

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEARS

1871-72.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1872.

FOURTH ANNUAL REPORT

OF

INSURANCE,

OF THE

STATE OF MAINE.

JANUARY 1, 1872.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1872.



REPORT.

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

The Commissioner of Insurance has the honor to make the following Report of the doings of his Department, during the last current year, in obedience to the provisions of the statute :

The companies doing business of insurance of different kinds in this State during the year ending December 31, 1871, are as follows, viz :

Domestic Companies.

One Mutual Life Company.

Three Stock Marine Companies.

Three Stock Fire-Marine Companies.

Two Mutual Marine Companies.

Thirty-six Mutual Fire Companies, of which twenty-two are town companies.

Foreign Companies.

Forty-four Life Companies.

Sixty-seven Fire and Fire-Marine Companies.

One Accident Company.

No exclusive Marine Company of another State has applied for admission.

The ROCKLAND FIRE AND MARINE INSURANCE COMPANY of Rockland, after a most successful course of business for twenty years, having come to the limit of its charter has voted to withdraw from business and divide its effects. Another Company under a similar name has been incorporated at the recent session of the Legislature, and proposes at once to organize and enter upon business in the same city.

The BANGOR INSURANCE COMPANY, incorporated at the last session of the Legislature, organized with a voted capital of \$300,000. One-fourth of the capital having been paid in agreeably to their charter, the company commenced business on the 20th day of April, 1872.

The following is a list of the several DOMESTIC Companies doing business in the State during the year :

LIFE.

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

MARINE.

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

FIRE-MARINE, STOCK.

Eastern..... Bangor.	Union..... Bangor.
National..... 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.	Warren..... Warren.
Harpswell..... Harpswell.	Waterford..... Waterford.
Harrison..... Harrison.	Waterville..... Waterville.
Hope..... Hope.	Wells..... Wells.
Jay..... Jay.	W. Bangor and Hermon..... Hermon.
Kennebunk..... Kennebunk.	Wilton..... Wilton.
Lovel..... Lovel.	Windham..... Windham.
Monmouth..... Monmouth.	Woolwich..... Woolwich.

The following is a list of the several FOREIGN Insurance Companies licensed to do business prior to January 1, 1872 :

FIRE AND FIRE-MARINE.

Ætna..... Hartford.	Buffalo Fire and Marine..... Buffalo.
Agricultural..... Watertown, N. Y.	Commerce..... Albany.
Alemannia..... Cleveland.	Connecticut Fire..... Hartford.
Amazon..... Cincinnati.	Continental..... New York.
American Fire..... Philadelphia.	Excelsior Fire..... New York.
Andes..... Cincinnati.	Exchange..... Boston.
Astor..... New York.	Exchange Fire..... New York.
Atlantic Fire..... Brooklyn.	Firemans Fund..... San Francisco.
Atlantic Fire and Marine..... Providence.	First National Fire..... Worcester.
Bay State Fire..... Worcester.	Franklin Fire..... Philadelphia.

FIRE AND FIRE-MARINE—(Continued.)

Hanover Fire	New York.	North American Fire.....	New York.
Hartford Fire.....	Hartford.	North British and Mercantile....	England.
Hide and Leather.....	Boston.	Norwich Fire.....	Norwich.
Holyoke Mutual Fire.....	Salem.	Pacific.....	San Francisco.
Home.....	Columbus.	Peoples'.....	San Francisco.
Home.....	New York.	Peoples' Fire.....	Worcester.
Howard Fire.....	Boston.	Phenix.....	Brooklyn.
Howard.....	New York.	Phenix.....	Hartford.
Imperial.....	England.	Providence Washington.....	Providence.
Independent.....	Boston.	Putnam Fire.....	Hartford.
Ins. Co. of North America ..	Philadelphia.	Queen.....	England.
International.....	New York.	Quincy Mutual Fire.....	Quincy.
Lamar.....	New York.	Republic Fire.....	New York.
Liverpool and London and Globe.	England.	Roger Williams.....	Providence.
Lorillard Fire.....	New York.	Royal.....	England.
Manhattan.....	New York.	Security.....	New York.
Manufacturers'.....	Boston.	Springfield Fire and Marine..	Springfield.
Market Fire.....	New York.	Traders and Mechanics.....	Lowell.
Merchants'.....	Hartford.	Triumph.....	Cincinnati.
Merchants'.....	Providence.	Union Fire.....	Baltimore.
Narragansett Fire and Marine.	Providence.	Union.....	San Francisco.
National.....	Boston.	Washington.....	New York.
North American Fire.....	Boston.	Westchester.....	New Rochelle.
North American Fire.....	Hartford.		

LIFE.

Ætna.....	Hartford.	Merchants'.....	New York.
American Popular.....	New York.	Mutual Benefit.....	Newark.
Asbury.....	New York.	Mutual.....	New York.
Brooklyn.....	New York.	National.....	New York.
Charter Oak.....	Hartford.	National, U. S. A.....	Washington.
Connecticut General.....	Hartford.	National.....	Montpelier.
Connecticut Mutual.....	Hartford.	National Capitol.....	Washington.
Continental.....	Hartford.	New England Mutual.....	Boston.
Continental.....	New York.	New Jersey Mutual.....	Newark.
Economical Mutnal.....	Providence.	New York.....	New York.
Empire Mutual.....	New York.	North America.....	New York.
Equitable.....	New York.	Northwestern Mutual.....	Milwaukee.
Globe Mutual.....	New York.	Phoenix Mutual.....	Hartford.
Guardian Mutual.....	New York.	Provident Life and Trust.....	New York.
Hahemann.....	Cleveland.	Republic.....	Chicago.
Home.....	Brooklyn.	Security Life and Annuity....	New York.
Homoeopathic Mutual.....	New York.	State Mutual.....	Worcester.
Hope Mutual.....	New York.	Travelers'.....	Hartford.
John Hancock Mutual.....	Boston.	United States.....	New York.
Life Association of America ..	St. Louis.	Universal.....	New York.
Manhattan.....	New York.	Washington.....	New York.
Massachusetts Mutual.....	Springfield.	Widows' and Orphans' Benefit..	New York.

ACCIDENT.

Railway Passengers'.....	Hartford.	Travelers' (Life & Accident)	Hartford.
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Since the close of the last year the following other companies have been licensed, viz :

FIRE AND FIRE-MARINE.

Commercial Union	England.	National Fire.....	New York.
Equitable Fire and Marine....	Providence.	Newport Fire and Marine.....	Newport.
German.....	Erie, Pa.	Orient.....	Hartford.
Hoffman	New York.	Pennsylvania Fire	Philadelphia.
Market.....	New York.	St. Nicholas	New York.
National Fire.....	Hartford.	Williamsburg City	Brooklyn.

LIFE.

Eclectic Life.....	New York.	Reserve Mutual Life.....	New York.
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Of the companies thus admitted, the following were so crippled by the disastrous fire at Chicago on October 9th last *as to be obliged to suspend business, and make no report :

Astor Fire.....	New York.	Market Fire	New York.
Atlantic Fire.....	Brooklyn.	Merchants'.....	Hartford.
Atlantic Fire and Marine.....	Providence.	North American Fire	Hartford.
Buffalo Fire and Marine	Buffalo.	North American Fire.....	New York.
Connecticut Fire.....	Hartford.	Norwich.....	Norwich.
Excelsior Fire	New York.	Peoples'.....	San Francisco.
Hide and Leather	Boston.	Providence Washington	Providence.
Independent	Boston.	Putnam Fire.....	Hartford.
Lamar	New York.	Roger Williams	Providence.
Lorillard Fire.....	New York.	Security.....	New York.
Manhattan.....	New York.	Washington.....	New York.

The PACIFIC of San Francisco reinsured its risks in the LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY and withdrew. The UNION FIRE INSURANCE COMPANY of Baltimore also withdrew, and neither of those companies report.

The CONNECTICUT FIRE INSURANCE COMPANY after its suspension, compromised with its creditors, and with a new paid up capital of \$500,000 has again entered upon business under its old charter, and is still at work in this State.

The ATLANTIC FIRE AND MARINE INSURANCE COMPANY of Providence, having after its suspension made an adjustment with its creditors, whereby their indebtedness has been discharged, have entered again upon business with a new paid up capital of \$200,000, and resumed in this State under their old license.

The HAHNEMANN LIFE INSURANCE COMPANY of Cleveland, after receiving its license in this State, reinsured its risks in the REPUBLIC LIFE INSURANCE COMPANY of Chicago, and retired from business.

The WIDOWS' AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY was admitted near the close of the year, and soon after was consolidated with the MUTUAL PROTECTION LIFE ASSURANCE SOCIETY,

under the name of the RESERVE MUTUAL LIFE INSURANCE COMPANY, whose annual statement will be found in its order. The Company reports no business done in Maine during the year.

All the other companies licensed and admitted as above named, are still doing business in this State.

INSURANCE BUSINESS IN MAINE.

In accordance with the plan thus far adopted in this State, the Commissioner has called upon the companies for the statistics of business done here during the year, and they have responded thereto. This information is regarded as very important, and it is believed should be called for by those having the charge of insurance in the various States. The relative advantages of different fields of business, the general character of risks in different localities, and other local facts, have a most important bearing, not only on the desirableness of different places for insurance work, but also in determining the costs or premiums for doing it.

Every place has its relative hazard of every kind, and this can only be determined by a careful watching of the statistics afforded. A compilation of these over a longer or shorter space of time will inevitably result in information of the most useful character to the public, and to all companies whose good or ill luck is dependent on the uncertainties of the future. Observation teaches that in all large communities there is ever a marked distinction between different portions or places in them, in every particular of a contingent character. While sickness and accident, and early death characterize one town or county, health and long life are equally the characteristics of another; while one such locality is the frequent scene of conflagration, another of the same external appearance passes years and decades without an alarm. The reasons for these disparities are patent and need no illustration. The moral hazard, so very important in all kinds of insurance, varies vastly between communities but little removed in space from each other, and so of those manifold peculiarities bearing upon the health and vitality of neighboring localities. Every State has more or less of a climate, natural and moral, distinguishing it from every other, and all bearing more or less directly upon the different hazards which insurance companies assume. It is a matter of surprise that so little has been done by them to note these facts, and act from them. Is there no difference bearing on the great question

of vitality important to a life insurance company, between the climate of Maine on the one side, where four score and ten years of life are not uncommon and a century is often reached, and Louisiana on the other, where old age is found at half that number of years? Is there no difference worth noting between life on the Atlantic sea-board, and that on the prairies of the West, or the Pacific slope? And yet, so little attention has been paid to this important subject, that when this Department first sought for the information four years ago, the most frequent answer was, that no separation was made of risks as to locality, and even now the excuse is offered that the questions are waived by the Commissioners of New York and Massachusetts, and other States.

The Commissioner has, however, been persistent in seeking the information in regard to this State, and the result is given in the following tables. The following summary gives a bird's-eye view of the result for 1871 :

I.—FIRE.

Foreign Companies.

Amount of policies underwritten.....	\$48,063,332 00
Premiums received.....	644,257 18
Losses paid.....	221,253 53

Domestic Stock Companies.

Amount underwritten.....	6,163,710 00
Premiums received.....	89,748 18
Losses paid.....	49,859 81

Mutual Fire Companies.

Total amount insured.....	21,110,177 00
Losses paid.....	41,501 07

II.—MARINE.

Foreign Companies.

Risks underwritten.....	444,553 00
Premiums received.....	11,146 01
Losses paid.....	3,766 17

Domestic Companies.

Risks underwritten.....	15,263,166 00
Premiums received.....	522,755 89
Losses paid.....	358,684 47

III.—LIFE.

Companies doing business in Maine—44.

