabilities.....	52,191 53
Surplus of assets as regards policy-holders.....	222,722 69
Surplus of assets as regards stockholders.....	122,722 69
III.—INCOME.	
Gross premiums received during the year	71,151 89
Interest, dividends and other earnings of assets.....	8,069 06
Rents	2,259 14
Total income.....	81,480 09
IV.—EXPENDITURES.	
Losses paid during the year.....	47,567 91
Dividends to stockholders, 10 per cent.....	10,000 00
Taxes	3,031 32
Brokerage, commissions and agents	8,176 92
Salaries, office and other expenses.....	5,220 72
Paid for interest.....	160 00
Total expenditures.....	74,156 87
V.—MISCELLANEOUS.	
Risks written during the year	7,772,474 00
Risks terminated during the year.....	7,806,454 00
Risks outstanding at end of year.....	5,934,925 00

AGENT—J. E. Jenks, Portland.

FOREIGN FIRE AND

UNION INSURANCE COMPANY—SAN FRANCISCO.

Incorporated in 1865. Capital stock \$750,000.

GUSTAVE TOUCHARD, *President.*CHARLES D. HAVEN, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$50,000 00
Other bonds and stocks.....	15,073 85
Mortgages of real estate.....	738,200 00
Secured by collaterals.....	42,120 00
Real estate.....	90,500 00
Premiums due.....	41,208 31
Cash on hand.....	49,234 66
Due from agents.....	3,031 22
Interest due.....	49,851 47
Other assets.....	9,382 59
Total assets.....	1,088,602 10
II.—LIABILITIES.	
Losses adjusted but not due.....	22,613 59
Losses unadjusted as claimed.....	46,977 72
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	160,187 53
whole amount received on marine risks.....	1,419 58
Loans.....	11,251 33
Other liabilities.....	
Total liabilities.....	242,449 75
Surplus of assets as regards policy-holders.....	846,152 35
Surplus of assets as regards stockholders.....	96,152 35
V.—MISCELLANEOUS.	
Risks outstanding at end of year, fire.....	17,671,192 00
Risks outstanding at end of year, marine.....	2,265,557 00

AGENTS.

J. W. Munger & Co.....Portland. | Charles W. Ford.....Portland.

WASHINGTON INSURANCE COMPANY—NEW YORK.

Incorporated in 1850. Capital stock \$400,000.

G. C. SATTERLEE, *President.*

W. K. LOTHROP, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$487,475 00
Mortgages of real estate.....	98,095 50
Demand loans.....	78,925 00
Premium notes.....	10,296 61
Cash on hand.....	64,245 35
Interest accrued.....	9,377 75
Other assets.....	25,996 17
Total assets.....	774,411 38
II.—LIABILITIES.	
Losses unadjusted as claimed.....	27,533 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	89,437 10
whole amount received on marine risks.....	15,847 71
Scrip and interest thereon, rent and taxes.....	15,847 71
Total liabilities.....	132,817 81
Surplus of assets as regards policy-holders.....	641,593 57
Surplus of assets as regards stockholders.....	241,593 57
III.—INCOME.	
Gross premiums received during the year on fire risks.....	245,647 06
Gross premiums received during the year on marine risks.....	22,059 91
Interest, dividends and other earnings of assets.....	39,300 13
Total income.....	307,007 10
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	79,114 74
Losses paid during the year, marine.....	2,794 30
Dividends to stockholders, 13 per cent.....	52,000 00
Taxes.....	13,212 72
Brokerage, commissions and agents.....	36,902 31
Salaries, office and other expenses.....	63,143 69
Interest on scrip, and scrip redeemed.....	37,177 57
Total expenditures.....	284,345 33
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	38,999,624 00
" " " marine.....	8,190,030 00
Risks terminated during the year, fire.....	43,723,700 00
" " " marine.....	7,800,380 00
Risks outstanding at end of year, fire.....	22,221,923 00
" " " marine.....	1,244,750 00

The company does no marine business in Maine.

A G E N T S.

J. W. Hathaway.....Bangor. | Rollins and Adams.....Portland.

WESTCHESTER FIRE INSURANCE COMPANY—NEW ROCHELLE, N. Y.

Incorporated in 1837. Capital stock \$200,000.

GEORGE J. PENFIELD, *President.*GEORGE R. CRAWFORD, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$27,145 00
Other bonds and stocks	19,980 00
Mortgages of real estate.....	286,550 00
Secured by collaterals.....	16,500 00
Real estate.....	27,091 43
Premiums in course of collection.....	31,781 06
Cash on hand.....	23,571 28
Rents due	303 50
Interest due and accrued.....	9,369 71
Personal property, furniture, etc.....	3,022 52
Deposited in Trust Company.....	40,000 00
Total assets.....	485,314 50
II.—LIABILITIES.	
Losses adjusted but not due	7,984 62
Losses unadjusted as claimed.....	6,281 36
Losses unadjusted as claimed and resisted	5,146 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	156,926 62
Commissions, &c.....	1,800 00
Total liabilities.....	178,138 70
Surplus of assets as regards policy-holders	307,175 80
Surplus of assets as regards stockholders.....	107,175 80
III.—INCOME.	
Gross premiums received during the year.....	191,871 47
Interest, dividends and other earnings of assets.....	23,655 20
Total income.....	215,526 67
IV.—EXPENDITURES.	
Losses paid during the year	147,494 90
Taxes	3,513 56
Brokerage, commissions and agents	36,716 61
Salaries, office and other expenses.....	35,657 68
Total expenditures.....	223,382 75
V.—MISCELLANEOUS.	
Risks written during the year.....	20,454,830 00
Risks terminated during the year.....	18,488,600 00
Risks outstanding at end year.....	33,890,935 00

AGENT—J. E. Jenks, Portland.

FIRE MARINE COMPANIES.

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WESTERN INSURANCE COMPANY—BUFFALO, N. Y.

Incorporated in 1862. Capital stock \$300,000.

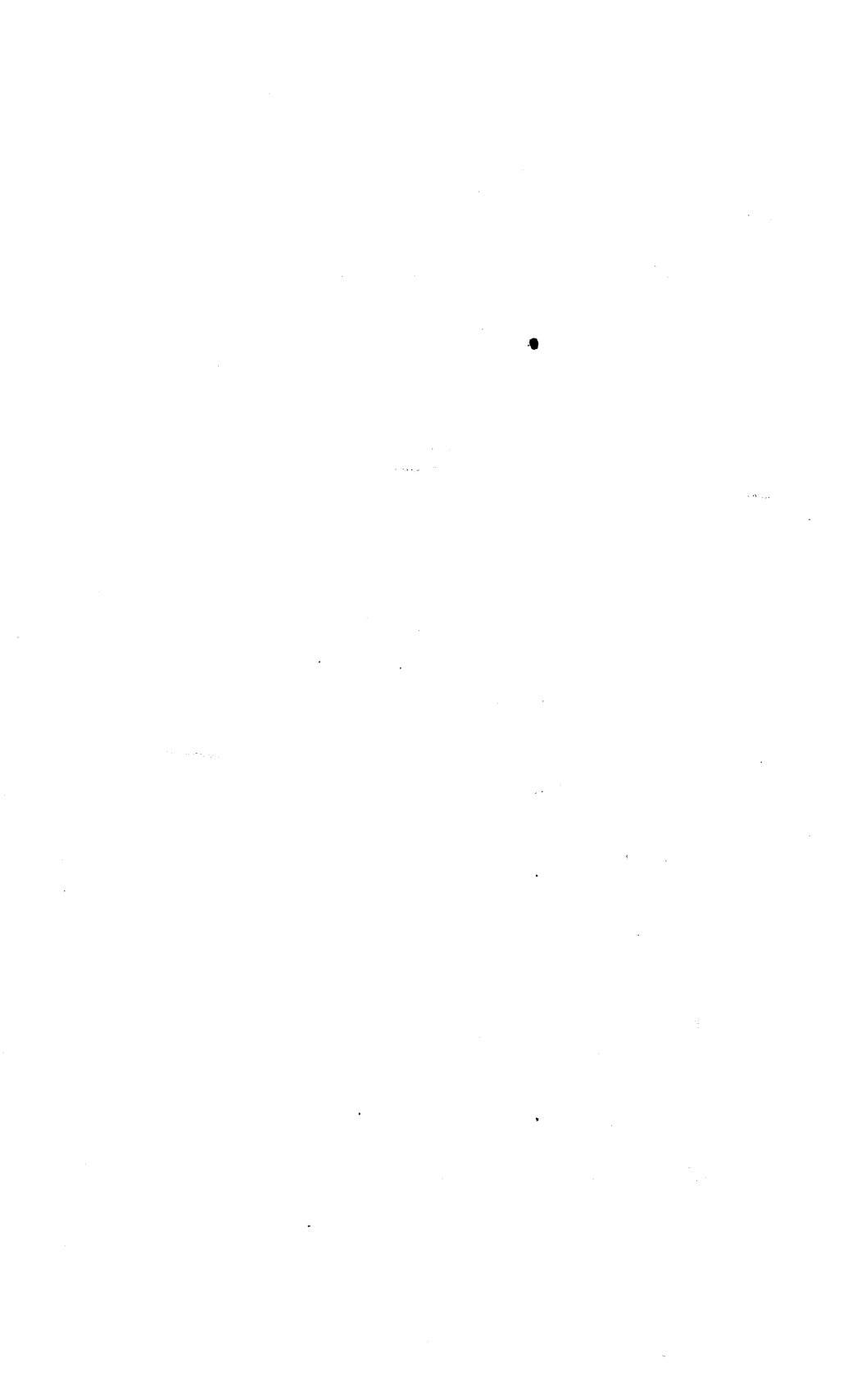
GIBSON T. WILLIAMS, *President.*

EDWARD B. SMITH, *Treasurer.*

I.—ASSETS.	
U. S. bonds.....	\$330,000 00
Bank stocks.....	26,000 00
Mortgages of real estate.....	24,500 00
Secured by collaterals.....	31,447 46
Temporary loans and other claims.....	25,687 41
Premiums, unpaid notes, and on account.....	21,937 71
Cash on hand.....	79,298 59
Due from agents considered good.....	35,015 56
Salvages.....	7,500 00
Interest and revenue stamps.....	1,659 24
Total assets.....	583,045 97
II.—LIABILITIES.	
Losses adjusted but not due.....	1,000 00
Losses unadjusted as claimed.....	30,955 57
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks and whole amount received on marine risks.....	182,767 07
Due on account.....	1,144 84
Total liabilities.....	215,867 48
Surplus of assets as regards policy-holders.....	367,178 49
Surplus of assets as regards stockholders.....	67,178 49
III.—INCOME.	
Gross premiums received during the year on fire risks.....	356,871 39
Gross premiums received during the year on inland risks.....	228,732 85
Interest, dividends and other earnings of assets.....	33,008 53
Total income.....	618,612 77
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	277,299 12
Losses paid during the year, marine.....	113,424 78
Dividends to stockholders, 20 per cent.....	63,157 88
Taxes.....	18,907 26
Brokerage, commissions and agents.....	65,872 69
Salaries, office and other expenses.....	86,395 24
Sundries.....	3,002 09
Total expenditures.....	628,059 06
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	48,871,189 00
“ “ “ marine.....	66,913,543 00
Risks terminated during the year, fire.....	46,067,941 00
“ “ “ marine.....	66,278,367 00
Risks outstanding at end of year, fire.....	33,203,951 00
“ “ “ marine.....	1,589,808 00
The company does only fire business in Maine.	

A G E N T S.

Sterling Dow.....	Portland.	Philip Coombs } Coombs Bros. }	Bangor.
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LIFE INSURANCE COMPANIES

DOING BUSINESS IN

M A I N E .

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1870.



LIFE INSURANCE COMPANIES.

ÆTNA LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1853. Capital stock \$102,864.

ELIPHALET A. BULKELEY, *President.*

THOMAS O. ENDERS, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$358,006 25
Other bonds and stocks	2,459,844 33
Mortgages of real estate.....	3,523,346 73
Secured by collaterals.....	550,453 79
Real estate.....	8,223 92
Premium notes	6,429,100 51
Interest accrued.....	71,715 60
Deferred premiums and in process of collection, including agents' balances	714,562 67
Cash on hand	688,561 36
Office furniture	12,967 10
Due for loss on policies of reinsurance.....	30,000 00
Value of reinsurance in other companies.....	226,767 86
Stockholders' notes.....	47,136 00
Total assets	15,120,686 12
II.—LIABILITIES.	
Losses adjusted but not due and unadjusted as claimed.....	411,704 56
Amount required to reinsure outstanding risks or net value of same....	12,774,421 10
Dividends.....	240,821 98
Printing bill	1,086 20
Total liabilities.....	13,428,033 84
Surplus of assets as regards policy-holders.....	1,692,652 28
III.—INCOME.	
Gross premiums received during the year in cash.....	3,576,629 75
Gross premiums received during the year by note	1,648,555 66
Interest, dividends and other earnings of assets.....	873,006 58
Cash from other companies on reinsurance.....	61,000 00
Miscellaneous	27,255 04
Total income.....	6,186,447 03
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	1,820,142 48
Dividends to stockholders.....	18,000 00
Dividends to policy-holders by cash and notes.....	746,306 82
Taxes	90,375 58
Brokerage, commissions and agents	448,926 55
Salaries, office and other expenses.....	280,511 20
Notes surrendered for losses, matured and other policies, &c.....	1,022,725 77
Total expenditures.....	4,426,988 40

ÆTNA LIFE INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Policies issued during the year, 11,217, amount.....	\$21,705,474 00
Policies terminated during the year, 8,392, amount.....	23,719,005 00
Policies outstanding at end of year, 45,679, amount.....	105,775,904 00

A GENTS.