Policies issued in 1871.....	3,647.....	\$4,820,356 00
Policies outstanding Dec. 31... 15,275.....		26,819,641 00
Premiums received.....		1,142,084 93
Losses and claims paid.....		216,680 70

IV.—ACCIDENT.

Premiums received.....		12,561 19
Losses paid.....		6,814 55

In marine insurance, in addition to the incorporated companies doing business in this State, there have been at work through the year two vigorous companies of "The Lloyds," voluntary associations, not amenable to this Department. These associations have kindly favored the Commission with the following statistics of their business for the year, those of the Maine Lloyds, however, embracing a small part done in other States :

PORTLAND LLOYDS—Portland.

Risks underwritten.....		\$2,218,111 00
Premiums received.....	?	36,372 38
Losses paid.....		4,124 73

MAINE LLOYDS—Bangor.

Risks underwritten, about.....		3,000,000 00
Premiums received.....		123,153 82
Losses paid.....		39,797 95

These figures added to those above given, present the following results of marine insurance in this State during the past year, viz :

Whole amount of risks underwritten in the State by Foreign Companies.....		\$444,553 00
Whole amount of risks underwritten in the State by Domestic Companies, about.....		20,481,277 00
Premiums received by Foreign Companies.....		11,146 01
Premiums received by Domestic Companies.....		682,282 09
Losses paid by Foreign Companies.....		3,766 17
Losses paid by Domestic Companies.....		402,607 15

It is noticeable how large a portion of all MARINE risks are thus secured to our own companies. It is not, however, to be overlooked that many vessels and cargoes are insured out of the State, where part owners or agents reside, the figures of which this Department has no means of ascertaining.

It is to be remarked with reference to FIRE risks, that Maine has been during the year one of the best of all fields for the working of insurance, the losses being only $34\frac{1}{3}$ per cent. of premiums received by all foreign companies. The success of the Maine companies was less favorable, the ratio of losses to premiums being $55\frac{1}{2}$ per cent. Both combined give the ratio of 36.9 of losses to premiums, and a little less than $\frac{1}{2}$ per cent. ratio of losses to risks.

TABLE "A,"

Showing the Fire Business of Insurance Companies in Maine
during the year 1871.

Foreign Companies.

NAME OF COMPANY.	Location.	Risks taken.	Premiums received.	Losses paid.
Ætna	Hartford	\$10,236,745	\$123,847 94	\$64,766 91
Agricultural	Watertown, N. Y.	933,650	2,782 62	2,072 50
Alemannia Fire	Cleveland	32,100	319 62	800 00
Amazon	Cincinnati	75,233	1,297 75	393 33
American Fire	Philadelphia	169,775	1,590 87	.....
Andes	Cincinnati	1,069,569	17,933 82	2,000 00
Bay State	Worcester	843,096	13,516 54	3,378 75
Commerce Fire	Albany	376,925	3,692 28	4,500 00
Commercial Union	London	237,700	2,518 25	.....
Continental	New York	970,962	7,034 93	1,004 00
Exchange	Boston	593,784	6,492 52	40 00
Exchange Fire	New York	6,500	105 00	.....
Fireman's Fund	San Francisco	312,867	3,013 56	523 16
First National Fire	Worcester .....	.....	6,606 15	4,995 08
Franklin Fire	Philadelphia	3,170,876	41,642 83	7,105 22
Hanover Fire	New York	1,011,345	12,117 53	5,188 26
Hartford Fire	Hartford .....	.....	77,482 00	27,396 00
Hoffman Fire	New York	144,200	1,815 34	.....
Holyoke Mutual Fire	Salem	841,360	9,217 02	3,814 00
Home	Columbus	305,000	3,613 46	.....
Home	New York	6,048,961	64,692 73	21,361 87
Howard Fire	Boston	86,735	752 35	.....
Howard	New York	204,600	1,402 70	199 75
Imperial	London	784,365	9,201 52	168 55
Ins. Co. of North America ..	Philadelphia	1,521,681	14,357 89	2,161 01
International	New York	526,560	3,711 61	2,705 00
Liverpool, London and Globe	London	569,875	6,227 43	2,302 99
Manufacturers'	Boston	1,112,975	9,901 22	2,438 65
Merchants'	Providence	726,540	9,702 68	15,624 24
Narragansett	Providence	745,488	12,078 05	6,659 52
National	Boston	1,191,761	14,413 27	7,366 03
National Fire	New York	104,850	751 90	140 00
North American Fire	Boston	164,750	1,626 27	.....
North British and Mercantile	Edinburg & London	2,348,664	27,158 95	1,028 87
Peoples'	Worcester	872,053	12,007 51	1,020 00
Phoenix	Brooklyn	1,011,325	13,070 74	4,395 95
Phoenix	Hartford	2,858,119	30,909 19	5,352 88
Queen	Liverpool	862,525	10,471 66	4,980 03
Quincy	Quincy	169,985	2,589 31	1,083 50
Republic Fire	New York	68,200	1,242 25	452 00
Royal	Liverpool	1,099,925	16,350 38	7,221 07
Springfield	Springfield	2,689,198	33,720 20	3,871 63
Traders and Mechanics'	Lewell	260,134	3,553 68	1,387 50
Triumph	Cincinnati	80,100	1,609 25	500 00
Union	San Francisco	231,876	1,977 89	875 28
Westchester	New Rochelle	400,600	4,136 52	.....
Total		48,063,332	644,257 18	221,253 53
Domestic Companies.				
Eastern	Bangor	1,529,820	20,711 36	6,522 49
National	Bangor	1,994,580	32,146 66	9,409 58
Union	Bangor	2,639,310	36,890 16	33,927 74
Total		6,163,710	89,748 18	49,859 81
Aggregate		54,226,042	734,005 36	271,113 34

Abstract of Mutual Fire Insurance Companies in Maine, 1871.

NAME OF COMPANY.	Amount of Risks.	Losses.
Bangor	\$2,413,877	\$7,988 89
Brunswick Farmers*	147,600	50 00
Casco*	58,250	.....
Cumberland*	159,204	400 00
Danville*	128,223	.....
Eastport	474,685	.....
Eliot and Kittery	659,452	25 00
Falmouth*	220,112	.....
Fayette*	50,025	.....
Fryeburg	84,967	.....
Gorham Farmers*	123,291	.....
Harpswell*	129,587	.....
Harrison*	70,000	65 00
Hope*	24,688	.....
Jay*	97,620	.....
Kennebunk	234,500	25 00
Lovel*	39,145	.....
Monmouth	3,444,796	3,711 00
North Yarmouth*	228,359	.....
Norway	136,135	500 00
Otisfield*	91,000	.....
Penobscot	3,742,318	18,210 66
Piscataquis	1,130,995	1,200 00
Saco	723,719	1,347 50
Sidney*	136,840	.....
Somerset	2,346,440	1,870 75
Thomaston	1,219,170	1,211 00
Union Farmers*	53,000	.....
Warren*	50,504	.....
Waterford*	36,990	.....
Waterville	1,850,795	4,296 27
Wells	414,810	600 00
West Bangor and Hermon*	28,140	.....
Wilton*	108,608	.....
Windham*	176,382	.....
Woolwich*	75,950	.....
	21,110,177	41,501 07

* Town companies.

TABLE "B,"

Showing the Marine Business of Insurance Companies done in Maine during the year 1871.

Foreign Companies.

NAME OF COMPANY.	Location.	Risks taken.	Premiums received.	Losses paid.
Narragansett	Providence	\$244,675	\$8,844 63	\$3,443 10
Phenix	Brooklyn	199,878	2,301 38	323 07
		444,553	11,146 01	3,766 17

Domestic Companies.

Boothbay Mutual Fishing...	Boothbay	175,985	.....	.....
Eastern	Bangor	2,552,924	90,866 73	59,909 68
Maine Mutual	Bangor	1,124,853	.....	.....
Merchants' Marine.....	Bangor	2,669,976	103,229 96	86,696 66
National	Bangor	2,003,995	57,093 78	12,982 35
Ocean	Portland	2,197,163	65,769 05	41,673 98
Rockland.....	Rockland	1,523,549	88,868 98	62,838 11
Union	Bangor	3,014,721	116,927 39	94,588 69
		15,263,166	522,755 89	358,684 47

TABLE "C,"

Showing the Business of Life Insurance Companies in Maine in 1871.

NAME OF COMPANY.	LOCATION.	RISKS DURING YEAR.		RISKS AT END OF YEAR.		PREMIUMS.	LOSSES.
		Number.	Amount.	Number.	Amount.		
Ætna.....	Hartford.....	297	\$359,618	1,113	\$1,903,240	\$97,921 20	\$15,930 70
American Popular.....	New York.....	21	32,000	21	32,000	494 73	.....
Asbury.....	New York.....	75	97,675	135	167,252	3,416 89	.....
Brooklyn.....	New York.....	10	20,000	.....	.....	1,359 80	.....
Charter Oak.....	Hartford.....	232	270,200	901	1,356,200	68,724 32	6,550 00
Connecticut General.....	Hartford.....	7	6,500	14	28,500	974 97	.....
Connecticut Mutual.....	Hartford.....	94	180,350	1,801	3,733,704	179,249 00	32,600 00
Continental.....	Hartford.....	59	62,700	445	570,350	13,497 97	10,000 00
Continental.....	New York.....	796	922,251	1,228	1,552,896	74,875 61	5,000 00
Economical.....	Providence.....	6	4,180	81	154,881	2,094 90	2,000 00
Empire.....	New York.....	49	.....	191	.....	8,706 50	11,900 00
Equitable.....	New York.....	55	110,500	378	763,775	27,011 00	14,000 00
Globe.....	New York.....	6	9,500	7	11,500	403 85	.....
Guardian.....	New York.....	23	36,500	59	92,000	4,016 85	3,000 00
Home.....	New York.....	13	14 000	52	54,500	1,561 97	.....
Homœopathic.....	New York.....	20	22,500	19	26,500	1,115 59	.....
Hope.....	New York.....	1	3,000	9	12,000	296 92	.....
John Hancock.....	Boston.....	11	26,700	.....	.....	4,401 70	2,000 00
Life Association of America.....	St. Louis.....	3	3,000	3	3,000	94 68	.....
Manhattan.....	New York.....	.....	.....	.....	.....	1,029 43	.....
Massachusetts Mutual.....	Springfield.....	75	123,500	677	1,198,874	49,678 26	10,000 00
Merchants'.....	New York.....	56	97,100	77	135,600	4,965 51	1,000 00
Mutual Benefit.....	Newark.....	43	106,900	1,247	3,990,400	53,491 38	18,000 00
Mutual Life.....	New York.....	207	322,790	1,326	2,100,170	108,265 19	17,500 00
National.....	New York.....	164	199,000	438	508,000	38,419 28	8,500 00
National of U. S. A.....	Washington.....	14	11,796	97	138,296	14,454 06	.....
National.....	Montpelier.....	12	21,000	51	94,700	2,442 22	.....
National Capitol.....	Washington.....	23	28,000	22	27,000	518 34	.....
New England.....	Boston.....	166	273,500	1,019	2,423,190	162,638 24	21,000 00

New Jersey Mutual	Newark						
New York	New York	44	75,600	861	1,482,635	89,666 93	17,000 00
North American	New York	59	75,799	227	382,499	15,004 10	
Northwestern	Milwaukee	2	2,000	57	70,900	3,250 81	3,000 00
Phoenix	Hartford	519	623,733	664	907,433	27,439 44	100 00
Provident Life and Trust	New York	10	6,948	60	63,332	4,424 89	
Republic	Chicago			137	174,625		
Security	New York	72	88,900	128	163,900	6,948 07	
State	Worcester	1	1,000			200 00	
Travelers'	Hartford	201	266,366	502	810,069	22,200 66	4,100 00
Union	Augusta	164	257,500	817	1,365,020	34,992 31	10,500 00
United States	New York	10	15,000	9	14,000	345 59	
Universal	New York	26	35,750	128	201,200	9,603 42	2,000 00
Washington	New York	22	39,000	74	105,500	1,888 35	1,000 00
Total		3,647	4,820,356	15,275	26,819,641	1,142,084 93	216,680 70

TABLE "D,"

Showing the Accident Business done in Maine in 1871.

NAME OF COMPANY.	LOCATION.	RISKS DURING YEAR.		RISKS AT END OF YEAR		PREMIUMS.	LOSSES.
		Number.	Amount.	Number.	Amount.		
Railway Passengers'	Hartford					\$1,293 10	\$3,500 00
Travellers'	Hartford	697	\$1,772,600	721	\$1,704,000	11,268 09	3,314 55
Total						12,561 19	6,814 55

BROKERS.

Under the provisions of the Insurance Law the Commissioner is authorized to license persons as BROKERS, with power to negotiate contracts of insurance for others and place risks with any companies authorized to do business in this State. The following persons have been licensed under this provision, viz :

C. W. Boynton.....	Detroit.
Albion P. Weeks.....	China, Weeks' Mills.
Spaulding & Stuart.....	Richmond.
James Cyphers.....	St. Albans.
Charles W. Ford.....	Portland.
J. & T. W. Barrett.....	Canaan.
T. H. Dinsmore.....	Skowhegan.
William F. Lord.....	Kennebunk.
Ezra Winslow.....	New Portland.
M. B. Sears.....	Winthrop.
J. E. Dow & J. S. Palmer.....	Portland.
William M. Safford.....	Litchfield.
Leston D. Sawtelle.....	Vassalborough.
Nahum Thurston.....	Union.
Sanford Howard.....	Hope.
Nathan Bowler.....	Liberty.
Isaac W. Patten.....	Bangor.
Andrew J. Erskine.....	Rockland.
Ryan & Kelsey.....	Portland.
George W. Bowler.....	Liberty.
Isaac Libbey.....	Bradford.
John W. Munger & Son.....	Portland.
T. O. Winslow.....	Portland.
George Taber & Son.....	Vassalborough.
H. C. Packard.....	Readfield.
George H. McKechnie.....	Alton.
Augustus Bailey.....	Gardiner.
Reuben Fenderson.....	Farmington.
L. A. Bowler.....	Palermo.

ABSTRACTS OF COMPANY STATEMENTS.

Forming a part of this Report will be found abstracts of the statements made to this Department by the several companies licensed to do business in this State, and not withdrawn prior to January 1, 1872. Several of the companies licensed after that date have also made statements, and for the purpose of giving the fullest information respecting all the companies working here, their abstracts are also given. The agents of such are added, so as to render the most complete information on the subject up to the time this Report goes to press.

In reference to the abstracts of *life* companies, it is to be remarked that they are made somewhat different from the plan heretofore adopted by this Department and all others, and in more strict accordance with the recommendations and reports of the National Insurance Convention. The design has been pursued of so presenting the figures of the companies' statements as to make as nearly as possible an accurate show of their substantial condition in all matters of their assets and liabilities, by giving to each item its proper place and value in the general exhibit. "Agents' balances," which are more generally little else than uncollected premiums in their hands at the end of the year, are made to stand aside from the column of recognized assets to meet the calls of policy-holders. Were such "balances" as likely to be paid as "premiums in course of collection" in fire companies, the former like the latter might with great degree of propriety be added in with the reliable assets. But when long and uniform experience teaches the lesson that by far the largest part of such "balances" avail nothing, but are swallowed up by "lapsed" and "not taken" policies, the item is regarded as of far too uncertain a character to be relied upon, as of value to meet company liabilities.

A similar course of remark is to be made of that other item, "*deferred premiums*," which makes so important a part of many companies' assets. There is not "enough" of it in any essential characteristic to entitle it to the name. It is simply a *credit* to which the company is entitled, to offset so much of the *debit* with which it stands charged in the "valuation" of its policy liabilities. As an "asset" it entirely disappears in the following abstracts, and finds its place with other uncollected premiums in the "office" and "in agents' hands," *minus* the "loading" in reduction of the

reinsurance liability; or in other words, it is made to assume its true place and character as a "credit," and not an "asset."

There being but a single Life Insurance Company incorporated by this State, the Union Mutual of Augusta, its report will be found in its order among other life companies doing business here.

FRAUDULENT LOSSES AND CLAIMS.

The frequent recurrence of suspicious cases of loss, both among fire and marine risks, seems to call for additional measures of precaution. That incendiarism and fraud are often the producing cause of such losses, both on sea and land, there is too alarming an amount of evidence to deny. And that this principally grows out of the fraudulent desire of the owner to secure the advantage of his policy is equally apparent. The subject is one which addresses itself both to insurers and the public generally. In looking for a remedy the first call seems to be made upon insurance companies to exercise greater caution in the taking of risks, strictly acting on the only safe rule to be adopted in such cases, that "the insured should never make money by a loss. The contract should never be so arranged that under any set of circumstances it would be profitable to the insured to meet with disaster."

In the zeal and close competition for business, companies are too apt to commit another fault in the too speedy adjustment and payment of losses, and in the promises and assurances which they hold out to that end. The slight benefit to be derived from the credit of paying a loss a few days earlier than their legal obligation dictates, is a poor compensation for the additional risks which such a reputation brings to the company, by attracting that class of customers from whom fraudulent losses come. Much safer and better to have the credit of paying all honest claims when due, free from quibbles and technicalities, even though accompanied by the additional reputation of requiring a careful scrutiny of all claims. No honest man will object to such a scrutiny, or to the necessary delay to secure it, and if any one objects, the moral hazard of his case is too great to render the risk desirable.

It is believed legislation may do something towards remedying the evil spoken of, in addition to the preventions now existing by the pains and penalties of the criminal code. In cases of death

by railroad accident or by violence, our present law provides for an immediate inquest to examine into the causes of the catastrophe, and our law further provides for similar inquests when, in cases of fire, complaint is made under oath charging some particular person with having criminally caused it. It is suggested that further provision be made by law, requiring an inquest in every case of fire to be made into the causes of it, under the charge of certain persons to be designated, promptly and rigidly, without waiting until suspicion and facts shall be sufficiently developed to justify a complainant to make oath to his belief. The present precautions altogether defeat the object of the law. For while the case is developing itself sufficiently to fix suspicion, the distinctive marks, as well as the memory of witnesses, become effaced, so that after weeks and months of delay have elapsed in preparing for court, no certain evidence is to be had. What seems to be wanted is, immediately upon a disaster, a suitable authority should be present at the scene to investigate both its natural and moral features, with power to interrogate any and all persons under oath, as to their knowledge of the cause, as is done in cases of railroad disasters and other cases of violence resulting in death. The particulars of the proposed remedy are not here attempted, but merely to make the general suggestion as worthy the legislative consideration. In marine disasters a similar remedy may be also applicable, to a certain extent, but not general. Companies may do much to prevent one great cause of loss arising from double insurance improperly and fraudulently procured in different parts of the same country or in different countries, by such an interchange of information, by means of a common correspondent or agent, as will lead to a prompt exposure of any attempt of the kind.

In all the cases now mentioned it is believed the precautions suggested will result in a great diminution of the attempts which would otherwise be made to defraud insurers and endanger the safety of the public.

EXTRAORDINARY EVENTS.

The past year has been signalized by three great events affecting the matter of insurance, each of which by itself is hardly equalled by any occurrences of the kind ever before happening, and concurrently are without parallel in history.

The burning of Chicago is one which in amount of property

destroyed and in extent of its ravages over human habitations and places of business is paralleled only by the great conflagration of London two centuries ago and the more recent self destruction of Moscow in the presence of its invader.

The simultaneous flooding by fire of the vast fields of the great Northwest, in the extent and fierceness of its rage over a populated territory, is another event such as no history reveals.

The almost contemporaneous destruction of the Arctic fleet of whalers is another occurrence of the same exceptional character.

Viewed in the bearing which these phenomena have on the subject of insurance, which view alone justifies their mention here, they have each a vast importance. They come in to disarrange all the apparent laws of average and order which are so implicitly relied upon, and to teach a higher rule that those laws are only true, absolutely, as they involve the widest scope of time and space, and are based on data gathered from the broadest expanse of both.

The lessons which these great calamities teach demand our especial heed and study. The happening of an eclipse or other great natural phenomenon will cause the astronomer and man of science to visit the remotest part of the earth to view it, if so be the circle of science may be thereby extended or knowledge increased. So too, under the shadow of these great disasters, or rather by the light of these great burnings, it behooves all to study the lessons they teach.

Prominent among these lessons inculcated by the destruction of Chicago are the laws of construction applicable to the erection of buildings in cities and villages or large towns. The style and manner of building, in a word, its architecture as bearing on the idea of safety, its ornamentation and protection, but most especially its material, are matters of gravest importance. Never could severer rebuke be administered against all unnecessary exposure from inflammable materials used in the work of construction. Fancy must give place to security. But it is not here that the lesson ends. The sudden transformation of solid walls of granite and marble into mere blinding dust, forced forward by the gale only to add confusion to the disaster—that back wall of brick which with a few buckets of water withstood the fury of the flames and stayed their progress in one direction, while hundreds of front walls of iron and marble went down before them like grass—these and other like incidents of the conflagration teach lessons not to

be overlooked. The necessity of ample provision for the extinguishment of fire, perfectly protected in every hazard, so as by no possibility to be subject to the general contagion, is another of the lessons given us to learn; and connected with this is demonstrated the wisdom of towns and cities making ample provision for the supply of water to meet the contingencies of fire, and thus save those costly conflagrations, which in a few hours may assess a ten-fold expense upon them as a punishment, instead of the blessing which Providence had placed it in their power to enjoy at a far cheaper rate. The greater cheapness of insurance and freedom from alarm in a city thus secured from danger are of themselves most important items for consideration to say nothing of the thousand other benefits of a sanitary and moral as well as business character.

Bearing more particularly or exclusively upon this subject is a consideration of the relative fortunes of the companies involved in disasters of the kind now considered. In Chicago, as in all the great conflagrations which from time to time have been suffered in this country, the domestic or local companies of the place have almost uniformly failed to afford the guarantees which their policies have promised. And too common has been the same result upon companies foreign to the locality. In both cases the caution is, as it were, burned into the very vitals of the business against the reckless accumulation of risks by any company in any one locality or within the same possible exposure. Nor does this self-evident lesson stop here. What is taught further is a more cautious judgment of what is of that character. A more intelligent and wider scope of view must be taken, one which sets aside as of no particular importance the mere intervening of streets or squares or even streams of water, much less blocks of buildings, as having anything of certainty in them to limit destruction or put an end to the devastations of an angry flame.

The superiority of large companies, with an extensive field of operation, and thus comparatively little at risk in any one locality, is readily seen. The rebuke is administered by a higher than human authority against weak companies venturing out with small means and capable of bearing so little of unexpected rebuffs in the great business of assuming the misfortunes of others. It is only such as can by the extent of their range take in enough of the world's good and evil fortunes to ensure an average of the whole, that can count with any confidence upon coming out safely

in such an assumption. The admonition is a timely one, especially when so great a passion exists to form new companies. Greater caution in this respect must be exercised, and if companies will not do it customers must. No where is strength more essentially demanded and weakness censured, and no where does the latter come to be so nearly a crime. A higher tone of morals is needed, which shall stamp as a misdemeanor worthy of severest condemnation the attempt of any body of men to palm themselves off upon the trusting public as capable of bearing others' burthens, when weakness is their great characteristic and dividends their sole object of thought. A policy holder has a right to feel absolutely safe to the extent of his policy, and there is no excuse for weakness and failure of the company. Unlike other kinds of business, its business is to assume the risks which the insured does not feel able to do, and when that assumption is made without the strength requisite for the undertaking, a wrong is done for which there is no apology.