A. G. Dewey, General Agent....	Portland.	James W. Waldron.....	Oldtown.
Asia Jones.....	Springfield.	John S. Kimball & Son.....	Bangor.
Augustus H. Ford.....	Portland.	J. & C. H. Treat.....	Winterport.
David Cargill.....	Augusta.	Jeremiah Mason.....	Saco.
John W. Forsaith.....	Brunswick.	Micah Stockbridge.....	South Freeport.
Silas S. Shaw.....	Bath.	Samuel F. Gibson.....	Bethel.
E. H. & G. W. Cochran.....	Rockland.	George O. Durgin.....	Lewiston.
Fred Lewis.....	Camden.	Alexander H. Jenks.....	Brownville.
Edward P. Walker.....	Vinalhaven.	George G. Wight.....	Bridgton.
George A. Dyer.....	Ellsworth.	Hezekiah Herriman.....	Stockton.
Henry W. Sargent.....	Sargentsville.	Dr. S. E. Sylvester.....	Portland.
William H. Fogler.....	Belfast.	William L. Scribner.....	Springfield.
Harrison Hume.....	Cherryfield.	Henry L. Woods.....	Dexter.
John T. Wallace, Jr.....	Millbridge.	Albert J. Webb.....	Lowell.
Phinney & Means.....	Machias.	Henry T. Beverage.....	Rockland.
John B. Stevens.....	Eastport.	F. A. Piper.....	Dix Island.
George K. Hatch.....	Pembroke.	M. H. Angell.....	Bangor.
John H. Bradford.....	Houlton.	A. P. Davis.....	Gardiner.
George A. Curran.....	Calais.	George A. Hopkins.....	Millbridge.
George W. Smith.....	Mattawamkeag.	Charles Palmer.....	Belfast.
William C. Clark.....	Lincoln.		

ASBURY LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1868. Capital stock \$150,000.

LEMUEL BANGS, *President.*GEORGE ELLIOTT, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$159,671 91
Premium notes.....	53,148 06
Deferred premiums and in process of collection, including agents' bal- ances.....	95,312 15
Cash on hand.....	18,685 74
Other assets.....	20,817 24
Total assets.....	347,635 10
II.—LIABILITIES.	
Losses adjusted but not due.....	11,602 27
Losses unadjusted as claimed.....	5,462 20
Amount required to reinsure outstanding risks or net value of same.....	174,563 93
Stationery bills.....	1,129 84
Unclaimed dividends.....	732 98
Total liabilities.....	193,491 22
Surplus of assets as regards policy-holders.....	154,143 88
III.—INCOME.	
Gross premiums received during the year in cash.....	165,318 91
Gross premiums received during the year by note.....	30,829 60
Interest, dividends and other earnings of assets.....	11,583 68
Received from permits and policy fees.....	412 41
Total income.....	208,144 50

ASBURY LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year.....	\$38,772 33
Dividends to stockholders.....	10,276 44
Dividends to policy-holders by cash and notes.....	1,997 47
Taxes.....	3,551 74
Brokerage, commissions and agents.....	35,877 91
Salaries, office and other expenses.....	87,400 57
Reinsurance.....	2,350 16
Total expenditures.....	180,226 62
V.—MISCELLANEOUS.	
Policies issued during the year, 1,782, amount.....	3,643,121 00
Policies terminated during the year, 949, amount.....	1,899,253 00
Policies outstanding at end of year, 2,898, amount.....	6,079,143 00

AGENT—Byron Stevens, Portland.

BERKSHIRE LIFE INSURANCE COMPANY—PITTSFIELD, MASS.

Incorporated in 1851. Capital Stock \$28,000.

THOMAS F. PLUNKETT, *President.*L. H. GAMWELL, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$203,425 00
Other bonds and stocks.....	317,080 00
Mortgages of real estate.....	435,402 98
Secured by collaterals and otherwise.....	50,057 20
Real estate.....	180,000 00
Premium notes or loans.....	176,531 12
Interest accrued.....	17,310 87
Deferred premiums and in process of collection, including agents' balances.....	136,578 84
Cash on hand.....	42,445 86
Office furniture.....	3,756 58
Total assets.....	1,562,588 45
II.—LIABILITIES.	
Losses adjusted but not due.....	11,036 00
Losses unadjusted as claimed.....	2,200 00
Amount required to reinsure outstanding risks or net value of same.....	1,437,477 00
Dividends.....	3,536 40
Total liabilities.....	1,454,249 40
Surplus of assets as regards policy-holders.....	108,339 05
III.—INCOME.	
Gross premiums received during the year in cash.....	443,900 24
Interest, dividends and other earnings of assets.....	94,889 62
Premium notes or loans on policies.....	31,606 81
Total income.....	570,396 67

BERKSHIRE LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year	\$101,505 79
Dividends to stockholders	1,960 00
Dividends to policy-holders by cash and notes	71,084 35
Taxes	6,176 95
Brokerage, commissions and agents	43,498 36
Salaries, office and other expenses	45,151 68
Losses paid by note	2,254 75
Cancelled policies	23,033 77
Total expenditures	294,665 65
V.—MISCELLANEOUS.	
Policies issued during the year, 1,233, amount	2,487,854 00
Policies terminated during the year, 1,088, amount	2,403,235 00
Policies outstanding at end of year, 4,419, amount	10,027,753 00

L. S. Twombly, General Agent, Portland.

BROOKLYN LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1864. Capital Stock \$125,000.

C. W. BOUCK, *President.*

W. M. COLE, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$176,312 50
Virginia State stocks, \$40,000	20,000 00
Mortgages of real estate	588,750 00
Secured by collaterals	24,275 00
Premium notes or loans on policies in force	533,548 22
Interest accrued	26,010 26
Deferred premiums and in process of collection, including agents' bal- ances	200,089 15
Cash on hand	78,582 57
Office furniture	9,948 91
"Purchased agents' annuities and commuted commissions"	20,000 00
Total assets	1,677,516 61
II.—LIABILITIES.	
Losses unadjusted as claimed	17,000 00
Amount required to reinsure outstanding risks or net value of same 4½ per cent	1,442,871 00
Dividends	986 66
Rents and incidentals accrued	800 00
Total liabilities	1,461,657 66
Surplus of assets as regards policy-holders	215,858 95
III.—INCOME.	
Gross premiums received during the year in cash	540,936 69
Gross premiums received during the year by note or loans	166,719 03
Interest, dividends and other earnings of assets	68,490 42
Received from other companies for reinsurance	10,000 00
Total income	786,146 14

BROOKLYN LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year.....	\$170,887 41
Dividends to stockholders.....	16,250 00
Dividends to policy-holders by cash and notes.....	28,374 68
Taxes.....	8,858 16
Brokerage, commissions and agents.....	111,475 27
Salaries, office and other expenses.....	60,164 53
Medical fees.....	8,693 14
Reinsurance.....	8,734 08
Premium-loan expenditures on death losses and surrendered policies....	85,665 33
Advertising, traveling expenses, office furniture, &c.....	19,851 18
Total expenditures.....	518,953 78
V.—MISCELLANEOUS.	
Policies issued during the year, 1,927, amount.....	4,408,981 00
Policies terminated during the year, 1,201, amount.....	3,270,710 00
Policies outstanding at end of year, 5,377, amount.....	14,720,063 00

AGENTS.

Spaulding & Stuart, General Agents, Richmond.	Frank W. Spaulding..... Bingham. Abner Oakes..... South Berwick.
Joseph M. Odiorn..... Richmond.	John S. Derby..... Saco.
Orin McFadden..... Wiscasset.	Peter Charles Keegan..... Madawaska.

CHARTER OAK LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1850. Capital stock \$200,000.

JAMES C. WALKLEY, *President.*SAMUEL H. WHITE, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$484,600 00
Mortgages of real estate.....	3,208,697 75
Real estate.....	760,373 36
Premium notes.....	2,988,008 96
Agents' balances.....	481,520 10
Cash on hand.....	110,974 11
Accrued interest, deferred premiums and all other investments.....	294,614 55
Total assets.....	8,328,788 83
II.—LIABILITIES.	
Losses adjusted but not due.....	196,250 00
Amount required to reinsure outstanding risks or net value of same at 4 per cent.....	7,552,821 50
Dividends.....	50,000 00
Total liabilities.....	7,799,071 50
Surplus of assets as regards policy-holders.....	529,717 33
III.—INCOME.	
Gross premiums received during the year in cash.....	2,466,381 74
Gross premiums received during the year by note.....	1,552,920 90
Interest, dividends and other earnings of assets.....	471,722 72
Total income.....	4,491,025 36

CHARTER OAK LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year.....	\$1,263,105 76
Dividends to stockholders.....	16,000 00
Dividends to policy-holders by cash and notes.....	1,463,099 37
Taxes.....	49,380 83
Brokerage, commissions and agents.....	394,626 54
Salaries, office and other expenses.....	135,725 07
Total expenditures.....	3,421,937 57
V.—MISCELLANEOUS.	
Policies issued during the year 8,785, amount.....	20,118,485 00
Policies terminated during the year, 6,007, amount.....	14,237,565 00
Policies outstanding at end of year, 24,586, amount.....	61,551,512 00

AGENTS.

S. H. McAlpine, General Agent..Portland. | John S. Harvey Portsmouth, N. H.

COMMONWEALTH LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1868. Capital stock \$120,000.

JAMES B. PEARSON, *President.*

FRANCIS E. MORSE, *Secretary.*

I.—ASSETS.	
Mortgages of real estate.....	\$100,000 00
Secured by collaterals.....	16,952 97
Bills receivable.....	6,383 91
Premium notes or loans on policies in force.....	19,725 45
Interest accrued.....	2,007 43
Deferred premiums and in process of collection, including agents' balances.....	157,288 44
Cash on hand.....	17,708 27
Other assets, reinsurance due from losses.....	5,350 00
Present value of lease.....	8,409 60
Furniture in offices.....	11,832 11
Sundries.....	756 88
Total assets.....	346,415 06
II.—LIABILITIES.	
Losses adjusted but not due.....	8,000 00
Losses unadjusted as claimed.....	15,700 00
Loans.....	16,216 21
Amount required to reinsure outstanding risks or net value of same....	243,865 10
Dividends.....	708 75
Accrued for salaries and other expenses.....	8,999 86
Bills payable.....	7,790 34
Total liabilities.....	301,280 26
Surplus of assets as regards policy-holders.....	45,134 80
III.—INCOME.	
Gross premiums received during the year in cash.....	150,593 17
Gross premiums received during the year by note.....	12,122 81
Interest, dividends and other earnings of assets.....	12,571 97
Cash borrowed.....	5,374 93
Total income.....	180,662 88

COMMONWEALTH LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year.....	\$18,106 35
Dividends to stockholders.....	5,591 25
Interest.....	828 10
Taxes.....	593 19
Brokerage, commissions and agents.....	38,123 78
Salaries, office and other expenses.....	60,100 75
Other companies for reinsurance.....	5,413 16
Medical examiner's fees.....	7,412 00
Profit and loss.....	458 20
Total expenditures.....	136,626 78
V—MISCELLANEOUS.	
Policies issued during the year, 2,043, amount.....	4,043,968 00
Policies terminated during the year, 503, amount.....	1,245,350 00
Policies outstanding at end of year, 2,750, amount.....	5,810,118 00

AGENTS.

Barbour & Sands, General Agents...Saco.	George A. Knox.....Lebanon.
Coombs Brothers.....Bangor.	Daniel A. Maddox.....Hollis.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY—HARTFORD.

Incorporated in 1846. Mutual.

JAMES GOODWIN, *President.*W. S. OLMSTED, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$4,937,467 00
Mortgages of real estate.....	11,859,974 77
Secured by collaterals.....	141,735 00
Real estate.....	498,429 14
Premium notes.....	11,645,510 14
Interest accrued.....	560,169 07
Deferred premiums and in process of collection, including agents' balances.....	340,959 38
Cash on hand.....	931,712 52
Total assets.....	30,915,957 02
II.—LIABILITIES.	
Losses adjusted but not due.....	426,108 00
Amount required to reinsure outstanding risks or net value of same.....	21,859,940 00
Reserve for climate risks.....	3,013 53
Dividends and values uncalled for.....	23,657 78
Total liabilities.....	22,312,719 31
Surplus of assets as regards policy-holders.....	8,603,237 71
III.—INCOME.	
Gross premiums received during the year in cash.....	6,250,001 46
Gross premiums received during the year by note.....	1,591,798 75
Interest, dividends and other earnings of assets.....	1,787,294 82
Received from other sources.....	2,375 00
Total income.....	9,631,470 03

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year.....	\$1,752,369 26
Amount paid for surrendered, lapsed and purchased policies.....	864,068 22
Dividends to policy-holders by cash and notes.....	2,429,420 91
Taxes.....	137,486 22
Brokerage, commissions and agents.....	648,590 93
Salaries, office and other expenses.....	155,751 71
Total expenditures.....	5,987,687 25
V.—MISCELLANEOUS.	
Policies issued during the year, 10,046, amount.....	24,707,707 00
Policies terminated during the year, 6,980, amount.....	22,676,400 00
Policies outstanding at end of year, 60,677, amount.....	181,265,762 00

AGENTS.