REINSURANCE FUND OF FIRE COMPANIES.

In view of the events now discussed, it may be questioned whether the tests of solvency and responsibility now applied to fire companies are the correct ones. That they are reliable is completely disproved by the sad history now before us, not only of the recent conflagration, but of every other large conflagration that has visited our great cities. The rule of requiring a reserve equal to 50 per cent. of the premiums actually received on outstanding risks, which is now generally adopted as the test, is based on the presumption that on the average the policies existing at any time have half their terms expired, and therefore the premiums are half earned. It also presupposes that the judgment of the companies and agents in apportioning the premium to the hazard is absolutely correct, and the measure perfect,—and that the risks of any company on hand at the time are sufficiently numerous and separated to afford a fair general average. With reference to a large portion of the companies, all these presumptions are unauthorized, and to the same degree unreliable. The rule, applied to the smaller companies especially, and to all companies in some degree, fails to give them sufficient strength to meet any extraordinary or unusual calamity, and hence failure in such cases is too frequently the inevitable result.

A more just and safer rule would seem to require that all premiums should be pledged to the protection of the policy during its entire existence, as the risk is a unit, and the premium is equally so. There can be but one destruction of the insured property, and no part of the premium can be said to be earned until the hazard of that destruction is entirely past. The man who has a wager upon a future event, as a closely contested election, or a race, can hardly be more boastful as the goal is *approached*; it is only as it is successfully *reached* that the prize is won. It has been justly remarked, that the contract of insurance is but a "bet" in which the insurer wagers a hundred to one, more or less, that there will be no fire. The stockholder could with no propriety give up half "the stakes" at any point in the strife. If by escape of time the policy grew less in amount, like the gross expenses of a man's support for life, this might justify a surrender of a part of the security, but while the whole liability remains, the liability of paying for any loss which may happen during the term, the security should remain unimpaired. A creditor can hardly be asked with any justice to relinquish or reduce his security merely because pay day is approaching. There is in reality no distinction in principle in this respect between fire and marine risks, where in the latter case the rule now contended for has been uniformly adopted, and with the happiest results. The sad marine catastrophe above mentioned, where thirty-three ships of the Arctic fleet were almost simultaneously destroyed without a cent's loss of insurance, is a remarkable fact attesting the virtue of the principle now invoked, especially when it is considered that almost that entire loss fell upon the few companies of the single city of New Bedford.

The whole subject is one which calls loudly for reform; to prevent, if possible, the sad results of failure now so inseparably consequent upon every great disaster insured against. Unless something of the kind can be done, insurance in a great measure becomes a mere mockery, a word without meaning, a delusion and a snare.

DEFECTS OF LIFE INSURANCE.

In the last Annual Report of this Department, allusion was made to the great number of lapsed and forfeited policies suffered under the present system of life insurance. The history of previous years was given, showing that the entire experience

of all the companies doing business in Maine, gave only 8.57 per cent. of all amounts insured from the first as maturing by death. The figures of the two past years only add to the enormity of this result. Thus the whole number of policies which terminated during the year 1870 in companies reporting to the New York department, was 149,909, amounting to \$401,171,745, of which by death, only 6,541, amounting to \$20,065,099, or 5 per cent. in amount, and 4.37 per cent. in number. During the last year, the whole number of policies terminated in companies reporting to this Department, being the same, though not so numerous as to New York, is 135,419, amounting to \$365,838,198, of which by death, 6,050, amounting to \$19,184,762, or 5.27 per cent. in amount, and 4.47 per cent. in number. Another fact of still more impressive importance is, that during the last year, the results of which have just been given, the entire number of new policies issued was only 157,622, amounting to \$383,591,917; thus scarcely more than holding their own in the struggles of the year.

If in populating a new country the ingoers met almost an equal number coming out and abandoning the enterprise, the former might well conclude that there was something indigenous to the territory which forbid its successful settlement, and rendered it undesirable as a place of residence. Do not the figures now presented point a similar warning?

It has been said that the past year was a "hard one" for life insurance. This is but repeating the lesson which the figures now given teach. The year, however, has not necessarily been one unfavorable to the success of the companies over and above the average years of a man's life, but on the contrary, very much more favorable. No panics have disturbed either the trade or the industry of the country. Labor has found ample employ and unusually remunerative prices, and no average year has found the mass of the people more in the enjoyment of the means of comfortable living. It thus becomes a very important question for the companies to solve, why the state of things now presented exists, and to devise ways and means to escape the result to which their fatal tendency leads.

The fickleness of human character may in a considerable degree account for much of this great backsliding, but what is it that gives this feature its peculiar activity on this subject? In judging of the causes at work, it is to be recollected that the figures given present a view only of such as have entered the lists and

gone back. How many more from the same causes have been prevented from enlisting at all no human knowledge can determine. If so many *desert*, how many more have been kept back from *volunteering*? The writer does not affect to know or explain the causes of so great a defection; this being left for wiser and more interested parties. It is, however, too plain to admit of doubt, that at the foundation of this great revolting lies a disappointment at the results. Having deliberately and voluntarily enlisted, so many would not go back unless the result was greatly different from their anticipation.

The whole subject of life insurance is a mystery, even to the wisest, and it is to be regretted that there are those, not a few, who willingly and designedly take advantage of this ignorance to impose upon the community the most extravagant and untruthful representations respecting the subject. Here, it is apprehended, is one of the principal causes of the defection in question. Men are unduly influenced by false representations of the advantages of the system, its expenses and final benefits, and when experience has brought home to them the actual truth, lapse or cheap surrender is suffered rather than a longer perseverance. Nor is the fault in this particular with the canvassers alone. The system itself is remarkably well framed to admit of this seductive influence and success. The most extravagant promises are authorized by the companies to operate upon the credulity and even the avarice of the public to invest money in the purchase of policies, on terms that can by no possibility end otherwise than in disappointment and disgust. Chief among these means of deception adopted more or less by all companies, is that vastly important one of

“ Dividends ” to Policy-holders.

No other single point has half the importance with this alone. Upon it are based the wildest notions and the most extravagant assumptions. The great variety of policies growing out of the manipulation of this subject, all calculated more or less, to seduce and lead astray, is as it were almost infinite, suited to every condition of man's wishes, and to almost every phase of his needs and circumstances. The ingenuity of companies and actuaries seems to have been tested to its utmost, and with great success, to hunt out some new mode of presenting this attractive subject, and invent new schemes for securing captives. Some are boldly advertised to be, independent of the insurance payment at death,

not only self supporting, but as rendering a rich annual income to the holder, as the best of investments during the future years of his life, promises which carry upon their face, it would seem, their own refutation, but yet are actually found leading multitudes astray. All such may be put down as sure victims of "lapse" as soon as their eyes are opened to the fact of their deception.

There are no "profits" to be divided, no "dividends of earnings" to be made in the business of life insurance among policy holders. The business is not of a character such as can admit of either. Corporations of different kinds, having a capital stock to earn a profit by its working, may divide their annual profits among their stockholders. But policy holders have no such working capital laid up for them; their companies have no money to divide or use, save such as comes directly from the policy holders' pockets, and if a "dividend" is made it is only a return to their pockets of a part of what has been previously taken from them.

By the very terms of the obligation under which a life insurance company does business it is bound perpetually to keep on hand, well invested, a fund, constantly increasing, sufficient in the aggregate at all times to meet their policies at death. The measure of this fund is fixed, and is known as the "reserve," being the sum required to be *reserved* for the purpose named. The amount of this "reserve" is determined by strict mathematical rule, and is such a sum as increased by the annual premiums to be paid and interest on the accumulation shall be sufficient to pay the gross amount of policies and expenses. The interest or earnings of the funds accumulated are thus all pledged or hypothecated to the "reserve" for the payment of the policy at its maturity, and the company has no right to use it for any other purpose or divide it among policy holders. If any excess of earnings is found after setting aside what the legal rate requires, it belongs to the fund for payment of losses and expenses. Few companies, however, have any such considerable excess.

A practice has prevailed for companies to charge as premium annually a large sum or per centage over and above the actual cost, which excess the companies to a greater or less extent repay at some future time and dignify the repayment by the name of "dividend." The sum thus repaid has, however, no claim to any such cognomen and is all a delusion. It is merely a return to the owner of a part of the excess previously taken from his own pocket when he purchased his policy or had it renewed. And it

is only *a part*, inasmuch as a deduction has been made from the excess for the expense of its own collection. It is in fact as if one should sell for a dollar an article of fifty cents' value and receive back afterwards twenty-five cents for a "dividend." The railroad company and innkeeper who should charge double fare to their customers in advance and pay back one-half the surplus afterwards have an equal claim to credit for paying a rich "dividend" on their investments.

The extent to which this practice has gone may be seen by the actual figures of the last year's experience. The whole amount of premiums received by companies reporting to the New York department was about \$96,000,000, losses paid about \$21,500,000, and "dividends" to policy holders about \$22,000,000, thus showing a larger amount paid for "dividends" than losses, and almost one-fourth as much paid back to policy holders as received, and this too after reserving in all cases an ample margin to meet all contingencies and paying out large commissions on the collection of the sums thus repaid.

The evil arising from this cause, as already suggested, demands a remedy, and the remedy is very simple and plain. Call things by their right names, sell the article for what it is worth, call for no excessive considerations and thus make necessary no repayments. The great laws of mortality are capable of being so well known that the nature of the risks can be almost as certainly determined before they are taken as after they are terminated, and though perfect safety requires a margin for security, yet a comparatively small percentage is sufficient and all else may be omitted. The business of life insurance may thus be simplified, rendered cheaper, and made more certain of success. The chances for deception and misunderstanding will thus in a great measure be removed and lapses reduced in number, while those who come will more surely "come to stay."

The truth should be thoroughly understood by the community that life insurance is only desirable in view of one's own death, as he may wish to provide for those dependent upon him. As a speculation or investment it should never be contracted independent of that consideration. Endowment policies even, for the party's own enjoyment at a given age, without reference to earlier death, are far less profitable and certain than the savings bank and less desirable. And where inducements of a different character are held out and promises of rich investments, the promise carries

on its face either a gross deception or a gambling principle. The fortunate holder of a prize lottery ticket, or he who "wins the pool" at cards, may get back his money paid and a very large percentage of excess in the way of "profit," if he may please call it so, and so may the fortunate holder of a "Tontine" policy, who by his fifteen or twenty years' endurance outlives others of his class to share all their excessive payments as well as his own and all their lapses beside. The one "bets" on cards, the other on his long life.

But when a man's situation in life is such that in case of death his dependent family may suffer for that support which he now gives, it can be hardly regarded other than his religious duty to provide against the fatal contingency by the purchase of a sufficient policy to meet it. A little economy in annual expenditure will readily afford the means, while the blessings of a home made happy to widow and orphans by the timely provision may be anticipated as a rich reward for the extra exertion or self-denial which this may cost.

PREMIUM RATES.

Another evil closely connected with this subject is believed to be the rule generally adopted regulating the assessment of premiums on life risks. Tables showing the expectation of life which as a mass individuals have by the great law of average, at any given age, are made the absolute rule and measure of premiums which the insured must annually pay for his policy. Other questions are propounded to determine the fact of acceptance of the risk, but that fact being favorably settled, the life tables furnish the only rule of charge. The mere statement of the proposition would seem sufficient to fix the absurdity of the rule.

In fire and marine risks the age of the building or vessel is but one, and usually an unimportant item, to determine either the desirability of the risk or the terms of its acceptance. A score of other considerations force themselves on the insurer. The quality of the thing, its construction, use, exposure, locality, and other manifold moral and physical features, and especially its susceptibility to the hazard insured against, all come in to add weight or lightness to the scale of price.

The human body, by its delicacy of machinery and different exposures and manifold greater dangers than any which environ the house or ship, has also manifold more criteria entering into the consideration of its nature as a risk for the insurer, both moral

and physical. Loss to the insurer may come from any one of a thousand dangers, and when it is considered that age has so little to do with the day or usual cause of man's death it is hardly conceivable why this single criterion should have been selected as affording the only test of charge. His ancestral proclivities, his own habits and propensities, his occupation and residence, his stature and other corporeal characteristics and his thousand other physical and physiological features, all come in to make up the being which addresses itself to the eye and judgment of the insurer: Why cast all these away to use in their stead the average of *other* people's ages at death to determine his hazard? If the proposed has the virtues of a long-lived ancestry, habits of temperance and industry, freedom from destructive vices and practices, he should most surely have the benefit of those virtues which so certainly ensure him a long life. If on the contrary he has an ancestry of a different character, or is himself a creature of lust and intemperance in any of their stages, yet not so far developed as to lead to his rejection, the insurance company can not justly take upon itself the curse which the Divine law has so surely stamped upon his being. No greater injustice can be done than to make the two sleep on the same Procrustean bed of judgment, framed according to the average of the two. The strong pillars of the one's life can not justly be scored down to add strength to the weakness of the other's.

The conclusions of a general average are never rightly used except in their application to masses of facts in the aggregate. When these facts come to be individualized and considered separately, the average must be abandoned. The very idea of "average" carries with it the refutation of any right to use its results in judging of individual cases, for every item of the average mass may differ from the average conclusion. This necessarily implies individual facts of divers kinds, and assimilates the whole by a middle line for certain practical purposes only. The railway track in its level course is the average of the surface over which it passes. Would one seek out the individual points of that surface he would find one in the deep ravine, and the other on the hill top. The business man's assets, especially in insolvency, are very uniformly stated in gross as worth an average per cent. of their cost or *par*. This average, however, gives no indication of the value of the individual items, a part of them being "worth their face," and others "nothing." An illustration more in point is

afforded by the facts of fire insurance. The average fire premium is about one per cent. of the risk; but except as an average to judge of the company's entire liability this fact is of no value, as when individual facts are examined one risk is taken at one-fifth of one per cent., while others are taken at five per cent., or even more. So in life insurance, the average of men's lives in mass at any given age is shown by the tables of mortality. These are indispensable to form a correct judgment of the mass of risks which the company has assumed, and to establish the general line of safety in the cost of premiums. In fire risks there must be an aggregate of premium charge over the average of one per cent. as great as there is below in order to safety on the whole. And so of life insurance. The tables must establish the "average line," around which the premiums as it were revolve, and thus furnish the guide or rule. But when applied to individuals, the particular measure to be meted out is as variant as the risks of fire or the value of the insolvent's assets. While one life may be pronounced "par," another has no claim to be regarded by the insurer as any better than "zero."

In any light in which the subject is viewed from our standpoint, the present mode of casting premiums in life insurance is most defective and erroneous. A remedy is readily found. There is with all men of experience more or less of that quality which enables them to judge from the circumstances of one's life and history with a great degree of accuracy his general hold on life. Educate this quality with the study and observation which the skilled actuary now brings to his art, and we may have to our hands a class of actuaries capable of working out the required premium with all the mathematical exactness that now attends the actuarial work. It is a libel on the human intellect to assert that it is not equal to any demand which may be made upon it by the calls of business or the requirements of the most abstruse art or science. This will lead to another great means of allaying the public discontent and disappointment in the matter of life insurance, and in the same degree it is believed, prevent the evil now discussed.

EXPENSE OF LIFE INSURANCE, &c.

Other causes of the great defection in question are numerous. Among these the chief may be said to be the immense expense attendant on the business. No other public trust is administered

with half the relative extravagance. The figures of the accompanying abstracts tell a most woful tale, often presenting the death claims a minor item of expenditure in the contrast. It may be safely predicted that the public will not consent to sustain and patronize any system of a benevolent or business character the cost of administering which so overleaps its usefulness in meeting the professed end of its establishment.

The evil now described is the result of another, which may justly find a place in the catalogue of grievances under which the system of life insurance now groans. Allusion is made to the multiplicity of companies. The number of companies reporting to the New York Department the last year was 64, the whole number of policies 781,618, insuring \$2,081,942,007, at a gross expense of management of \$16,165,024. The aggregate number of policies in ten of these was 414,555; the average expense to each policy in the whole of the ten companies being \$17.1, and that of the policies in the other fifty-four being \$24.7, the expenses of single companies varying from sums as low as \$12.5 to sums as high as \$127 per risk. These figures tell the whole story of what is wanted, viz., fewer companies, leading necessarily to less severe canvassing and consequently less amount of deception and less expense, and hence to greater confidence and more success.

BANKRUPTS' POLICIES.

The manner in which life policies are treated by government, State and national, in cases of insolvency and bankruptcy, it is believed operates to deter many from securing or continuing such provisions for their families. It often happens that policy holders, becoming bankrupt under the present bankrupt law, their life policies are taken from them and passed over to their assignees as assets for the benefit of creditors. The prudent provision thus made for the family is taken away just as it becomes most important to be upheld. Great injustice is felt to be done in this result, and an amendment of the law seems loudly called for in this particular. In many of the States the policy is protected from the claims of creditors by the wise provisions of their statutes, and where these provisions were enacted before the bankrupt law was passed the policy is protected from its effect. In other States the enactment of such laws has been had since the bankrupt law existed. Maine is one of these, and in such cases the policy is not

protected. The proposition to exempt all life policies from the effect of the bankrupt law, where honestly obtained and held, seems too reasonable and just to need any argument in its favor. This is peculiarly the case when it is considered that in the hands of the assignee it is probably of no value to any one, and is thus a loss to every one interested. The law would certainly not compel the company to keep the policy alive in favor of an assignee without its consent any more than a fire policy on property after its sale. The usual terms of the policy are to this effect. By transfer the policy becomes of the nature of a wager-policy, and valueless at the option of the insurer. Such being the case, as it is believed the law is, there would seem to be no reason to prevent the proposed exemption, and the earnest hope is expressed that Congress will at once mete out this measure of justice to the unfortunate but honest debtor.

CO-OPERATIVE LIFE INSURANCE.

During the past year the efforts of co-operative life insurance companies to gain admission into this State has been unabated but without success. For reasons very fully set forth in the last annual report of this department, and which need not be repeated here, the system has been regarded as entirely unworthy of support or patronage, and the Commissioner has deemed it his duty to guard the people of this State against it. A system so seductive in its features, so fallacious in its promises, and deceptive in all its workings, has been felt to be one which its propagators should not be permitted to practice among us, especially with the sanction and thus with the favor and apparent recommendation of this department.

REINSURANCE OF LIFE RISKS.

During the past year the Hahnemann Life Insurance Company, which had been doing an apparently good business for many years, has suddenly resolved to retire from the field, and without consultation with its patrons agreed with the Republic Life Insurance Company of Chicago to reinsure its risks and take its reserve. The honorable motives which have actuated the company in taking this course are not doubted, but the action raises a very important question as to its propriety, to say nothing of the legal liability of a company under such circumstances. An

insurance company is a trustee of funds which it has assumed to keep for its *cestuis* to meet the contingency of their deaths. These deliberately select their trustee, and the policy binds the parties each to the other by a tie which neither can without the consent of the other legally break. As the years of his age increase the contract assumes new and increased importance, both from the value of its accumulations, and from the difficulty of obtaining an insurance elsewhere, and if at all, only at an enhanced price. Age, disease, or an impaired constitution has perhaps put a new policy beyond his reach. As this becomes the case, the character of his chosen trustee becomes more and more to him a matter of importance. In such case, can this trustee without his consent transfer the trust fund to another to administer, and turn him over to the new guardian which he has forced upon him without his knowledge or acquiescence. The law very readily answers in the negative, and good conscience is equally imperative in its demand that good faith should be kept between the parties. The question is becoming a vastly important one, and some general understanding should be had among all insurance companies and officials on the subject. It is very clear what course should be adopted. If a company finds itself thus circumstanced, and regards it necessary to withdraw, honorable dealing as well as legal justice requires that each policy-holder should be consulted and permitted, if go he must, to go at least with his reserve to such company as he may indicate, or on such other terms as may be fairly and mutually agreed upon. The fact that the company has impaired lives on its hands which it cannot rid itself of except to transfer therewith the good risks, is not an honest reason for the wrong done. The company has no right thus to doom the healthy risk to make up the deficiency of the unhealthy, to make the insured party bear the loss which can with justice be borne by the company alone. Admit the doctrine that a company may thus rightfully transfer its risks and reserve to whatever company it chooses, and a most fatal stab is given to the whole system, justly condemning it as unworthy of support, much less of encouragement. It is well at least that the public should understand that in such cases every policy-holder has rights which the company as trustee are bound to respect and cannot barter away.

RETALIATORY LAWS.

In the Second Annual Report of this Department, occasion was taken to speak of the subject of "reciprocal" or retaliatory legislation in the matter of insurance. In framing the statute of 1870 under which the Department is now working, the views of that report were heeded and the principle rejected. During the recent session of the Legislature the subject was again introduced with the same unfavorable result. As the Commissioner aided in bringing this about, he deems it his duty briefly to give his reasons for his action in the matter.

Many confound the subject of retaliatory laws with the general subject of taxation of foreign insurance companies, but the two have necessarily no connection. The great object of retaliatory legislation is not so much the collection of revenue as a punitive measure, or the infliction of a penalty to attain a supposed end favorable to our own companies. If the former were sought, a uniform tax assessed on all foreign companies alike, in proportion to their business here would be the legitimate mode of proceeding. This our Legislature, after the fullest discussion, have persistently rejected as against the policy of the State. The law in question, however, does not propose this, but only to impose on all companies doing business here from other States the same taxes, fees and requirements that are imposed in those States upon our companies doing business there. It is essentially an enactment of the accursed principle of revenge so abhorrent to all the teachings of religion, and violative of every principle of pure morality. It is indeed worse than this, inasmuch as the object of the revengeful act is not the assaulting party, but an altogether different and innocent one. A state of anarchy or war can alone justify such a resort where law and reason are set aside, and men are remanded back to a primitive state of unbridled disorder. The principle had its consummation in that recent outbreak of communal rage at Paris, when the archbishop and his confrères were slaughtered in cold blood in revenge for ————— the successes of the government outside the walls, a fact with which the unhappy victims had no connection, the same as with those singled out as objects under the present proposed legislation.

Every State should be allowed, without interference, to manage its own affairs in its own way, under the guiding principles of the National Constitution, and if either seeks to adopt any species of legislation of which the citizens of other States disapprove, the

latter have only to keep away, or seek to change the obnoxious acts as they would the similar acts of their own State. The attempt of one State to impose its notions of legislation upon another, by pains and penalties inflicted upon its private citizens, it is believed, finds no justification in any truly christian code. We are a family of States, and as unjust as it would be for the children of one family in a neighborhood to fight those of another in revenge for some principle of family government adopted by the parents against their children's earnest protest perhaps, so unjust is it regarded to adopt a similar principle among the different States of the Union.

The passage of the law in question might be more readily justified, if when adopted, it would be of any practical benefit in bringing about the desired result. But no such effect can be anticipated, as the whole history of the subject demonstrates. Beginning with a single State, the evil has been constantly increasing, until it has involved a large number of the States without beginning to produce the reform desired. The medicine taken for the cure has only increased the malady. It has eaten of its own growth and thrived.