B. Plummer & Sons, Gen. Agts... Bangor.	Emery Sawyer..... Belfast.
Moses W. Farr..... Augusta.	Joseph Wood..... Wiscasset.
W. P. Wadsworth..... Bath.	Joseph A. Lee..... Calais.
Josiah Maxcy..... Gardiner.	Samuel D. Leavitt..... Eastport.
L. T. Boothby..... Waterville.	Wadsworth & Son..... Pembroke.
T. H. Dinsmore & Co..... Skowhegan.	Henry Farrington..... Waldoboro'.
E. H. Cochran..... Rockland.	Henry R. Millett..... Gorham.

CONTINENTAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1866. Capital stock \$120,000.

SAMUEL E. ELMORE, *President.*FRANCIS D. DOUGLAS, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$312,389 50
Mortgages of real estate.....	85,400 00
Secured by collaterals.....	43,452 16
Premium notes.....	1,049,844 93
Interest accrued.....	4,642 19
Deferred premiums and in process of collection.....	271,268 57
Cash on hand and in hands of agents.....	125,389 06
Personal property.....	7,873 79
Stockholders' notes.....	180,000 00
Total assets.....	2,080,260 20
II.—LIABILITIES.	
Losses adjusted but not due.....	4,000 00
Losses unadjusted as claimed.....	15,500 00
Amount required to reinsure outstanding risks or net value of same....	1,536,842 28
Total liabilities.....	1,556,342 28
Surplus of assets as regards policy-holders.....	1,523,917 92

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year in cash.....	\$450,700 12
Gross premiums received during the year by note.....	337,221 84
Interest, dividends and other earnings of assets.....	96,049 51
Total income.....	883,971 47
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	174,106 98
Dividends to stockholders.....	24,000 00
Dividends to policy-holders by cash and notes.....	45,822 56
Taxes.....	9,925 01
Brokerage, commissions and agents.....	163,115 16
Salaries, office and other expenses.....	48,983 16
Paid for reinsurance.....	10,716 61
Total expenditures.....	476,669 48
V.—MISCELLANEOUS.	
Policies issued during the year, 3,275, amount.....	5,454,673 00
Policies terminated during the year, 2,169, amount.....	3,671,400 00
Policies outstanding at end of year, 9,475, amount.....	16,361,601 00

A GENTS.

George N. Loomis, General Agent, Portsmouth, N. H.	Henry F. Howard.....	Dixfield.
Thomas B. Frost.....	Milton F. Ricker.....	Canton.
S. M. Bird.....	Charles C. Burrill.....	Ellsworth.
	Henry W. Sargent.....	Sedgwick.

CONTINENTAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1866. Capital stock \$100,000.

JUSTUS LAWRENCE, *President.*

J. P. ROGERS, *Secretary.*

I.—ASSETS.	
U. S. bonds and loans on collaterals.....	\$304,105 00
Mortgages of real estate.....	456,500 00
Real estate.....	395,000 00
Premium notes or loans.....	1,496,462 58
Deferred premiums and first premiums in process of collection.....	1,373,875 60
Cash on hand.....	162,133 44
Agents' balances.....	228,618 02
Accrued interest, furniture, &c.....	88,540 65
Total assets.....	4,505,235 29
II.—LIABILITIES.	
Losses adjusted but not due.....	20,500 00
Losses unadjusted as claimed.....	67,500 00
Amount required to reinsure outstanding risks or net value of same, 4½ per cent.....	3,862,057 00
Dividends.....	200,917 00
Total liabilities.....	4,150,974 00
Surplus of assets as regards policy-holders.....	354,261 29

CONTINENTAL LIFE INSURANCE COMPANY, N. Y.—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year in cash.....	\$1,241,167 89
Gross premiums received during the year by note.....	696,184 50
Interest, dividends and other earnings of assets.....	125,289 38
Received from other companies on reinsurance.....	20,000 00
Total income.....	2,082,641 77
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	316,840 85
Dividends to stockholders.....	6,965 00
Dividends to policy-holders by cash and notes.....	199,550 90
Taxes.....	13,106 83
Brokerage, commissions and agents.....	255,601 57
Salaries, office and other expenses.....	186,946 51
Medical examinations.....	43,962 41
Purchased policies.....	283,143 44
Total expenditures.....	1,306,117 51
V.—MISCELLANEOUS.	
Policies issued during the year, 12,537, amount.....	25,249,440 00
Policies terminated during the year, 4,618, amount.....	11,995,388 08
Policies outstanding at end of year, 23,356, amount.....	54,514,129 55

AGENTS.

James R. Deane, General Agent, Portland.	Charles F. Boynton..... Portland.
M. G. Hayden..... Portland.	Byron Stevens..... Portland.
G. W. Bowler..... Liberty.	M. B. Gilbert..... Turner.
D. E. Hall..... Auburn.	Dexter Smith..... Eitchfield.
C. B. Merrill..... Auburn.	C. B. Jack..... Eitchfield.
M. M. Andrews..... Auburn.	M. F. Ricker..... Canton.
E. W. McFadden..... Kendall's Mills.	W. W. Sanborn..... Lewiston.
T. H. Beale..... Belfast.	J. F. Purington..... Gardiner.
G. A. Robertson..... Augusta.	J. F. Purington, Jr..... Gardiner.
W. G. Fuller..... Dexter.	George H. McKechnie..... Alton.
D. F. Gilman..... Newport.	N. E. Hall..... Winterport.
E. A. Perkins..... Searsport.	Frank A. Mitchell..... Wayne.
L. J. Drake..... Rockland.	William E. Tarbell..... South China.
H. B. Johnson..... Gorham.	Henry Lowell..... Saco.
S. O. Purington..... Lewiston.	Noah Hall..... Peru.
J. J. Parlin..... North Anson.	

LIFE INSURANCE COMPANIES.

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ECONOMICAL MUTUAL LIFE INSURANCE COMPANY—PROVIDENCE, R. I.

Incorporated in 1866. Capital stock \$100,000.

SIMON S. BUCKLIN, *President.*WM. Y. POTTER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$204,701 25
Other bonds and stocks.....	41,010 00
Mortgages of real estate and interest.....	104,675 00
Secured by collaterals.....	24,000 00
Bills receivable.....	27,549 28
Stockholders' notes.....	100,000 00
Interest accrued.....	1,404 19
Deferred premiums and in process of collection, including agents' bal- ances.....	252,804 08
Cash on hand.....	49,671 97
Value of reinsurance.....	5,220 78
Revenue stamps.....	60 00
Office furniture.....	6,800 00
Total assets.....	817,896 55
II.—LIABILITIES.	
Losses adjusted but unpaid.....	30,000 00
Losses unadjusted and reported.....	6,000 00
Amount required to reinsure outstanding risks or net value of same.....	543,467 86
Bills payable for reinsurance.....	438 10
Deposited with us.....	10,150 48
Total liabilities.....	590,056 44
Surplus of assets as regards policy-holders.....	227,840 11
III.—INCOME.	
Gross premiums received during the year in cash and earned.....	401,369 83
Interest, dividends and other earnings of assets.....	22,962 52
Received for reinsurance.....	6,000 00
Total income.....	429,332 35
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	26,069 45
Dividends to stockholders.....	14,000 00
Dividends to policy-holders.....	5,683 69
Taxes.....	4,677 69
Brokerage, commissions and agents.....	31,166 53
Salaries, office and other expenses.....	55,874 93
Total expenditures.....	137,472 29
V.—MISCELLANEOUS.	
Policies issued during the year, 1,134, amount.....	2,478,980 07
Policies terminated during the year, 799, amount.....	2,242,413 89
Policies outstanding at end of year, 2,743, amount.....	6,359,717 63

AGENT—Willard Small, Auburn.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S.—NEW YORK.

Incorporated in 1859. Capital stock \$100,000.

WILLIAM C. ALEXANDER, *President.*SAMUEL BORROWE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$704,631 24
Other bonds and stocks.....	669,139 66
Mortgages of real estate.....	7,522,409 10
Secured by collaterals.....	167,068 31
Real estate.....	2,246,025 19
Deferred premiums and in process of collection, including agents' balances.....	1,045,079 93
Cash on hand.....	805,262 39
Other assets, rents due, furniture, &c.....	76,408 77
Total assets.....	13,236,024 59
II.—LIABILITIES.	
Losses adjusted, but not due.....	231,000 00
Losses unadjusted as claimed.....	129,325 00
Amount required to reinsure outstanding risks or net value of same.....	12,700,000 00
Total liabilities.....	13,060,325 00
Surplus of assets as regards policy-holders.....	175,699 59
III.—INCOME.	
Gross premiums received during the year in cash.....	6,327,723 59
Interest, dividends and other earnings of assets.....	591,112 20
Received from rents (8 months).....	90,508 34
Total income.....	7,009,344 13
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	2,123,733 11
Dividends to stockholders.....	8,213 33
Dividends to policy-holders by cash and notes.....	925,258 26
Taxes.....	42,611 46
Brokerage, commissions and agents.....	596,722 23
Salaries, office and other expenses.....	449,231 74
Matured endowment.....	1,233 55
Annuities.....	1,220 30
Total expenditures.....	4,148,223 98
V.—MISCELLANEOUS.	
Policies issued during the year, 10,063, amount.....	40,295,799 00
Policies outstanding at end of year, 36,340, amount.....	143,970,984 00

AGENTS.

Benjamin Colby, General Agent, Portland.	Leston D. Sawtelle..... Vassalborough. Edgar Whidden..... Calais.
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EMPIRE MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1869. Capital stock \$100,000.

G. HILTON SCRIBNER, *President.*SIDNEY W. CROFUT, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$150,850 00
Mortgages of real estate.....	41,500 00
Secured by collaterals.....	500 00
Premium notes or loans.....	143,189 21
Interest accrued.....	995 27
Deferred premiums and in process of collection, including agents' balances.....	172,932 45
Cash on hand.....	104,988 61
Office furniture, safes, etc.....	15,702 85
Due from other companies for reinsurance.....	12,419 54
Total assets.....	643,077 93
II.—LIABILITIES.	
Losses adjusted but not due.....	11,000 00
Losses unadjusted as claimed.....	54,000 00
Amount required to reinsure outstanding risks or net value of same.....	484,074 27
Rent accrued.....	1,666 67
Salaries unpaid.....	1,500 00
Loans.....	3,552 63
Total liabilities.....	555,793 57
Surplus of assets as regards policy-holders.....	87,284 36
III.—INCOME.	
Gross premiums received during the year in cash.....	526,759 40
Gross premiums received during the year by note.....	100,830 46
Interest, dividends and other earnings of assets.....	17,977 80
Received from other companies for reinsurance.....	11,000 00
Rents.....	436 33
Total income.....	657,003 99
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	34,701 79
Taxes.....	3,397 44
Brokerage, commissions and agents.....	113,839 11
Salaries, office and other expenses.....	146,597 24
Paid for premiums on policies of reinsurance.....	13,678 37
Paid for office furniture.....	12,314 78
Paid for loans and interest.....	5,856 92
Advanced to agents.....	30,572 34
Total expenditures.....	360,457 99
V.—MISCELLANEOUS.	
Policies issued during the year, 5,227, amount.....	10,656,407 50
Policies terminated during the year, 1,939, amount.....	4,203,900 00
Policies outstanding at end of year, 5,095, amount.....	10,726,107 50

AGENTS.

Charles W. Thomas.....	Camden.	John Davis.....	Rockland.
William H. Harrington.....	Portland.	J. Byron Hawes.....	Brooksville.
John Greeley.....	Portland.	Edward R. Staples.....	Portland.
David Q. Cushman.....	Bath.	Benjamin G. Parker.....	Kittery.
Augustus H. Palmer.....	Machias.	George R. Wheelden.....	Hampden.
Emery T. Gatchell.....	Brunswick.	B. Pratt, Jr.....	Oxford.

EXCELSIOR LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1867. Capital stock \$125,000.