"As if increase of appetite had grown
By what it fed on."

Like an encounter between individuals of the lower order of animals, the interference of a new combatant only increases the rage, making the strife more bitter, and having perhaps the one good result of sooner ending it by an earlier exhaustion of the parties. Our State can hardly afford to join in such an affray.

Besides the objections already urged there are others of importance leading to the same condemnation. As matter of justice between States, if the privilege of doing business in other States is one worth paying for, as without question it is, then the larger the State the larger, it would seem, ought the fee to be. Because Pennsylvania requires companies to pay \$500 for admission what measure of justice can excuse the adjoining State of Delaware from retaliating the same imposition? It may be perhaps truly answered that it is not "justice" but "revenge" that is sought.

Then, again, if the principle in question is just there is no reason why the subject of insurance should monopolize it. Any other subject of government supervision has an equal claim to invoke it. Indeed, our own legislature at its last session did so by enacting a law forbidding the citizen of any other country or

State from recovering damages in this State sustained from defect in the highway, unless the law of his State or country gave the same remedy; and so it may go on until our statute book may be loaded with enactments of a hostile character made to meet objectionable provisions in the legislation of other States and provinces. The gallows for thieves and the whipping-post may thus be erected on the soil of Maine to render "reciprocal" justice to offending citizens of such other States as indulge in such luxuries.

That the effect of the law, if passed by our legislature, may be known, it is well to state that if in force the Commissioner would be required to collect not only such taxes but such fees also as are imposed by the laws of the States where the company is located. Instead of one dollar for each license to an agent as now, all agents of Pennsylvania companies would be required to pay five dollars, those of Massachusetts two dollars, and of New York five dollars, unless the Superintendent should in his discretion remit a part; so that the price of licenses here for New York company agents will depend not on our own laws but upon the discretion of one man in Albany. The absurdity of such a law for Maine would seem too evident to admit of its enactment.

NATIONAL INSURANCE CONVENTION.

In the last annual report of this department allusion was made to the subject of insurance supervision as then conducted by separate State departments having no connection with each other, while yet the subject supervised was common to all the States and co-extensive with the whole country. The difficulties arising from that state of things were briefly discussed and the suggestion repeated that a more intimate relation might be profitably established between the several departments of the different States, to give greater security and more efficiency to each. After that part of the report was written, but before coming from the press, the Superintendent of New York gave effect to a similar idea by politely inviting the several officials having charge of the subject in the different States to meet in New York on the twenty-fifth of May last for purposes of mutual consultation. At the volunteer meeting thus invoked one-half of the States of the Union were represented in a session of ten days' continuance, at the end of which an adjournment was had to the eighteenth of October, when another session was held of the same length of time. At the last session twenty-nine States, including the Dis-

trict of Columbia, were represented, embracing California and Nevada, Maine and Louisiana, and the States of the northwest. All parts of the country thus felt the utility of the movement and joined in its proceedings.

The twenty days' work thus performed, the record of which fills some eight hundred closely-printed pages, involved the discussion of almost every subject of insurance interest, not only by members but by scholars and experts from different parts of the country, and led to the adoption of principles and rules of action which all felt would greatly redound to the soundness of the business and safety of the public. Instead of thirty separate departments, like so many separate detachments under different leaders in battle fighting an organized foe, there is now as it were one, composed of so many different members all acting in unison for a common end, with a common purpose and with common weapons. The very intimacy thus formed between the different members of the corps is itself a great gain, each being as it were now enlisted in the general cause and not solely for his own partial jurisdiction.

The experience of the session was such that a single sentiment prevailed on the subject of making permanent the association, which was done by the adoption of a constitution under the name of the "National Insurance Convention," to hold its meetings annually, for the discussion and adoption of rules bearing on the important subject of State supervision. The benefit resulting to each State, and ours with the rest, from the organization, is felt to be such as to justify the recommendation that the Commissioner be authorized to appropriate from any money in his hands derived from fees of his office such sum as may be necessary to defray his expenses in attendance upon the future meetings of the convention. The fees thus received may be justly regarded as paid by the companies for the cause, and so far as necessary pledged to it, at least until the State conclude to change their present policy of asking of the companies no sum for revenue.

COMPEND OF MAINE INSURANCE STATUTES.

The following compend of the statute law of the State, so far as it relates to the right of companies and persons to do business under it, is republished from the last annual report of this department :

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.

DEFECTS OF PRESENT STATUTE.

The occasion is taken here to speak of a few defects in the present statutes which seem to need amendment:

1. The provision of the present law relating to "liens of mortgages" upon policies embraces only domestic companies, and such only of these as cover buildings standing on land of the owner. The law does not meet any policies issued by other than our own State companies, nor any other property than buildings such as above described. The law should apply to all companies, and to vessels, personal property of every kind, and houses standing on leased land, and the lien should be of a nature not requiring notice to and assent by the insurer. And a more certain method is needed of enforcing the lien.

2. A defect is found in that part of the law providing for the service of writs on companies so as to make them in all cases

subject to the jurisdiction of our courts. As the law now is this right may in some cases be avoided by the company.

3. A recent decision of our court prevents a party having a policy assigned to him from bringing action in his own name, but he must sue in the name of the original party insured, making necessary a multiplicity of suits in certain cases where all ought justly to be sued together.

4. The subject of investments is unprovided for by the present law, except partially, and new provisions are necessary.

5. Some other matters of minor importance would also seem necessary in order to perfect the law for the security of the public.

A bill was very carefully prepared and presented at the last session of the legislature embracing these several amendments, which, after being very deliberately considered in Committee, was reported and passed in the Senate, but was, in the haste of proceedings at the close of the session, indefinitely postponed in the House. It is hoped that at the next session the bill may be enacted, and thus give greater certainty and security to the people of the State in their insurance business and interests.

FINANCIAL.

For the year ending July 1, 1871, the balance of fees paid the State, after deducting all expenses, was \$1,178.97. For that portion of the year 1871-2 already expired before making this report, the income of the department has been as follows: License fees of 134 companies at \$20 each, \$2,680; for 29 brokers at \$5 each, \$145; 1,320 agents at \$1 each, \$1,320—making in all \$4,145. Deducting for Commissioner's fees for his own services, clerk hire, etc., \$2,500, for postage, stationery, etc., \$209.71, a net revenue to the State remains of \$1,435.29.

ALBERT W. PAINE,

Insurance Commissioner.

BANGOR, April 29, 1872.

MAINE

Marine and Fire-Marine Insurance Companies.

ABSTRACT OF ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1871.

MAINE MARINE AND FIRE-MARINE COMPANIES.

BOOTHBAY MUTUAL FISHING INSURANCE COMPANY—BOOTHBAY.

December 4, 1871. Organized in 1868.

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

I.—ASSETS.	
Unpaid assessments \$399.25, worth	\$399 25
II.—LIABILITIES.	
Losses adjusted and not paid.....	190 96
On account	26 20
	227 16
III.—INCOME.	
Premiums and advance payments during the year.....	66 00
IV.—EXPENDITURES.	
For expenses of officers, &c.....	210 00
V.—MISCELLANEOUS.	
Policies issued last year, 66, amount	175,985 00
Policies existing at present time, none.	
Policies expired and withdrawn during the year, 66, amount.	175,985 00
Last assessment made Dec. 4, 1871.....	399 25
No premium paid in advance.	

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

EASTERN INSURANCE COMPANY—BANGOR.

Incorporated in 1869. Capital stock \$225,000.

THOMAS J. STEWART, *President.*

JOSEPH W. FREESE,* *Secretary.*

I.—ASSETS.	
U. S. bonds	\$1,110 00
Other bonds and stocks	55,108 17
Mortgages of real estate.....	186,500 00
Secured by collaterals	38,500 00
Interest accrued.....	690 00
Premiums in course of collection.....	16,545 57
Cash on hand.....	22,965 17
Bills receivable taken for risks.....	67,699 72
Salvage claims.....	1,250 00
Office furniture.....	658 55
	391,027 18
Total assets.....	

* Since deceased.

MAINE MARINE AND

EASTERN INSURANCE COMPANY—(CONTINUED.)

II.—LIABILITIES.	
Losses adjusted, but not due	\$3,750 00
Losses unadjusted as claimed	35,994 48
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms	55,644 49
whole amount received on marine.....	66,988 97
Bills payable	935 00
Total liabilities.....	163,312 94
Surplus of assets as regards policy-holders.....	227,714 24
Surplus of assets as regards stockholders.....	2,714 24
III.—INCOME.	
Net premiums received during the year on fire risks.....	102,852 20
Net premiums received during the year on marine risks.....	102,120 19
Interest, dividends and other earnings of assets.....	1,637 25
Total income.....	206,609 64
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which for losses in Chicago fire,	
\$5,000	17,957 14
Losses paid during the year, marine	75,793 12
Brokerage and commissions	23,432 28
Salaries, office and other expenses.....	10,389 40
Total expenditures.....	127,571 94
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	8,050,397 00
Risks written during the year, marine.....	3,409,359 00
Risks terminated during the year, fire.....	1,536,614 00
Risks terminated during the year, marine.....	3,108,048 00
Risks outstanding at end of year, fire	7,129,640 00
Risks outstanding at end of year, marine.....	1,040,229 00

AGENTS.

Loring & Thurston.....	Portland	Augustus Bailey.....	Gardiner
F. & E. Reed.....	Bath	Leonard Pierce.....	Houlton
E. H. Cochran.....	Rockland	George W. Bowler.....	Liberty
William H. Pillsbury.....	Bucksport	George A. Dyer.....	Ellsworth
W. G. Fuller.....	Dexter	Peirce & Donnell.....	Houlton
William R. Ayer.....	Lincoln	William P. Wadsworth.....	Bath
M. Sumner.....	Rockland	William R. Keith.....	Thomaston
David Cargill.....	Augusta	C. R. Mallard.....	Rockland
B. M. Flint.....	Calais		

MAINE MUTUAL MARINE INSURANCE COMPANY—BANGOR.

January 1, 1872. Organized in 1870.

GEORGE W. LADD, *President.*DANIEL M. HOWARD, *Secretary.*

I.—ASSETS.	
Premium notes on policies in force.....	\$53,652 00
Ledger balances.....	14,702 24
Cash.....	3,801 59
	72,155 83
II.—LIABILITIES.	
Losses unadjusted as claimed or reported.....	13,244 04

MAINE MUTUAL MARINE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Premiums and advance payments during the year, notes and cash.....	\$55,776 32
Premium on gold.....	124 00
	55,900 32
IV.—EXPENDITURES.	
For expenses of officers, commissions, office expenses, &c.,.....	5,118 00
Losses on risks underwritten.....	19,599 80
For reinsurance.....	542 59
	25,260 39
V.—MISCELLANEOUS.	
Policies issued last year.....	1,124,853 00
Policies existing at present time.....	365,599 00

MERCHANTS' MARINE INSURANCE COMPANY—BANGOR.

Incorporated in 1870. Capital stock \$150,000.

ELIAS A. UPTON, *President.*

JOHN F. KIMBALL, *Secretary.*

I.—ASSETS.	
Mortgages of real estate.....	\$122,300 00
Secured by collaterals.....	27,700 00
Real estate, besides incumbrances.....	3,000 00
Premiums in course of collection.....	13,548 84
Cash on hand and in bank.....	14,271 39
Bills receivable.....	76,909 34
	257,729 57
II.—LIABILITIES.	
Losses adjusted, but not due.....	5,638 71
Losses unadjusted as claimed.....	44,672 00
Amount required to reinsure outstanding risks, viz :	
whole amount received on marine risks.....	66,774 48
Reinsurance note.....	3,973 50
	121,458 69
Surplus of assets as regards policy-holders.....	136,270 88
III.—INCOME.	
Gross premiums received during the year on risks.....	114,383 78
Interest, dividends and other earnings of assets.....	379 38
	114,763 16
IV.—EXPENDITURES.	
Losses paid during the year.....	86,696 66
Brokerage and commissions.....	4,036 20
Salaries, office and other expenses.....	4,497 22
	95,230 08
V.—MISCELLANEOUS.	
Risks written during the year.....	2,669,976 00
Risks terminated during the year.....	2,837,991 00
Risks outstanding at end of year.....	897,483 00

NATIONAL INSURANCE COMPANY—BANGOR.

Incorporated in 1869. Capital stock \$200,000.

HIRAM RUGGLES, *President.*HERBERT FULLER, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$19,293 00
Mortgages of real estate	181,100 00
Secured by collaterals	18,500 00
Interest accrued	10,575 54
Premiums in course of collection	82,460 61
Cash on hand	37,243 02
Bills receivable	98,305 61
Due for reinsurance	1,132 00
Office furniture and stamps	1,050 00
Total assets	449,659 78
II.—LIABILITIES.	
Losses adjusted, but not due	37,800 00
Losses unadjusted as claimed	36,820 44
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks having one year to run, and pro rata for longer terms	94,821 66
whole amount received on marine risks	85,743 31
Brokerage due, etc.	7,592 70
Bills payable for reinsurance	1,912 79
Total liabilities	264,690 90
Surplus of assets as regards policy-holders	174,968 88
Impairment of capital	25,031 12
III.—INCOME.	
Net premiums received during the year, on fire risks	208,068 80
Net premiums received during the year, on marine risks	49,772 67
Interest, dividends and other earnings of assets	7,457 52
Total income	265,298 99
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which at Chicago fire \$39,058.34 ..	71,113 73
Losses paid during the year, marine	40,656 94
Dividends to stockholders	12,307 69
Taxes	3,526 71
Brokerage and commissions	54,276 46
Salaries, office agency, rent and all other expenses	22,924 54
Total expenditures	204,806 07
V.—MISCELLANEOUS.	
Risks written during the year, fire	16,055,499 00
“ “ “ marine	6,117,092 00
Risks terminated during the year, fire	5,618,606 00
“ “ “ marine	4,844,793 00
Risks outstanding at end of year, fire	12,505,485 00
“ “ “ marine	1,033,185 00

AGENTS.

M. W. Farr	Augusta	J. J. Parlin	North Anson
C. M. Plummer	Bath	Charles Nutter	North Fryeburg
E. P. Hill	Bucksport	Loring & Thurston	Portland
J. W. Forsaith	Brunswick	E. H. Cochran	Rockland
Thomas E. Wharff	Calais	Milliken & Barbour	Saco
R. B. Clark	Eastport	L. M. Partridge	Stockton
Charles C. Burrill	Ellsworth	J. C. Holman	Phillips
H. S. French	Norridgewock	James G. Young	Great Falls, N. H
L. Peirce	Houlton	L. T. Boothby	Waterville
D. Horace Holman	Lewiston	Mason & Milliken	Saco

FIRE MARINE COMPANIES.

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OCEAN INSURANCE COMPANY—PORTLAND.

Incorporated in 1832. Capital stock \$140,000.

CHARLES M. DAVIS, *President.*

GEORGE A. WRIGHT, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$74,570 00
Mortgages of real estate.....	800 00
Interest accrued.....	24 00
Real estate, less incumbrances.....	76,000 00
Premiums in course of collection.....	49,471 29
Cash on hand and in bank.....	10,085 32
Bills receivable.....	1,906 31
Rents accrued.....	1,125 25
Furniture.....	400 00
Total assets.....	214,382 17
II.—LIABILITIES.	
Losses unadjusted as claimed.....	13,700 00
Amount required to reinsure outstanding risks, viz:	
whole amount received on marine risks.....	38,741 83
Scrip or certificates of profits.....	4,728 96
Accrued for salaries, rent, etc.....	216 00
Total liabilities.....	57,386 79
Surplus of assets as regards policy-holders.....	156,995 38
Surplus of assets as regards stockholders.....	16,995 38
III.—INCOME.	
Gross premiums received during the year, marine.....	52,901 06
Interest and dividends.....	5,037 51
Rents.....	4,816 66
Mortgages.....	5,100 00
Stocks.....	7,400 00
Total income.....	75,255 23
IV.—EXPENDITURES.	
Losses paid during the year, marine.....	41,673 98
Dividends to stockholders.....	18,065 00
Taxes.....	1,137 63
Brokerage and commissions.....	673 54
Salaries, office and agents' expenses.....	5,796 00
Interest on borrowed money and other expenses.....	1,376 52
Total expenditures.....	68,722 67
V.—MISCELLANEOUS.	
Risks written during the year, marine.....	2,197,163 00
Risks terminated during the year, marine.....	2,093,925 00
Risks outstanding at end of year, marine.....	914,900 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.....	\$24,237 50
Other bonds and stocks.....	29,790 00
Secured by collaterals.....	3,637 69
Interest accrued.....	5,064 11
Cash on hand and in bank.....	25,464 45
Bills receivable.....	207,478 31
Total assets.....	295,662 06
II.—LIABILITIES.	
Losses adjusted, but not due.....	3,954 48
Losses unadjusted as claimed.....	24,300 00
Amount required to reinsure outstanding risks, viz:	
whole amount received.....	74,485 85
Due for dividends.....	1,075 00
Return premiums.....	2,500 00
Due agents and brokers.....	500 00
Total liabilities.....	106,815 33
Surplus of assets as regards policy-holders.....	188,846 73
Surplus of assets as regards stockholders.....	188,846 73
III.—INCOME.	
Net premiums received during the year on marine risks.....	94,857 57
Interest, dividends and other earnings of assets.....	8,203 75
Expenses repaid.....	790 52
Total income.....	103,851 84
IV.—EXPENDITURES.	
Losses paid during the year, marine.....	62,838 11
Dividends to stockholders.....	23,475 00
Taxes.....	866 03
Brokerage and commissions.....	1,512 42
Salaries, office and other expenses.....	3,581 84
Total expenditures.....	92,273 40
V.—MISCELLANEOUS.	
Risks written during the year, marine.....	1,523,549 00
Risks terminated during the year, marine.....	1,538,604 00
Risks outstanding, at end of year, marine.....	834,953 00

The charter of this company having expired, the stockholders have voted not to accept its renewal, but to divide the assets and retire from business.

FIRE MARINE COMPANIES.

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UNION INSURANCE COMPANY—BANGOR.

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

NATHAN C. AYER, *President.*

RANSOM B. FULLER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$11,500 00
Other bonds and stocks.....	81,095 00
Mortgages of real estate.....	175,600 00
Secured by collaterals.....	24,400 00
Interest accrued.....	30,000 00
Premiums in course of collection.....	86,839 79
Cash on hand and in bank.....	36,113 95
Bills receivable.....	83,695 58
Salvage.....	7,000 00
Rents accrued.....	1,200 00
Office furniture.....	2,634 94
Stamps.....	200 00
Interest due on bank account.....	422 61
Total assets.....	540,701 87
II.—LIABILITIES.	
Losses adjusted, but not due.....	9,201 70
Losses unadjusted as claimed.....	48,590 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks for one year or less, and pro rata for longer terms.....	113,515 19
whole amount received on marine risks.....	93,697 49
Due for salaries, etc.....	450 00
Bills payable for reinsurance.....	742 50
Total liabilities.....	266,196 88
Surplus of assets as regards policy-holders.....	274,504 99
Surplus of assets as regards stockholders.....	74,504 99
III.—INCOME.	
Net premiums received during the year on fire risks.....	186,028 88
Net premiums received during the year on marine risks.....	144,146 44
Interest, dividends and other earnings of assets.....	14,718 12
Total income.....	344,893 44
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	50,550 84
Losses paid during the year, marine.....	98,520 51
Dividends to stockholders.....	18,564 10
Taxes.....	1,062 47
Brokerage and commissions.....	42,398 47
Salaries, office and all other expenses.....	19,470 43
Total expenditures.....	230,566 82
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	11,925,064 00
“ “ “ marine.....	3,745,911 00
Risks terminated during the year, fire.....	2,163,300 00
“ “ “ marine.....	3,448,749 00
Risks outstanding at end of year, fire.....	15,785,163 00
“ “ “ marine.....	1,344,789 00

A G E N T S .

M. W. Farr.....	Augusta	Elias M. Carter.....	Bethel
N. French.....	Auburn	C. C. Humphreys.....	Brunswick
Cox & Field.....	Belfast	C. M. Plummer.....	Bath

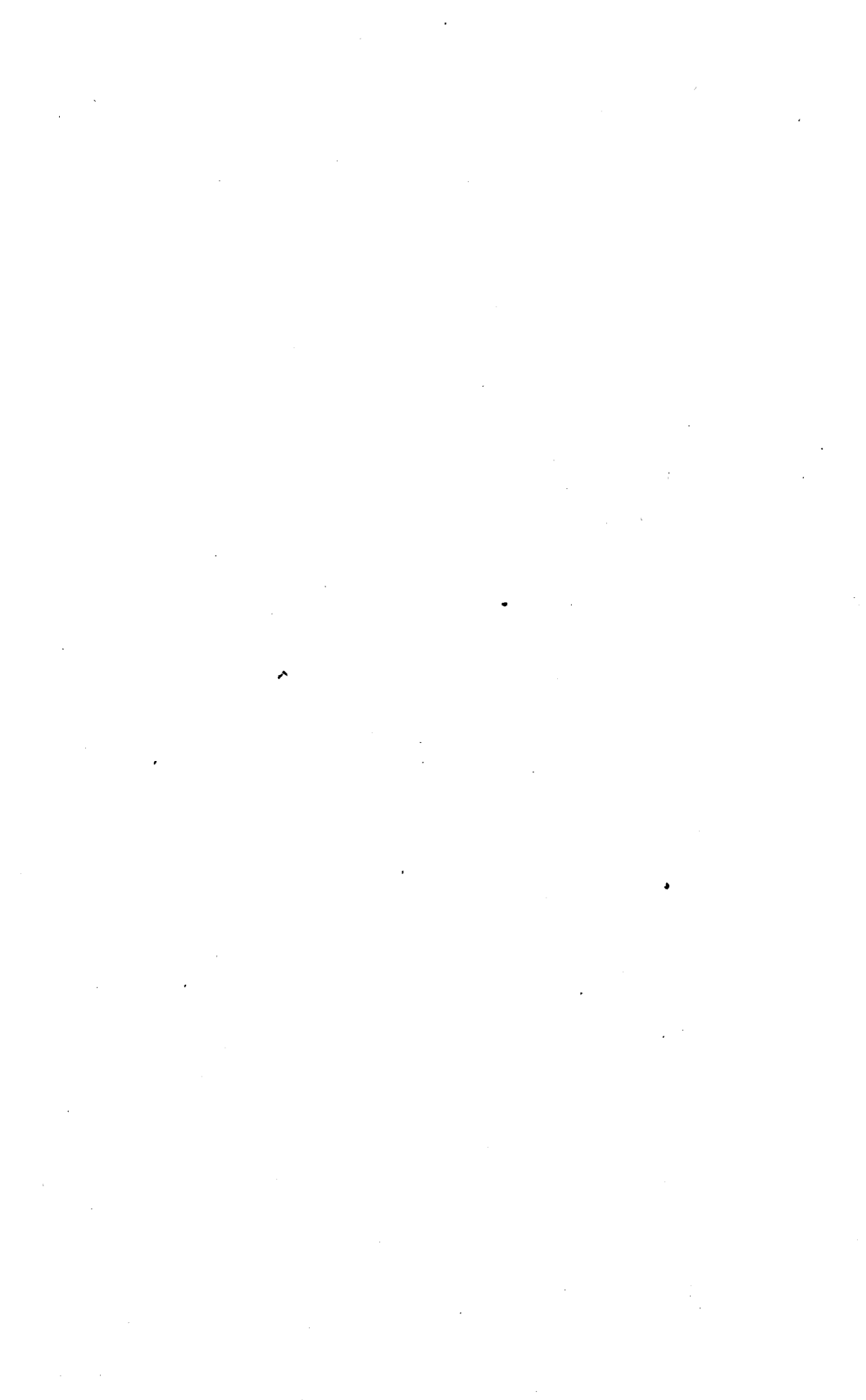
UNION INSURANCE COMPANY—(CONTINUED.)