SAMUEL T. HOWARD, *President.*BUTLER WARD, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$113,467 50
Mortgages of real estate and interest thereon.....	81,929 00
Secured by collaterals and interest thereon.....	2,521 80
Premium notes and interest.....	108,204 23
Deferred premiums and in process of collection, including agents' balances.....	93,145 26
Cash on hand.....	1,823 53
Bills receivable.....	11,607 84
Due from other companies.....	10,893 37
Purchased agents commissions.....	15,000 00
Furniture, reinsurance, stationery, &c.....	6,774 21
Total assets.....	445,366 74
II.—LIABILITIES.	
Losses adjusted but not due.....	2,500 00
Losses unadjusted as claimed.....	17,000 00
Amount required to reinsure outstanding risks, Dec. 31, 1869.....	28,741 71
Salaries, rent, etc.....	1,691 00
Due other companies.....	107 37
Loans.....	7,500 00
Total liabilities.....	57,540 08
Surplus of assets as regards policy-holders.....	387,826 66
III.—INCOME.	
Gross premiums received during the year in cash.....	187,539 14
Gross premiums received during the year by note.....	46,422 20
Interest, dividends and other earnings of assets.....	16,718 38
Received from other sources.....	14 00
Total income.....	250,693 72
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	42,309 60
Dividends to stockholders.....	10,625 00
Dividends to policy-holders by cash and notes.....	4,025 08
Taxes.....	2,159 84
Brokerage, commissions and agents.....	34,307 23
Salaries, office and other expenses.....	62,487 50
Interest on money borrowed.....	854 79
Medical examiner's fees.....	4,315 00
Paid for reinsurance.....	2,435 70
Total expenditures.....	163,519 74
V.—MISCELLANEOUS.	
Policies issued during the year, 1,847, amount.....	4,037,872 00
Policies terminated during the year, 900, amount.....	2,602,211 00
Policies outstanding at end of the year, 2,302, amount.....	5,986,865 00

F. W. Pitcher, General Agent, Belfast.

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GUARDIAN MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1859. Capital stock \$125,000.

WALTON H. PECKHAM, *President.*

LUCIUS McADAM, *Secretary.*

I—ASSETS.	
Bonds and stocks.....	\$175,805 00
Secured by collaterals.....	128,201 32
Premium notes and loans on policies in force.....	1,111,054 94
Deferred premiums and in process of collection, including agents' balances and interest accrued and personal property.....	781,392 02
Cash on hand and in trust company.....	84,232 95
Total assets.....	2,280,686 23
II.—LIABILITIES.	
Losses adjusted but not due.....	26,000 00
Losses unadjusted, reported and resisted.....	34,200 00
Amount required to reinsure outstanding risks or net value of same, 4½ per cent.....	1,933,097 00
Total liabilities.....	1,993,297 00
Surplus of assets as regards policy-holders.....	287,389 23
III.—INCOME.	
Gross premiums received during the year in cash.....	812,214 63
Gross premiums received during the year by note.....	333,111 08
Interest, dividends and other earnings of assets.....	64,209 84
Total income.....	1,209,535 55
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	352,996 71
Dividends to stockholders.....	8,750 00
Dividends to policy-holders by cash and notes.....	75,561 80
Taxes.....	13,725 93
Brokerage, commissions and agents.....	196,176 42
Salaries, office and other expenses.....	132,465 13
Total expenditures.....	779,675 99
V.—MISCELLANEOUS.	
Policies issued during the year, 4,414, amount.....	9,223,000 00
Policies terminated during the year, 4,721, amount.....	10,662,530 00
Policies outstanding at end of year, 10,781.....	23,475,625 00

AGENTS.

Thomas O. Winslow, General Agent,
Portland.

J. B. Hudson..... Portland.

HAHNEMANN LIFE INSURANCE COMPANY—CLEVELAND, OHIO.

Incorporated in 1865. Capital stock \$200,000

H. M. CHAPIN, *President.*J. F. CRANK, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$98,100 00
Other bonds and stocks.....	121,050 00
Mortgages of real estate and interest.....	42,113 42
Secured by collaterals.....	69,000 00
Call loans (cash).....	13,217 75
Premium notes.....	7,446 40
Interest accrued.....	4,843 22
Deferred premiums and in process of collection, including agents' balances.....	91,601 71
Cash on hand.....	23,352 00
Personal property.....	14,835 52
Total assets.....	465,560 02
II.—LIABILITIES.	
Losses unadjusted as claimed.....	3,000 00
Amount required to reinsure outstanding risks or net value of same, Dec. 31, 1869.....	280,153 78
Total liabilities.....	283,153 78
Surplus of assets as regards policy-holders.....	202,406 24
III.—INCOME.	
Gross premiums received during the year in cash.....	193,391 12
Gross premiums received during the year by note.....	895 00
Interest, dividends and other earnings of assets.....	19,813 65
Received from balance of accounts.....	613 80
Total income.....	214,713 57
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	47,076 10
Dividends to stockholders.....	13,564 85
Dividends to policy-holders.....	9,712 33
Taxes.....	6,268 33
Brokerage, commissions and agents.....	32,104 13
Salaries, office and other expenses.....	29,880 76
Expenses, postage, advertising and medical examiners' fees.....	13,620 02
Total expenditures.....	152,226 52
V.—MISCELLANEOUS.	
Policies issued during the year, 2,066, amount.....	3,255,595 00
Policies terminated during the year, 1,406, amount.....	2,242,453 00
Policies outstanding at end of year, 4,197, amount.....	7,164,198 00

AGENTS.

W. T. Brown & Co., Gen'l Agts. Portland.	William Hancock.....	Saco.
Augustus C. French..... Portland.	H. C. Bradford.....	Lewiston.
Arnold S. Dimock..... Portland.	William G. Duren.....	Bangor.
George O. Bailey..... Belfast.	Wellman Hall.....	Houlton.
D. E. Seymour..... Calais.	William H. Pratt.....	Oxford.
Cyrus H. King..... Welchville.	D. P. Flanders.....	Belfast.

HARTFORD LIFE AND ANNUITY INSURANCE CO.—HARTFORD, CONN.

Incorporated in 1866. Capital stock \$300,000.

WAREHAM GRISWOLD, *President.*JAMES P. TAYLOR, *Secretary.*

I.—ASSETS.	
U. S. and other bonds	\$130,367 50
Mortgages of real estate.....	240,350 00
Secured by collaterals	44,521 60
Interest and rent accrued	4,896 80
Agents' balances.....	152,722 69
Cash on hand	46,633 91
Furniture, safes, etc.....	13,837 73
Total assets.....	633,330 23
II.—LIABILITIES.	
Losses unadjusted as claimed.....	1,750 00
Amount required to reinsure outstanding risks or net value of same ...	295,000 00
Other liabilities	1,640 16
Total liabilities	298,390 16
Surplus of assets as regards policy-holders.....	334,940 07
III.—INCOME.	
Gross premiums received during the year in cash.....	172,214 28
Interest, dividends and other earnings of assets.....	27,318 20
Total income.....	199,532 48
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	10,012 64
Taxes	2,329 58
Brokerage, commissions and agents.....	27,610 70
Salaries, office and other expenses.....	51,224 36
Total expenditures.....	91,177 28
V.—MISCELLANEOUS.	
Policies issued during the year, 1,468, amount.....	3,036,809 32
Policies terminated during the year, 509, amount.....	1,228,300 00
Policies outstanding at end of year, 2,758, amount.....	5,909,613 41

GENERAL AGENTS.

Sanford S. Chapman.....Kendall's Mills. | Frank M. Ordway.....Portland.

HERCULES MUTUAL LIFE ASSURANCE SOCIETY OF U. S.—NEW YORK.

Incorporated in 1869. Capital stock \$150,000.

JAMES D. REYMERT, *President.*AARON C. ALLEN, *Secretary.*

I.—ASSETS.	
Mortgages of real estate.....	\$100,000 00
Interest accrued.....	7,000 00
Deferred premiums and in process of collection, including agents' balances.....	33,928 65
Cash on hand.....	1,766 23
Personal property, leases, stamps.....	35,669 55
Total assets.....	183,364 43
II.—LIABILITIES.	
Losses adjusted but not due.....	1,000 00
Loans.....	7,600 00
Amount required to reinsure outstanding risks or net value of same at 4½ per cent.....	6,421 70
Salaries and rents, &c.....	14,670 34
Total liabilities.....	29,692 04
Surplus of assets as regards policy-holders.....	53,672 39
III.—INCOME.	
Gross premiums received during the year in cash.....	28,132 85
Interest.....	3,500 00
Received from other sources.....	22,270 34
Total income.....	53,903 19
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	206 39
Taxes.....	1,112 48
Brokerage, commissions and agents.....	8,654 45
Salaries, office and other expenses.....	43,872 39
Medical examiner's fees.....	1,905 60
Total expenditures.....	55,751 31
V.—MISCELLANEOUS.	
Policies issued during the year, 831, amount.....	1,242,500 00
Policies terminated during the year, 291, amount.....	420,900 00
Policies outstanding at end year, 540, amount.....	821,600 00

AGENT—A. H. Staples, Enfield.

HOMOEOPATHIC MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1868. Capital stock \$150,000.

D. D. T. MARSHALL, *President.*A. HALSEY PLUMMER, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$152,615 00
Mortgages of real estate	23,000 00
Temporary loans	4,477 48
Interest accrued.....	3,070 60
Deferred premiums and in process of collection, including agents' balances.....	74,962 32
Cash on hand and in Trust Companies	40,645 23
Other assets, miscellaneous.....	21,409 56
Total assets.....	320,180 19
II.—LIABILITIES.	
Amount required to reinsure outstanding risks or net value of same....	238,750 00
Balance due agents	142 53
Total liabilities.....	238,892 53
Surplus of assets as regards policyholders.....	81,287 66
III.—INCOME.	
Gross premiums received during the year in cash.....	170,213 33
Interest, dividends and other earnings of assets.....	9,435 25
Total income	179,648 58
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	41,777 47
Dividends to stockholders.....	10,500 00
Taxes	1,564 43
Brokerage, commissions and agents	30,421 52
Salaries, office and other expenses.....	35,219 91
Other expenditures.....	2,414 99
Interest on money borrowed.....	455 83
Total expenditures.....	122,354 15
V.—MISCELLANEOUS.	
Policies issued during the year, 1,355, amount	2,742,055 00
Policies terminated during the year, 791, amount.....	1,763,790 00
Policies outstanding at end of year, 2,161, amount.....	4,797,742 00

A G E N T S .

J. W. Hathaway.....Bangor. | A. P. Welch.....Portland.

HOPE MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1869. Capital stock \$150,000.

HENRY A. JONES, *President.*CHARLES H. DEWEY, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$123,511 25
Mortgages of real estate.....	27,000 00
Premium notes.....	66,495 82
Interest accrued.....	293 43
Deferred premiums and in process of collection, including agents' balances.....	226,676 31
Cash on hand.....	15,557 09
Bills receivable, furniture, &c.....	20,908 27
Total assets.....	480,442 17
II.—LIABILITIES.	
Losses adjusted but not due.....	2,000 00
Losses unadjusted as claimed.....	18,000 00
Amount required to reinsure outstanding risks or net value of same....	279,235 00
Other liabilities.....	27,714 71
Total liabilities.....	326,949 71
Surplus of assets as regards policy-holders.....	153,492 46
III.—INCOME.	
Gross premiums received during the year in cash.....	173,149 89
Gross premiums received during the year by note.....	53,562 61
Interest, dividends and other earnings of assets.....	7,161 61
Total income.....	233,874 11
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	7,416 64
Taxes.....	5,382 44
Brokerage, commissions and agents.....	35,264 15
Salaries, office and other expenses.....	116,495 54
Paid for interest on money borrowed.....	1,463 39
Total expenditures.....	166,022 16
V.—MISCELLANEOUS.	
Policies issued during the year, 5,354, amount.....	10,779,418 00
Policies terminated during the year, 1,095, amount.....	2,243,671 00
Policies outstanding at end of the year, 4,785, amount.....	9,732,747 00

GENERAL AGENTS.

Edward J. Peet..... Norridgewock. | W. H. Turner..... Portland.
 Nathaniel W. Foye..... Portland.

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JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY—BOSTON.

Incorporated in 1862. Capital stock \$100,000.

GEORGE P. SAWYER, *President.*GEORGE B. AYER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$176,811 25
Other bonds and stocks.....	307,156 75
Mortgages of real estate.....	462,500 00
Secured by collaterals.....	141,600 00
Premium notes.....	477,206 44
Interest accrued.....	26,249 99
Deferred premiums and in process of collection, including agents' balances.....	272,025 16
Cash on hand.....	45,583 29
Office furniture.....	6,459 11
Total assets.....	1,915,592 99
II.—LIABILITIES.	
Losses adjusted but not due.....	30,700 00
Amount required to reinsure outstanding risks or net value of same....	1,622,531 77
Dividends.....	16,362 11
Total liabilities.....	1,669,593 88
Surplus of assets as regards policy-holders.....	245,999 11
III.—INCOME.	
Gross premiums received during the year in cash.....	609,411 62
Gross premiums received during the year by note.....	139,414 96
Interest, dividends and other earnings of assets.....	84,733 77
Total income.....	833,560 35
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	180,267 84
Dividends to stockholders, 7 per cent.....	7,038 50
Taxes.....	3,412 00
Brokerage, commissions and agents.....	114,072 70
Salaries, office and other expenses.....	169,214 83
Annuities.....	3,610 27
Reinsurance.....	3,340 44
Total expenditures.....	480,956 58
V.—MISCELLANEOUS.	
Policies issued during the year, 2,911, amount.....	6,412,022 00
Policies terminated during the year, 1,734, amount.....	3,964,544 00
Policies outstanding at end of year, 7,502, amount.....	17,924,993 00

GENERAL AGENT—William G. Soule, Portland.

KNICKERBOCKER LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1858. Capital stock \$100,000.

ERASTUS LYMAN, *President.*GEORGE F. SNIFFIN, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$208,254 38
Other bonds and stocks	254,506 00
Mortgages of real estate.....	1,217,670 16
Secured by collaterals.....	445,480 00
Real estate and furniture	58,090 23
Premium notes and loans on policies.....	3,785,911 49
Interest accrued	101,235 04
Deferred premiums and in process of collection, including agents' bal- ances	1,305,335 39
Cash on hand.....	22,508 91
Total assets.....	7,398,991 60
II.—LIABILITIES.	
Losses adjusted but not due	151,600 00
Losses unadjusted and reported.....	119,950 00
Amount required to reinsure outstanding risks or net value of same....	6,409,000 00
Other liabilities, book debts, &c	33,338 01
Total liabilities.....	6,210,362 96
Surplus of assets as regards policy-holders	1,188,628 64
III.—INCOME.	
Gross premiums received during the year in cash.....	1,975,684 99
Gross premiums received during the year by note.....	1,299,869 76
Interest, dividends and other earnings of assets.....	355,126 59
Total income.....	3,630,681 34
IV.—EXPENDITURES.	
Losses and claims paid during the year	912,369 11
Matured endowments.....	19,000 00
Dividends to stockholders.....	13,000 00
Dividends to policy-holders by cash and notes.....	427,351 12
Taxes	16,492 27
Brokerage, commissions and agents	451,290 83
Salaries, office and other expenses.....	185,257 53
Medical fees	24,476 36
Reinsurance.....	7,502 38
Total expenditures.....	2,056,739 60
V.—MISCELLANEOUS.	
Policies issued during the year, 5,625, amount.....	15,141,844 00
Policies terminated during the year, 7,186, amount.....	20,039,081 71
Policies outstanding at end of year, 20,517, amount.....	61,520,254 00

AGENTS.

Charles White, General Agent... Augusta.	F. E. McFadden..... Kendall's Mills.
Charles F. White..... Augusta.	J. H. Rich..... Pittsfield.
David Brackett, Jr..... Jackson.	Samuel S. Gould..... Waldo.
Moses G. Dow..... Portland.	J. B. Drake..... Bath.
J. L. Frink..... Denmark.	Charles O. Lord..... Monmouth.
Joseph Hamilton..... Pembroke.	John Turner..... Leeds.
Hallett W. Morton..... Augusta.	Frank Stanley..... Dixfield.

MANHATTAN LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1850. Capital stock \$100,000.

HENRY STOKES, *President.*JACOB L. HALSEY, *Secretary.*

I.—ASSETS.	
U. S. bonds at par.....	\$453,550 00
Other bonds and stocks.....	220,000 00
Mortgages of real estate.....	2,356,185 00
Secured by collaterals and otherwise.....	688,725 00
Premium notes and debts for premiums.....	2,994,456 35
Cash on hand and in Union Trust Company.....	77,364 91
Other securities.....	133,835 13
Total assets.....	6,924,116 39
II.—LIABILITIES.	
Losses adjusted but not due and unadjusted as claimed.....	194,200 00
Amount required to reinsure outstanding risks or net value of same.....	4,905,575 40
Dividends.....	127,152 71
Total liabilities.....	5,226,928 11
Surplus of assets as regards policy-holders.....	1,697,188 28
III.—INCOME.	
Gross premiums received during the year in cash.....	1,364,504 88
Gross premiums received during the year by note.....	306,749 88
Interest, dividends and other earnings of assets.....	371,361 26
Total income.....	2,042,616 02
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	529,522 34
Dividends to stockholders.....	48,000 00
Dividends to policy-holders.....	290,354 34
Taxes.....	13,324 67
Brokerage, commissions and agents.....	153,743 87
Salaries, office and other expenses.....	115,667 75
Interest paid on capital stock.....	7,000 00
Paid in notes for purchased, lapsed and cancelled policies.....	264,691 49
Total expenditures.....	1,422,304 46
V.—MISCELLANEOUS.	
Policies issued during the year, 2,002, amount.....	5,302,246 00
Policies terminated during the year, 2,371, amount.....	7,479,841 00
Policies outstanding at end of year, 13,336, amount.....	43,470,046 00

A G E N T S .

J. B. Nealley.....	South Berwick.	H. R. Stickney.....	Portland.
A. Howard French.....	Portland.	Edward P. Burnham.....	Saco.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY—SPRINGFIELD.

Incorporated in 1851. Mutual.

CALEB RICE, *President.*CHARLES MCLEAN KNOX, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$606,880 00
Mortgages of real estate.....	1,258,009 62
Secured by collaterals	145,547 47
Real estate.....	97,000 00
Premium notes	768,952 62
Interest accrued.....	55,754 32
Deferred premiums and in process of collection, including agents' balances	445,000 00
Cash on hand.....	35,853 36
Office furniture	6,306 40
Total assets.....	3,419,303 79
II.—LIABILITIES.	
Losses adjusted but not due.....	67,500 00
Losses unadjusted as claimed	47,500 00
Amount required to reinsure outstanding risks or net value of same...	3,061,283 76
Dividends.....	30,583 68
Total liabilities.....	3,206,867 44
Surplus of assets as regards policy-holders.....	212,436 35
III.—INCOME.	
Gross premiums received during the year in cash.....	833,086 78
Gross premiums received during the year by note	310,041 93
Interest, dividends and other earnings of assets.....	175,840 06
Total income	1,318,968 77
IV.—EXPENDITURES.	
Losses and claims paid during the year	446,163 27
Dividends to policy-holders by cash and notes.....	181,148 26
Taxes	8,332 81
Brokerage, commissions and agents	152,785 63
Salaries, office and other expenses.....	74,559 02
Reinsurance.....	1,761 58
Total expenditures	864,750 57
V.—MISCELLANEOUS.	
Policies issued during the year, 3,881, amount.....	9,474,864 00
Policies terminated during the year, 2,768, amount.....	6,219,008 00
Policies outstanding at end of year, 14,133, amount.....	32,618,597 00

AGENTS.

Samuel F. Merrill, General Agent,	Howard Taylor.....	Portland.
Portland.	S. F. Berry.....	Houlton.
John D. Anderson	Gray.	

MERCHANTS' LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1869; commenced business in 1870. Capital stock \$144,000.

BENJAMIN F. BEEKMAN, *President.*A. D. HALLY, *Treasurer.*

I.—ASSETS.	
U. S. bonds.....	\$54,171 25
N. Y. State bonds.....	53,060 00
Interest accrued.....	270 00
Deferred premiums and in process of collection, including agents' balances.....	25,687 06
Cash on hand.....	17,329 13
Other assets, furniture, &c.....	9,850 00
Total assets.....	160,367 44
II.—LIABILITIES.	
Amount required to reinsure outstanding risks or net value of same*	
Rent and unpaid bills.....	12,491 66
III.—INCOME.	
Gross premiums received during the year in cash.....	26,916 72
Interest, dividends and other earnings of assets.....	4,941 01
Total income.....	31,857 73
IV.—EXPENDITURES.	
Losses and claims paid during the year, nothing.	
Taxes.....	823 15
Brokerage, commissions and agents.....	15,550 27
Salaries, office and other expenses.....	36,450 18
Total expenditures.....	52,823 60
V.—MISCELLANEOUS.	
Policies issued during the year, 582, amount.....	1,241,600 00
Policies terminated during the year, 54, amount.....	102,000 00
Policies outstanding at end of year, 528, amount.....	1,139,600 00

A G E N T S.

Geo. D. Rand, General Agent...Portland.	Isaiah S. Webb.....New Bridgton.
H. P. Crozier.....Portland.	Ellridge G. Osgood.....Fryeburg.
Augustus H. Ford.....Portland.	Lincoln H. Leighton.....Millbridge.

*The company has not furnished the amount of this item, nor has the estimate been yet made by Massachusetts Commissioner. The amount cannot vary much from sum received for premiums though some less.

METROPOLITAN LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1866. Capital stock \$200,000.

*JAMES R. DOW, *President*.ELIAS H. JONES, *Treasurer*.

I.—ASSETS.	
U. S. bonds.....	\$175,455 00
Other bonds.....	4,000 00
Premium notes or loans on policies in force.....	166,447 78
Deferred premiums and in process of collection, including agents' balances.....	431,215 05
Cash on hand.....	10,134 31
Other assets, including interest, stamps, reinsurance claims, bills receivable, furniture, &c.....	45,962 05
Total assets.....	833,914 19
II.—LIABILITIES.	
Losses adjusted but not due.....	18,500 00
Losses unadjusted as claimed.....	3,300 00
Amount required to reinsure outstanding risks or net value of same, at 4½ per cent.....	680,245 00
Unpaid dividends.....	11,532 00
All other liabilities.....	14,390 47
Total liabilities.....	727,967 47
Surplus of assets as regards policy-holders.....	105,946 72
III.—INCOME.	
Gross premiums received during the year in cash.....	300,181 72
Gross premiums received during the year by note.....	115,364 37
Interest, dividends and other earnings of assets.....	27,558 52
Total income.....	443,104 61
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	64,424 12
Dividends to stockholders.....	14,000 00
Taxes.....	2,947 17
Brokerage, commissions.....	84,011 65
Salaries, office and other expenses.....	73,190 11
Medical examiners' fees.....	18,446 75
Rents, home and branch offices.....	14,935 40
Postage, exchange and incidentals.....	16,924 10
Total expenditures.....	288,879 30
V.—MISCELLANEOUS.	
Policies issued during the year, 9,113, amount.....	11,078,199 00
Policies terminated during the year, 3,469, amount.....	4,985,630 00
Policies outstanding at end of year, 9,331, amount.....	13,335,108 00

AGENT—John B. Bradbury, Waterville.

* Deceased March, 1871.

MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1842. Mutual.

FREDERICK S. WINSTON, *President.*JOHN M. STUART, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$4,203,108 75
Other bonds and stocks.....	570,000 00
Market value of above in excess of cost.....	428,624 00
Mortgages of real estate.....	33,999,421 62
Real estate.....	945,383 07
Interest accrued.....	365,864 15
Deferred premiums and in process of collection, including agents' balances.....	1,344,618 44
Cash on hand and in Trust Company.....	2,608,910 74
Total assets.....	44,465,930 77
II.—LIABILITIES.	
Losses adjusted but not due.....	391,758 10
Losses unadjusted as claimed.....	63,000 00
Amount required to reinsure outstanding risks or net value of same...	41,108,179 80
Dividends due to policy-holders.....	56,095 35
Total liabilities.....	41,619,033 25
Surplus of assets as regards policy-holders.....	2,846,897 52
III.—INCOME.	
Gross premiums received during the year in cash.....	12,169,717 34
Gross premiums received during the year by note, none.	
Interest, dividends and other earnings of assets.....	2,477,772 68
Total income.....	14,647,490 02
IV.—EXPENDITURES.	
Losses and claims and matured endowments paid during the year.....	2,303,071 26
For surrendered policies.....	1,256,111 86
Annuities.....	16,302 18
Dividends to policy-holders.....	2,548,594 69
Taxes, including taxes on real estate.....	117,905 79
Brokerage, commissions and agents.....	725,066 72
Salaries, office and other expenses.....	509,603 67
Total expenditures.....	7,476,656 17
V.—MISCELLANEOUS.	
Policies issued during the year, 12,463, amount.....	33,458,217 00
Policies terminated during the year, 9,254, amount.....	27,943,788 09
Policies outstanding at end of year, 71,271, amount.....	222,423,254 00

AGENTS.

Henry H. Remington, General Agent, Portland.	J. F. Woods..... Farmington.
W. D. Little..... Portland.	Samuel R. Carter..... Paris Hill.
Alonzo Leavitt..... Alfred.	John M. Goodwin..... Biddeford.
Charles C. Norton..... Eastport.	Charles P. Wiggin..... Bangor.
W. H. Pillsbury..... Bucksport.	Joseph Wood..... Wiscasset.
H. C. Packard..... Readfield.	J. P. Fessenden..... Lewiston.
Manson Seavey..... Saco.	John W. Allen..... Portland.
L. S. Alexander..... Bath.	F. A. Wood, Jr..... Lebanon.
Benjamin Adams..... North Anson.	S. D. Wiggin..... Ellsworth.

MUTUAL BENEFIT LIFE INSURANCE COMPANY—NEWARK, N. J.

Incorporated in 1845. Mutual.

LEWIS C. GROVER, *President.*EDWARD A. STRONG, *Secretary.*

I.—ASSETS.	
U. S. and other bonds and securities.....	\$7,227,037 50
Mortgages of real estate.....	6,496,844 50
Real estate.....	143,189 84
Premium notes.....	6,775,092 97
Interest accrued.....	454,170 48
Deferred premiums and in process of collection, including agents' balances.....	398,862 87
Cash on hand.....	643,399 91
Other assets.....	1,460 17
Total assets.....	22,140,058 24
II.—LIABILITIES.	
Losses adjusted, but not due.....	166,750 00
Losses unadjusted as claimed.....	428,150 00
Amount required to reinsure outstanding risks or net value of same, 4 per cent.....	16,975,229 81
Dividends to policy-holders.....	2,861,917 31
Total liabilities.....	20,432,047 12
Surplus of assets as regards policy-holders.....	1,708,011 12
III.—INCOME.	
Gross premiums received during the year in cash.....	3,362,510 11
Gross premiums received during the year by note.....	2,241,927 73
Interest, dividends and other earnings of assets.....	1,252,357 83
Received from annuities.....	1,751 37
Total income.....	6,858,547 04
IV.—EXPENDITURES.	
Losses and claims paid during the year, cash.....	1,455,737 36
Losses and claims paid during the year by notes.....	302,453 19
Dividends to policy-holders by cash and notes.....	1,610,205 23
Taxes.....	93,418 97
Brokerage, commissions and agents.....	437,708 90
Salaries, office and other expenses.....	158,860 56
Medical examinations.....	25,204 20
Annuities.....	1,231 07
Total expenditures.....	4,084,819 48
V.—MISCELLANEOUS.	
Policies issued during the year, 3,731, amount.....	12,997,110 00
Policies terminated during the year, 2,976, amount.....	13,139,960 00
Policies outstanding at end of year, 37,298, amount.....	130,904,083 00

AGENTS.

Warren Sparrow, Gen'l Agt.....	Portland.	N. T. Boothby.....	Saco.
Daniel M. Howard.....	Bangor.	Obadiah Whittier.....	North Vienna.
Hiram K. Morrill.....	Gardiner.	Joseph B. Church.....	Hartland.
Nathaniel French.....	Auburn.		

LIFE INSURANCE COMPANIES.

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NATIONAL LIFE INSURANCE COMPANY—MONTPELIER, VT.

Incorporated in 1848. Mutual.

JULIUS Y. DEWEY, *President.*

GEORGE W. REED, *Treasurer.*

I.—ASSETS.	
Bonds and stocks.....	\$341,328 87
Mortgages of real estate.....	506,111 66
Real estate.....	12,040 64
Premium notes.....	40,524 58
Interest accrued.....	15,465 26
Deferred premiums and in process of collection, including agents' balances.....	49,785 77
Cash on hand.....	28,869 46
Other loans and assets.....	17,845 93
Total assets.....	1,011,972 17
II.—LIABILITIES.	
Losses adjusted but not due.....	4,000 00
Losses unadjusted as claimed.....	7,000 00
Amount required to reinsure outstanding risks or net value of same.....	690,133 48
Dividends.....	5,942 91
Total liabilities.....	707,076 39
Surplus of assets as regards policy-holders.....	304,895 78
III.—INCOME.	
Gross premiums received during the year in cash.....	182,328 20
Gross premiums received during the year by note.....	8,379 25
Interest, dividends and other earnings of assets.....	64,759 56
Total income.....	255,467 01
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	76,034 01
Dividends to policy-holders by cash and notes.....	36,787 69
Taxes.....	976 37
Brokerage, commissions and agents.....	17,885 36
Salaries, office and other expenses.....	18,648 91
Premium notes for dividends and surrendered policies.....	9,390 51
Total expenditures.....	159,722 85
V.—MISCELLANEOUS.	
Policies issued during the year, 876, amount.....	1,918,233 00
Policies terminated during the year, 323, amount.....	590,247 81
Policies outstanding at the end of year, 3,226, amount.....	6,109,326 29

GENERAL AGENTS.

Franklin M. Drew..... Augusta. | John B. Nealley South Berwick.

NATIONAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1863. Capital stock \$150,000.

EDWARD A. JONES, *President.*JOHN A. MORTIMORE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$32,725 00
Other bonds and stocks.....	93,140 00
Secured by collaterals.....	1,500 00
Premium notes.....	372,457 05
Interest accrued.....	16,711 65
Deferred premiums and in process of collection, including agents' bal- ances and premiums due.....	298,353 73
Cash on hand.....	41,656 56
Other assets.....	35,267 13
	891,811 12
Deduct for bad and doubtful debts.....	12,463 55
Total assets.....	879,347 57
II.—LIABILITIES.	
Losses unadjusted as claimed.....	20,000 00
Amount required to reinsure outstanding risks or net value of same....	620,000 00
Dividends.....	15,092 96
Accrued rent and miscellaneous.....	9,033 33
Loans.....	20,000 00
Total liabilities.....	684,126 29
Surplus of assets as regards policy-holders.....	195,221 28
III.—INCOME.	
Gross premiums received during the year in cash.....	315,848 49
Gross premiums received during the year by note.....	159,111 99
Interest, dividends and other earnings of assets.....	25,558 76
Received from other sources, rents, &c.....	11,334 48
Total income.....	511,853 72
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	100,840 81
Dividends to stockholders, 8 per cent.....	9,995 00
Interest.....	420 00
Taxes.....	8,089 03
Brokerage, commissions and agents.....	95,728 59
Salaries, office and other expenses.....	68,713 27
Medical examiner's fees.....	10,186 33
Profit and loss.....	12,463 55
Total expenditures.....	306,436 58
V.—MISCELLANEOUS.	
Policies issued during the year, 2,523, amount.....	3,908,766 00
Policies terminated during the year, 1,848, amount.....	3,352,430 00
Policies outstanding at end of year, 4,490, amount.....	9,032,028 00

GENERAL AGENTS.

James W. Hathaway.....	Bangor.	Daniel Gookin.....	Portland.
Joshua E. Jenks.....	Portland.		

NATIONAL LIFE INSURANCE COMPANY OF U. S. A.—WASHINGTON, D. C.

Incorporated in 1868. Capital stock \$1,000,000.

CLARENCE H. CLARK, *President.*

EMERSON W. PEET, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$550,600 93
Mortgages of real estate	339,366 70
Secured by collaterals	591,000 00
Interest accrued.....	11,354 32
Deferred premiums and in process of collection, including agents' bal- ances.....	127,708 00
Cash on hand.....	89,707 74
Interest and sundries.....	60,257 14
Total assets.....	1,769,994 83
II.—LIABILITIES.	
Losses adjusted but not due	15,000 00
Amount required to reinsure outstanding risks or net value of same at 6 per cent	807,389 00
Total liabilities.....	822,389 00
Surplus of assets as regards policy-holders.....	947,605 83
III.—INCOME.	
Gross premiums received during the year in cash.....	642,232 75
Interest and other earnings of assets.....	97,448 21
Total income.....	739,680 96
IV.—EXPENDITURES.	
Losses and claims paid during the year	125,426 95
Taxes.....	10,541 19
Brokerage, commissions and agents	104,361 54
Salaries, office and other expenses.....	82,399 27
Advertising.....	13,436 27
Reinsurance.....	17,080 40
Postage and exchange.....	8,721 26
Sundries.....	9,888 99
Total expenditures.....	371,855 87
V.—MISCELLANEOUS.	
Policies issued during the year, 3,865, amount.....	8,428,038 00
Policies terminated during the year, 2,823, amount	6,454,150 00
Policies outstanding at end of year, 7,259, amount.....	18,106,612 00

A GENTS.

T. V. Briggs	Calais.	A. C. Herrick	Hebron.
G. W. Berry.....	Rockland.	Philo Hersey	Belfast.
J. W. Freese	Bangor.	James A. Hall	Damariscotta.
W. W. Doan	Bangor.	E. J. Merrill	Farmington.
H. G. Fuller	Camden.	E. L. O. Adams	Portland.
William M. Harris.....	Auburn.	Leander Boothby.....	Bath.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY—BOSTON.

Incorporated in 1835. Mutual.

BENJAMIN F. STEVENS, *President.*JOSEPH M. GIBBENS, *Secretary.*

I.—ASSETS.	
U. S., State and city bonds.....	\$2,037,139 02
Other bonds and stocks.....	1,762,729 00
Mortgages of real estate.....	1,163,500 00
Secured by collaterals.....	393,512 90
Real estate.....	600,000 00
Premium notes and deferred premiums.....	2,729,204 41
Interest accrued and rents.....	118,966 06
Deferred premiums and in process of collection, including agents' balances.....	651,624 00
Cash on hand.....	228,806 27
Total assets.....	9,685,481 66
II.—LIABILITIES.	
Losses adjusted but not due.....	112,200 00
Amount required to reinsure outstanding risks or net value of same,	8,400,000 00
Distributions unpaid.....	94,650 14
Total liabilities.....	8,606,850 14
Surplus of assets as regards policy-holders.....	78,631 52
III.—INCOME.	
Gross premiums received during the year in cash.....	1,767,062 35
Gross premiums received during the year by note.....	941,527 96
Interest, dividends and other earnings of assets.....	509,302 87
Total income.....	3,217,893 18
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	708,000 00
Taxes, agents and other expenses.....	392,851 21
Premiums returned in cash and cancelled notes on surrendered policies..	417,903 98
Total expenditures.....	1,518,755 19
V.—MISCELLANEOUS.	
Policies issued during the year, 3,563, amount.....	8,979,301 00
Policies terminated during the year, 3,530, amount.....	10,048,120 00
Policies outstanding at end of year, 22,741, amount.....	67,868,057 00

A G E N T S .

James M. Palmer, Gen'l Agt.....	Portland.	George A. Dyer.....	Ellsworth.
John W. Munger & Son.....	Portland.	W. H. Pillsbury.....	Bucksport.
Samuel P. Johnson.....	Portland.	L. P. Babb.....	Eastport.
V. C. Tarbox.....	Bath.	W. F. Lord.....	Kennebunk.
C. M. Plummer.....	Bath.	S. S. Chapman.....	Kendall's Mills.
Henry D. & Herbert Fuller.....	Bangor.	B. F. Grant.....	Newport.
Thayer & Marston.....	Waterville.	C. C. Bangs.....	Phillips.
E. H. & G. W. Cochran.....	Rockland.	J. L. Parker.....	Dedham.
Thomas B. Emery.....	Belfast.	Obadiah Whittier.....	North Vienna.
George S. Hill.....	Exeter.	Hadley Fairfield.....	Houlton.
R. L. Harlow.....	Lewiston.	John S. Harvey.....	Portsmouth, N. H.
John D. Lincoln.....	Brunswick.		

NEW YORK LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1841. Mutual.

MORRIS FRANKLIN, *President.*WM. H. BEERS, *V. P. and Actuary.*

I.—ASSETS.	
U. S. bonds	\$2,446,227 50
Other bonds and stocks	1,816,122 00
Mortgages of real estate	6,415,830 00
Real estate	1,734,008 65
Premium notes or loans on policies	926,410 96
Interest accrued	65,600 23
Deferred premiums and in process of collection, including agents' balances	1,256,337 23
Cash on hand	1,217,981 13
Total assets	15,878,517 70
II.—LIABILITIES.	
Losses adjusted but not due	167,400 00
Losses unadjusted as claimed	150,558 00
Amount required to reinsure outstanding risks or net value of same	14,107,224 19
Return premiums	300,856 03
Total liabilities	14,726,038 22
Surplus of assets as regards policy-holders	1,152,479 48
III.—INCOME.	
Gross premiums received during the year in cash and by note	5,753,226 90
Interest, dividends and other earnings of assets	816,489 49
Total income	6,569,716 39
IV.—EXPENDITURES.	
Losses and claims paid during the year and annuities	1,809,570 83
Dividends to policy-holders by cash and notes	1,058,929 41
Taxes	32,675 09
Brokerage, commissions and agents	555,072 26
Salaries, office and other expenses	438,634 83
Reinsurance	24,297 19
Total expenditures	3,919,179 66
V.—MISCELLANEOUS.	
Policies issued during the year, 9,925, amount	27,141,994 84
Policies terminated during the year, 5,804, amount	17,907,548 07
Policies outstanding at end of year, 37,266, amount	111,355,358 57

AGENTS.

W. F. Morrill, Gen'l Agt	Portland.	John Goodell, Jr.	Bangor.
Freeland Howe	Norway.	L. T. Boothby	Waterville.
Wm. F. Garcelon	Lewiston.	J. A. Steadman	Nobleboro'.
Moses W. Farr	Augusta.	George J. Smith	Portland.
Henry S. Brown	Portland.	Oliver D. Pillsbury	Parsonsfield.
A. K. P. Smart	Dexter.	Ruel W. Soule	Phillips.
C. T. Greenleaf	Bath.	A. F. Hadley	West Eden.
E. C. Philbrick	Wisnasset.	Hallett W. Morton	Augusta.
Thomas B. Emery	Belfast.	L. J. Drake	Rockland.

NORTH AMERICA LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1862. Mutual.

W. D. MORGAN, *President.*H. C. MORGAN, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$212,550 00
Other bonds and stocks	19,342 50
Mortgages of real estate and interest accrued thereon	2,265,755 52
Secured by collaterals	3,300 00
Real estate	118,770 05
Premium loans and all other loans to policy-holders	951,562 62
Interest accrued on stocks	1,100 00
Deferred premiums and in process of collection, including agents' balances	1,079,679 87
Cash on hand	90,518 35
Other assets, rents, stamps, furniture, reinsurance, &c	333,334 10
Total assets	5,075,913 01
II.—LIABILITIES.	
Losses adjusted but not due	89,000 00
Losses unadjusted and reported	65,000 00
Amount required to reinsure outstanding risks or net value of same	4,512,431 00
Dividends	104,363 00
Total liabilities	4,770,794 00
Surplus of assets as regards policy-holders	305,119 01
III.—INCOME.	
Gross premiums received during the year in cash	1,471,809 50
Gross premiums received during the year by note	422,575 02
Interest, dividends and other earnings of assets	261,020 22
Received from premium loans	50,891 58
Received from sale of bonds and stocks, &c	580,706 81
Total income	2,787,003 13
IV.—EXPENDITURES.	
Losses and claims paid during the year	672,332 02
Dividends to stockholders	37,990 00
Dividends to policy-holders and retired capital stock	225,323 46
Taxes	38,174 89
Brokerage, commissions and agents	127,118 23
Salaries, office and other expenses	194,542 91
Total expenditures	1,295,481 51
V.—MISCELLANEOUS.	
Policies issued during the year, 3,899, amount	9,658,512 00
Policies terminated during the year, 2,984, amount	8,787,440 00
Policies outstanding at end of year, 12,922, amount	35,376,072 00

AGENTS.

Martin L. Stevens, General Agent, Portland.	E. H. Cass..... Bangor. Alonzo F. Harmon..... Portland.
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NORTHWESTERN MUTUAL LIFE INSURANCE CO.—MILWAUKEE, WIS.

Incorporated in 1857. Mutual.

JOHN H. VAN DYKE, *President.*

AUGUSTUS GAYLORD, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$129,900 00
Mortgages of real estate.....	3,795,285 16
Real estate.....	315,204 89
Premium notes	3,744,568 05
Interest accrued	194,991 27
Deferred premiums and in process of collection, including agents' bal- ances.....	749,260 71
Cash on hand.....	27,473 74
Bills receivable.....	29,527 14
Office furniture	5,555 52
Total assets.....	8,991,766 48
II.—LIABILITIES.	
Losses adjusted but not due.....	66,400 00
Losses unadjusted as claimed	20,000 00
Amount required to reinsure outstanding risks or net value of same, December 31, 1869.....	6,253,922 45
Dividends unpaid.....	1,321 39
Taxes estimated	25,000 00
Commissions accrued	5,700 00
Total liabilities.....	6,372,343 84
Surplus of assets as regards policy-holders	2,619,422 64
III.—INCOME.	
Gross premiums received during the year in cash.....	1,944,636 33
Gross premiums received during the year by note.....	1,265,026 38
Interest, dividends and other earnings of assets.....	460,707 36
Total income.....	3,670,370 07
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	774,761 97
Dividends to policy-holders by cash and notes.....	16,062 27
Taxes	41,613 61
Brokerage, commissions and agents	358,814 57
Salaries, office and other expenses.....	143,237 75
Total expenditures.....	1,334,490 17
V.—MISCELLANEOUS.	
Policies issued during the year, 7,781, amount.....	16,591,033 23
Policies terminated during the year, 4,773, amount.....	11,454,196 36
Policies outstanding at end of year, 35,107, amount.....	65,106,706 98

AGENTS.

Foster & Pickard, General Agents, Portland.	T. H. Wentworth.....	Bradford.
Lorenzo Oak.....	S. L. Weston.....	Harrison.
	Garland.	

PHENIX MUTUAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1851. Guaranteed capital stock \$16,000.

EDSON FESSENDEN, *President.*JAMES F. BURNS, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$543,511 00
Mortgages of real estate.....	1,670,750 00
Secured by collaterals and endorsements.....	23,788 00
Premium notes or bills receivable.....	3,063,361 40
Deferred premiums, including agents' balances and accrued interest.....	566,276 00
Cash on hand.....	203,282 80
Furniture.....	19,592 93
Total assets.....	6,090,562 13
II.—LIABILITIES.	
Losses adjusted but not due	117,900 00
Amount required to reinsure outstanding risks or net value of same at 4½ per cent.....	4,211,514 94
Total liabilities.....	4,329,414 94
Surplus of assets as regards policy-holders	1,761,147 19
III.—INCOME.	
Gross premiums received during the year in cash.....	1,732,924 52
Gross premiums received during the year by note	783,601 73
Interest, dividends and other earnings of assets	311,111 91
Total income.....	2,827,638 16
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	509,895 77
Dividends to stockholders.....	960 00
Dividends to policy-holders by cash and notes.....	498,751 14
Taxes	37,381 57
Brokerage, commissions and agents	278,369 91
Salaries, office and other expenses.....	121,152 17
Surrendered policies.....	18,403 80
Interests of agents in renewal commissions.....	114,000 00
Total expenditures.....	1,578,914 36
V.—MISCELLANEOUS.	
Policies issued during the year 9,065, amount.....	19,466,761 00
Policies terminated during the year, 5,942, amount	14,002,479 00
Policies outstanding at end of year, 24,576, amount.....	56,617,647 00

AGENTS.

Geo. A. Jones, General Agent... Portland.	George Getchell..... Wells Depot.
J. D. Warren..... Bangor.	John S. Kimball & Son..... Bangor.
Converse Purington..... Bowdoinham.	S. Wright Golding..... Calais.
Roscoe T. Green..... Otisfield.	Mellen G. Prentiss..... Foxcroft.

LIFE INSURANCE COMPANIES.

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PROVIDENT LIFE AND TRUST COMPANY—PHILADELPHIA.

Incorporated in 1865. Capital stock \$385,177 46.

SAMUEL R. SHIPLEY, *President.*

ROWLAND PARRY, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$361,704 25
Other bonds and stocks.....	78,990 00
Mortgages of real estate.....	130,914 81
Secured by collaterals.....	305,718 93
Real estate.....	31,000 00
Premium notes.....	100,632 29
Interest accrued.....	6,840 08
Deferred premiums and, in process of collection, including agents' bal- ances.....	102,934 40
Cash on hand.....	18,997 51
Rents due.....	514 58
Stationery and furniture.....	3,250 00
Total assets.....	1,141,496 85
II.—LIABILITIES.	
Losses adjusted but not due.....	12,000 00
Amount required to reinsure outstanding risks or net value of same....	729,000 00
Dividends.....	3,686 89
Rents.....	1,331 61
Total liabilities.....	746,018 50
Surplus of assets as regards policy-holders.....	395,478 35
III.—INCOME.	
Gross premiums received during the year, in cash.....	336,156 56
Gross premiums received during the year, by note.....	29,252 25
Interest, dividends and other earnings of assets.....	34,436 14
Received from rent.....	1,119 25
Gas.....	134 90
Total income.....	401,099 10
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	54,891 28
Dividends to policy-holders by cash and notes.....	51,568 85
Taxes.....	4,080 37
Brokerage, commissions and agents.....	41,106 89
Salaries, office and other expenses.....	35,635 31
Total expenditures.....	187,282 70
V.—MISCELLANEOUS.	
Policies issued during the year, 1,017, amount.....	2,610,910 00
Policies terminated during the year, 341, amount.....	895,635 00
Policies outstanding at end of the year, 3,264, amount.....	9,388,400 00

AGENT—Alpheus A. Gould, North Windham.

SECURITY LIFE INSURANCE AND ANNUITY COMPANY—NEW YORK.

Incorporated in 1862. Capital stock \$110,000.

ROBERT L. CASE, *President*.ISAAC H. ALLEN, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$391,900 00
Other bonds and stocks.....	43,500 00
Mortgages of real estate.....	13,500 00
Bills receivable for cash premiums.....	19,992 16
Premium notes and loans on policies in force.....	1,669,010 86
Interest accrued.....	19,549 80
Deferred premiums and in process of collection, including agents' balances.....	714,107 91
Cash on hand.....	52,054 69
Furniture, fixtures, etc.....	17,979 23
Due from other companies for reinsurance.....	23,336 73
Total assets.....	2,964,931 38
II.—LIABILITIES.	
Losses adjusted but not due.....	37,500 00
Losses unadjusted as claimed.....	5,000 00
Amount required to reinsure outstanding risks or net value of same.....	2,587,620 50
Other liabilities.....	2,250 83
Total liabilities.....	2,632,371 33
Surplus of assets as regards policy-holders.....	332,560 05
III.—INCOME.	
Gross premiums received during the year in cash.....	900,868 73
Gross premiums received during the year by note.....	575,534 24
Interest, dividends and other earnings of assets.....	109,752 69
Received from other sources.....	6,309 80
Total income.....	1,592,465 46
IV.—EXPENDITURES.	
Losses and claims paid during the year, cash.....	383,103 17
Dividends to stockholders, 12 per cent.....	12,935 00
Dividends to policy-holders by cash and notes.....	172,646 14
Taxes.....	12,288 88
Brokerage, commissions and agents.....	276,440 07
Salaries, office and other expenses.....	119,597 21
Paid to other companies for reinsurance.....	19,772 68
Paid for losses in notes.....	20,278 68
Total expenditures.....	1,017,061 26
V.—MISCELLANEOUS.	
Policies issued during the year, 5,324, amount.....	14,088,498 00
Policies terminated during the year, 3,876, amount.....	10,278,547 00
Policies outstanding at end of year, 14,803, amount.....	37,003,924 00

AGENT—Samuel B. Harmon, Lewiston.

STANDARD LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1867. Capital stock \$125,000.

JAMES L. DAWES, *President.*CHARLES W. OPDYKE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$118,157 18
Secured by collaterals.....	14,000 00
Premium loans.....	65,705 07
Interest accrued.....	456 38
Deferred premiums and in process of collection, including agents' balances.....	74,439 27
Cash on hand.....	4,767 60
Other assets.....	7,037 84
Total assets.....	284,563 34
II.—LIABILITIES.	
Losses adjusted but not due.....	7,500 00
Amount required to reinsure outstanding risks or net value of same....	158,045 89
Dividends.....	175 00
Salaries and accrued rent.....	1,346 71
Other liabilities.....	268 22
Total liabilities.....	167,335 82
Surplus of assets as regards policy-holders.....	117,227 52
III.—INCOME.	
Gross premiums received during the year in cash.....	81,275 32
Interest, dividends and other earnings of assets.....	9,990 91
Premium loans.....	33,663 75
Total income.....	124,929 98
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	16,390 28
Taxes.....	975 01
Brokerage, commissions and agents.....	19,005 31
Salaries, office and other expenses.....	31,029 29
Total expenditures.....	67,399 89
V.—MISCELLANEOUS.	
Policies issued during the year, 940, amount.....	1,477,900 00
Policies terminated during the year, 784, amount.....	1,413,900 00
Policies outstanding at end of year, 1,463, amount.....	2,933,603 00

A G E N T S.

Charles E. Lane.....	Brooks.	M. A. Crocker.....	Dixmont.
P. S. Weymouth.....	Sangerville.	J. H. Rich.....	Pittsfield.
S. W. Johnson.....	Jackson.	M. W. Newbert.....	China.
G. P. Herrick.....	China.		

STATE MUTUAL LIFE ASSURANCE COMPANY—WORCESTER, MASS.

Incorporated in 1844. Mutual.

ISAAC DAVIS, *President.*CLARENDON HARRIS, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$281,565 00
Bank stock.....	165,125 25
Mortgages of real estate.....	87,375 00
Secured by collaterals.....	7,200 00
Real estate.....	53,035 87
Personal notes.....	17,250 00
Loans to States and towns.....	466,000 00
Interest accrued.....	5,000 00
Deferred premiums and in process of collection, including agents' balances.....	40,670 63
Cash on hand.....	18,450 09
Total assets.....	1,141,671 84
II.—LIABILITIES.	
Losses adjusted but not due.....	18,000 00
Amount required to reinsure outstanding risks or net value of same...	984,372 71
Other liabilities, dividends unpaid.....	10,332 58
Total liabilities.....	1,012,705 29
Surplus of assets as regards policy-holders.....	128,966 55
III.—INCOME.	
Gross premiums received during the year in cash.....	156,178 05
Gross premiums received during the year by note.....	14,172 60
Interest, dividends and other earnings of assets.....	71,408 41
Total income in cash.....	241,759 06
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	44,172 26
Dividends to policy-holders in cash.....	58,360 38
Brokerage, commissions and agents.....	10,384 54
Salaries, office and other expenses and taxes.....	16,577 29
Total expenditures.....	129,494 47
V.—MISCELLANEOUS.	
Policies issued during the year, 333, amount.....	598,000 00
Policies terminated during the year, 140, amount.....	274,700 00
Policies outstanding at end of year, 3,357, amount.....	6,142,860 00

AGENT—John L. Tenney, Skowhegan.

TRAVELERS' INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1863. Capital stock \$500,000.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

LIFE DEPARTMENT.

I.—ASSETS.	
Bonds and stocks	\$225,350 00
Mortgages of real estate	309,900 00
Interest accrued	13,197 56
Deferred premiums and in process of collection, including agents' balances	118,651 49
Cash on hand	70,703 13
Total assets, Life Department	737,802 18
" Accident Department	830,241 03
	1,568,043 21
II.—LIABILITIES.	
Losses adjusted but not due	9,000 00
Losses unadjusted as claimed	2,000 00
Amount required to reinsure outstanding risks or net value of same ..	778,867 94
Reinsurance account	517 31
Total liabilities, Life Department	790,385 25
" Accident Department	219,694 18
	1,010,079 43
Surplus of assets as regards policy-holders	557,963 78
Surplus of assets as regards stockholders	57,963 78
III.—INCOME.	
Gross premiums received during the year in cash	338,814 73
Interest, dividends and other earnings of assets	38,040 61
Total income	376,855 34
IV.—EXPENDITURES.	
Losses and claims paid during the year	67,090 87
Taxes	758 70
Brokerage, commissions and agents	37,804 13
Salaries, office and other expenses	41,113 72
Total expenditures	146,767 42
V.—MISCELLANEOUS.	
Policies issued during the year, 2,665, amount	4,613,918 00
Policies terminated during the year, 1,524, amount	2,832,801 00
Policies outstanding at end of year, 5,846, amount	11,340,676 00

The company does an *Accident* as well as *Life* business, the statistics of which will be found in their appropriate place. Though the two departments are kept distinct in their operations, yet the assets are jointly holden for all the liabilities of the company, and are consequently so treated in this Report.

A G E N T S .

Andrew J. Chase, Gen. Agent. Portland.	William P. Wadsworth Bath.
T. H. Dinsmore Skowhegan.	David Cargill Augusta.
William D. Little & Co. Portland.	H. K. Morrill Gardiner.
Loring & Thurston Portland.	Freeland Howe Norway.
Milliken & Allen Saco.	D. M. Howard Bangor.
C. F. Dunlap Lewiston.	Chadwick & Hammatt Bangor.

TRAVELERS' INSURANCE COMPANY—(CONTINUED.)

AGENTS.

A. S. Luce	Belfast.	T. H. B. Pierce	Newport.
H. G. Fuller	Camden.	George C. Burgess	Portland.
Charles P. Redman	Waldoborough.	J. P. Cilley	Rockland.
J. H. Bradford	Houlton.	E. H. & G. W. Cochran	Rockland.
J. F. Robinson	Lincoln.	M. W. Farr	Augusta.
Etta B. Hutchings	Minot.	Daniel V. B. Ormsby	Farmington.
George W. Swett	South Windham.	L. D. Sawtelle	Riverside, Vassalboro'.

UNION MUTUAL LIFE INSURANCE COMPANY—AUGUSTA, ME.

Incorporated in 1848. Mutual.

HENRY CROCKER, *President.*WHITING H. HOLLISTER, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$116,907 50
Other bonds	102,200 00
Mortgages of real estate	2,361,192 72
Secured by collaterals	13,316 44
Real estate	4,400 00
Premium notes	2,017,626 25
Interest accrued	140,967 00
Deferred premiums and in process of collection, including agents' balances	354,937 00
Cash on hand	120,310 45
Bills receivable	39,251 45
Leger balances	24,124 46
Total assets	5,295,233 27
II.—LIABILITIES.	
Losses adjusted but not due	51,400 00
Amount required to reinsure outstanding risks or net value of same	4,600,901 36
Total liabilities	4,652,301 36
Surplus of assets as regards policy-holders	642,931 91
III.—INCOME.	
Gross premiums received during the year in cash	1,018,951 21
Gross premiums received during the year by note	536,724 00
Interest, dividends and other earnings of assets	272,563 00
Total income	1,828,238 21
IV.—EXPENDITURES.	
Losses and claims paid during the year	417,840 19
Dividends to policy-holders by cash and notes	394,570 88
Taxes	14,522 87
Brokerage, commissions and agents	139,723 61
Salaries, office and other expenses	94,425 94
Endowment matured	1,000 00
Total expenditures	1,062,083 49
V.—MISCELLANEOUS.	
Policies issued during the year, 4,612, amount	10,878,530 00
Policies terminated during the year, 2,037, amount	4,918,405 00
Policies outstanding at end of year, 15,852, amount	36,008,360 00

UNION MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

AGENTS.

Joseph H. Williams.....	Augusta.	Luke H. Whitney.....	Portland.
Augustus Bailey.....	Gardiner.	Cyrus S. Stevens.....	Oldtown.
John W. Eaton.....	Livermore.	Albion F. Watson.....	North Fayette.
David W. Chapman.....	Newcastle.	Cox & Field.....	Belfast.

UNIVERSAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1865. Capital stock \$200,000.

WILLIAM WALKER, *President.*

JOHN H. BEWLEY, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$178,200 00
Other bonds and stocks.....	86,272 50
Mortgages of real estate.....	101,500 00
Real estate.....	3,500 00
Premium notes or loans.....	82,288 10
Deferred premiums and in process of collection, including agents' bal- ances.....	251,230 21
Cash, cash loans and accrued interest.....	101,163 07
Other assets.....	47,450 18
Total assets.....	851,604 06
II.—LIABILITIES.	
Losses adjusted but not due.....	25,000 00
Amount required to reinsure outstanding risks or net value of same....	597,683 20
Total liabilities.....	622,683 20
Surplus of assets as regards policy-holders.....	228,920 86
III.—INCOME.	
Gross premiums received during the year in cash... ..	451,414 46
Interest, dividends and other earnings of assets.....	39,294 42
Received from other sources.....	40 00
Total income.....	490,748 88
IV.—EXPENDITURES.	
Losses paid during the year.....	157,615 75
Paid for surrendered, lapsed and purchased policies.....	51,727 31
Dividends to stockholders.....	15,265 85
Taxes.....	6,603 28
Brokerage, commissions and agents.....	95,964 14
Salaries, office and other expenses.....	57,697 69
Medical examinations.....	6,293 00
Total expenditures.....	391,167 02
V.—MISCELLANEOUS.	
Policies issued during the year, 2,304, amount.....	6,175,965 00
Policies terminated during the year, 2,052, amount.....	5,023,383 00
Policies outstanding at end of year, 4,492, amount.....	11,087,309 00

AGENT—E. H. C. Hooper, Biddeford.

WASHINGTON LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1860. Capital stock \$125,000.

CYRUS CURTIS, *President.*WILLIAM HAXTON, *Secretary.*

I.—ASSETS.	
U. S. bonds at cost.....	\$494,453 50
Other bonds and stocks.....	256,526 63
Market value of stocks in excess of cost.....	25,932 37
Mortgages of real estate.....	1,021,529 87
Secured by collaterals.....	27,474 25
Premium notes and loans on policies.....	103,141 41
Interest accrued.....	11,323 72
Deferred premiums and in process of collection, including agents' bal- ances.....	222,899 38
Cash on hand and in Trust Company on interest.....	316,067 28
Total assets.....	2,479,348 41
II.—LIABILITIES.	
Losses adjusted but not due.....	28,000 00
Amount required to reinsure outstanding risks or net value of same...	1,920,093 01
Other liabilities.....	4,420 58
Total liabilities.....	1,952,513 59
Surplus of assets as regards policy-holders.....	526,834 82
III.—INCOME.	
Gross premiums received during the year in cash.....	1,084,653 33
Interest, dividends and other earnings of assets.....	107,423 21
Total income.....	1,192,076 54
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	273,979 55
Dividends to stockholders.....	10,620 31
Taxes.....	10,976 58
Brokerage, commissions and agents.....	103,279 44
Salaries, office and other expenses.....	136,597 75
Other expenditures.....	155,648 39
Total expenditures.....	691,102 02
V.—MISCELLANEOUS.	
Policies issued during the year, 3,435, amount.....	7,173,175 00
Policies terminated during the year, 4,341, amount.....	8,620,000 00
Policies outstanding at end of year, 11,233, amount.....	25,677,405 00

GENERAL AGENT—Daniel H. Teague, Lewiston.

ACCIDENT INSURANCE COMPANIES

DOING BUSINESS IN

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M A I N E .

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1870.



ACCIDENT INSURANCE COMPANIES.

RAILWAY PASSENGERS' ASSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1865. Capital stock \$298,000.

JAMES G. BATTERSON, *President.*

C. D. PALMER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$100,066 50
Other bonds and stocks	229,500 50
Mortgages of real estate.....	41,500 00
Agents' balances.....	10,000 00
Cash on hand.....	37,236 07
Total assets.....	418,303 07
II.—LIABILITIES.	
Losses contested.....	38,000 00
Losses unadjusted as claimed.....	18,000 00
Amount required to reinsure outstanding risks or net value of same estimated.....	15,000 00
Salaries.....	1,600 00
Rent.....	650 00
Printing.....	500 00
Total liabilities.....	73,750 00
Surplus of assets as regards policy-holders	334,553 07
Surplus of assets as regards stockholders	36,553 07
III.—INCOME.	
Gross premiums received during the year in cash.....	157,889 89
Interest, dividends and other earnings of assets.....	23,893 36
Total income.....	181,783 25
IV.—EXPENDITURES.	
Losses and claims paid during the year	31,567 15
Dividends to stockholders.....	30,480 00
Taxes	5,118 59
Brokerage, commissions and agents	45,887 16
Salaries, office and other expenses.....	52,412 10
Total expenditures.....	165,465 00
V.—MISCELLANEOUS.	
Policies issued during the year	473,670,000 00
Policies outstanding at end of year.....	1,315,750 00

AGENTS.

Joseph Littlefield..... Auburn.	Phillip Coombs..... Bangor.
David Cargill..... Augusta.	D. M. Howard..... Bangor.

RAILWAY PASSENGERS' ASSURANCE COMPANY—(CONTINUED.)

AGENTS.

T. H. Smith.....	Bangor.	W. D. Little & Co.....	Portland.
Wm. P. Wadsworth.....	Bath.	Andrew Chase.....	Portland.
Samuel G. Sewall.....	Bath.	Henry P. Wood.....	Portland.
R. Small & Son.....	Biddeford.	Milliken & Allen.....	Saco.
G. W. F. Chamberlin.....	Carmel.	L. T. Boothby.....	Waterville.
M. W. Clark.....	Danville Junction.	E. C. Lowe.....	Waterville.
George Hamilton.....	Dexter.	Coombs Brothers.....	Bangor.
D. V. B. Ormsby.....	Farmington.	E. P. Hill.....	Bucksport.
C. F. Dunlap.....	Lewiston.	H. K. Morrill.....	Gardiner.
John Given.....	Lewiston.	B. Lawrence, Jr.....	Gardiner.
Teague & Garcelon.....	Lewiston.	Samuel B. Carter.....	Paris.
H. A. Williams.....	Monmouth.	D. H. Blanchard.....	Portland.
Freeland Howe.....	Norway.	T. H. Dinsmore.....	Skowhegan.
W. Davis.....	Portland.	B. J. Eaton.....	Skowhegan.
J. E. Jenks.....	Portland.		

TRAVELERS' INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1863. Capital stock \$500,000. See Life Department.

JAMES G. BATTERSON, *President*.RODNEY DENNIS, *Secretary*.

ACCIDENT DEPARTMENT.

I.—ASSETS.		
U. S. bonds.....		\$346,895 00
Other bonds and stocks.....		329,025 00
Mortgages of real estate.....		21,704 00
Interest accrued.....		3,385 83
Premiums in process of collection, including agents' balances.....		54,985 11
Cash on hand.....		63,342 19
Furniture and fixtures, (cost \$40,396.26).....		10,000 00
Non-resident tax.....		903 90
Total assets, Accident Department.....		830,241 03
“ Life Department.....		737,802 18
		1,568,043 21
II.—LIABILITIES.		
Losses adjusted but not due.....		12,100 00
Losses unadjusted as claimed.....		54,000 00
Amount required to reinsure outstanding risks or net value of same.....		150,325 37
Other liabilities, salaries and rent.....		3,268 81
Total liabilities, Accident Department.....		219,694 18
“ Life Department.....		790,385 25
		1,010,079 43
Surplus of assets as regards policy-holders.....		557,963 78
Surplus of assets as regards stockholders.....		57,963 78
III.—INCOME.		
Gross premiums received during the year in cash.....		521,710 30
Interest, dividends and other earnings of assets.....		49,120 11
Received from rents.....		2,843 32
Total income.....		573,673 73

TRAVELERS' INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year	\$174,169 88
Dividends to stockholders.....	50,000 00
Taxes	13,000 27
Brokerage, commissions and agents	118,995 38
Salaries, office and other expenses	226,381 34
Total expenditures.....	582,546 87
V.—MISCELLANEOUS.	
Policies issued during the year, 29,359, amount.....	81,233,700 00
Policies terminated during the year, 26,539, amount	91,656,815 00
Policies outstanding at end of the year, 29,048 amount.....	56,601,016 00

The company does a Life business also, the statistics of which will be found in their appropriate place on page 141, to which reference is made for list of agents.



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