A G E N T S .

E. P. Gardner	Bucksport	Spaulding & Stuart.....	Richmond
Levi L. Lowell	Calais	Henry H. Grant.....	Searsport
James A. Milliken	Cherryfield	G. & C. Bliss.....	South Freeport
D. W. Chapman	Damariscotta	L. M. Partridge.....	Stockton
R. B. Clark.....	Eastport	William R. Keith.....	Thomaston
G. A. Dyer.....	Ellsworth	L. T. Boothby.....	Waterville
Augustus Bailey	Gardiner	Henry Farrington.....	Waldoborough
Leonard Pierce	Houlton	Barnabas Freeman.....	Yarmouth
A. J. Stimson.....	Kittery	Daniel Warren.....	Bangor
Thompson & Putnam.....	Lewiston	A. Hobart & Son	Newport
S. P. Crossman.....	Lisbon Falls	Pulaski McCrillis.....	Dexter
George A. Hopkins	Millbridge	G. W. Bowler.....	Liberty
L. G. Downes	Machias	N. Bowler.....	Liberty
J. J. Parlin.....	North Anson	D. S. Flanders.....	Monroe
E. P. Butler.....	Orono	Hiram Stevens.....	Carroll
Samuel R. Carter.....	Paris Hill	F. W. Bartlett.....	Bangor
William H. Foye.....	Portland	Lee A. Bowler.....	Levant
H. S. Nickerson	Pittsfield	E. R. Alford	Oldtown
Amasa Howe.....	Presque Isle	J. M. Carpenter.....	Pittston
E. H. Cochran.....	Rockland	H. S. French.....	Norridgewock
F. H. Shaw.....	Rockport	T. H. Dinsmore.....	Skowhegan

MAINE
Mutual Fire Insurance Companies.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1871.



MAINE MUTUAL FIRE INSURANCE COMPANIES.

BANGOR MUTUAL FIRE INSURANCE COMPANY—BANGOR.

January 1, 1872. Organized in 1859.

F. M. SABINE, *President.*

J. S. CHADWICK, *Secretary and Treasurer.*

I.—ASSETS.	
U. S. bonds.....	\$8,950 00
Bangor city bonds	4,500 00
Bangor Gas Light Company, stocks and dividends	1,080 00
Covenants on policies in force	57,601 04
Due from agents, and rents due.....	712 68
Cash.....	3,266 01
Office furniture.....	320 00
	76,429 73
II.—LIABILITIES.	
Losses unadjusted as claimed and contested.....	1,000 00
III.—INCOME.	
Premiums and advance payments during the year.....	13,361 23
Earnings of investments.....	1,138 23
	14,499 46
IV.—EXPENDITURES.	
For expenses of officers, agents, and office expenses.....	3,598 64
For losses on risks underwritten.....	7,988 89
For return premiums	532 73
Stamps	263 90
Traveling and adjuster's expenses and fees	152 00
	12,536 16
V.—MISCELLANEOUS.	
Policies issued last year, 743, amount.....	671,739 00
Policies existing at present time, 2,449, amount.....	2,413,877 00
No assessment ever made.	
Premiums paid in advance.	

AGENTS.

L. A. Bowler.....	Levant	Leonard Pierce'.....	Houlton
L. D. Butters.....	Exeter	D. H. Patten.....	Charleston
Job Crocker.....	Dixmont	C. M. Plummer.....	Bath
Samuel Copp.....	Corinna	Henry O. Perry.....	Alva
A. S. Coburn.....	Patten	L. M. Partridge.....	Stockton
W. A. Evans.....	Fort Fairfield	Martin Snell.....	Lagrange
John C. Friend.....	Etna	D. K. Straw, Jr.....	Guilford
Nathaniel French.....	Auburn	N. T. Talbot.....	Rockport
H. S. French.....	Norridgewock	Daniel Warren.....	Bangor
E. T. Fuller.....	Camden	Edgar Whidden.....	Calais
A. Hobart & Son.....	Newport	Amos Whitney.....	East Dixmont
G. V. Mills.....	W. Brooksville	Nathan White.....	Bucksport
P. McCrillis.....	Dexter	J. C. Wilson.....	Orono
John S. Minot.....	Belgrade	William P. Young.....	Milo
Lorenzo Oak.....	Garland	John C. Jewett.....	Machiasport

BRUNSWICK FARMERS' MUTUAL INSURANCE COMPANY—BRUNSWICK.

April 1, 1871. Organized in 1862.

COAN JORDAN, *President*. AMHERST WHITMORE, *Secretary*. CHARLES SNOW, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force.....	\$8,867 00
II.—LIABILITIES.	
Losses adjusted and not paid.....	18 10
III.—INCOME.	
Premiums and advance payments during the year.....	34 12
IV.—EXPENDITURES.	
For expenses of officers, agents, taxes and printing.....	27 75
For losses on risks underwritten.....	50 00
	77 75
V.—MISCELLANEOUS	
Policies issued last year, 19, amount.....	13,480 00
Policies existing at present time, 184, amount.....	147,600 00
Last assessment made July 27, 1864.....	575 00
3 per cent. of premiums paid in advance.	

CASCO MUTUAL FIRE INSURANCE COMPANY—CASCO.

November 21, 1871. Organized in 1868.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$3,170 50
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	31 00
IV.—EXPENDITURES.	
For expenses of officers, &c.....	26 05
V.—MISCELLANEOUS.	
Policies issued last year, 31, amount.....	18,450 00
Policies existing at present time, 104, amount.....	58,250 00
Policies expired and withdrawn during the year, none.	

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY—CUMBERLAND.

September 29, 1871. Organized in 1849.

WILLIAM BUXTON, *President.*

SAMUEL TRUE, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$6,990 11
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	36 91
From assessments.....	400 00
	436 91
IV.—EXPENDITURES.	
For expenses of officers, &c.....	49 46
For losses on risks underwritten.....	400 00
	449 46
V.—MISCELLANEOUS.	
Policies issued last year, 67, amount.....	6,000 00
Policies existing at present time, 202, amount.....	159,204 10
Last assessment made Oct. 20, 1870.....	400 00
3 per cent. of premium notes paid in advance.	

DANVILLE MUTUAL FIRE INSURANCE COMPANY—AUBURN.

September 30, 1871. Organized in 1861.

EBEN JORDAN, Jr., *President.*

WILLIAM PLUMMER, *Secretary.*

JACOB LARRABEE, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$6,328 21
Cash.....	309 42
	6,637 63
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	36 98
Earnings of investments.....	16 40
	53 38
IV.—EXPENDITURES.	
For expenses of officers.....	19 00
V.—MISCELLANEOUS.	
Policies issued last year, 28, amount.....	23,260 00
Policies existing at present time, 176, amount.....	128,223 00
Policies expired and withdrawn during the year, 10, amount.....	7,225 00

EASTPORT MUTUAL FIRE INSURANCE COMPANY—EASTPORT.

October 20, 1871. Organized in 1858.

CHARLES H. DYER, *President*.R. B. CLARK, *Secretary and Treasurer*.

I.—ASSETS.	
Premium notes on policies in force.....	\$49,454 47
Unpaid assessments, \$184, worth	90 00
Cash	74 00
	49,618 47
II.—LIABILITIES.	
For loans	42 00
Other indebtedness	44 00
	86 00
III.—INCOME.	
Premiums and advance payments during the year.....	278 60
IV.—EXPENDITURES.	
For expenses of officers, &c	250 00
Office expenses.....	21 00
Premiums returned for cancelled policies	6 10
	277 10
V.—MISCELLANEOUS.	
Policies issued last year, 58, amount	42,080 00
Policies existing at present time, 734, amount.....	474,685 00
Policies expired and withdrawn during the year, 28, amount.....	16,241 00
Last assessment made January 5, 1870.....	1,000 00
5 per cent. of premium paid in advance	

AGENTS—Drisko & Parlin, Machias.

ELIOT AND KITTEERY MUTUAL FIRE INSURANCE COMPANY—ELIOT.

May 1, 1871. Organized in 1844.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$40,321 20
Cash.....	350 04
	40,671 24
II.—LIABILITIES.	
On account.....	45 19
III.—INCOME.	
Premiums and advance payments during the year.....	328 73
IV.—EXPENDITURES.	
For expenses of officers, agents, &c	244 78
For losses on risks underwritten	25 00
Office expenditures, etc.....	41 50
	311 28

ELIOT AND KITTEERY INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Policies issued last year, 184, amount.....	\$145,939 00
Policies existing at present time, 821, amount.....	659,452 00
Policies expired and withdrawn during the year, 96, amount.....	66,560 00
3 per cent. of premium notes paid in advance.	

A G E N T S .

William R. Parker	Kittery	Moses E. Goodwin.....	Eliot
Ephraim C. Spinney	"	Daniel A. Hill	"
Moses A. Safford.....	"	Joseph H. Moody.....	York
Samuel C. Shapleigh.....	Eliot	Alexander Thompson.....	"
William Hill.....	"	George Hobbs	South Berwick
Samuel Clark	"		

FALMOUTH MUTUAL FIRE INSURANCE COMPANY—FALMOUTH.

September 18, 1871. Organized in 1851.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$18,609 43
Loaned or invested on good security.....	20 00
Cash.....	48 00
	18,677 43
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	88 92
Earnings of investments.....	90
	89 82
IV.—EXPENDITURES.	
For expenses of officers.....	25 00
V.—MISCELLANEOUS.	
Policies issued last year, 29, amount.....	26,900 00
Policies existing at present time, 276, amount.....	220,112 00
Policies expired and withdrawn during the year, 9, amount.....	22,675 00
Last assessment made April 21, 1870.....	636 94
3 per cent. of premium notes paid in advance.	

FAYETTE MUTUAL FIRE INSURANCE COMPANY—FAYETTE.

October 2, 1871. Organized in 1858.

PELEG F. PIKE, *President*.S. C. TUCK, *Secretary and Treasurer*.

I.—ASSETS.		
Premium notes on policies in force.....		\$2,165 00
Loaned or invested on good security.....		160 00
		2,325 00
II.—LIABILITIES.		
None except risks.		
III.—INCOME.		
None.		
IV.—EXPENDITURES.		
None.		
V.—MISCELLANEOUS.		
Policies issued last year, 30, amount.....		23,300 00
Policies existing at present time, 68, amount.....		50,025 00
Policies expired and withdrawn during the year, 29, amount.....		22,900 00

FRYEBURG MUTUAL FIRE INSURANCE COMPANY—FRYEBURG.

October 2, 1871. Organized in 1866.

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

I.—ASSETS.		
Premium notes on policies in force.....		\$6,102 04
II.—LIABILITIES.		
Losses adjusted and not paid.....		66 66
III.—INCOME.		
Premiums and advance payments during the year.....		75 00
IV.—EXPENDITURES.		
None.		
V.—MISCELLANEOUS.		
Policies issued last year, 24, amount.....		11,430 75
Policies existing at present time, 248, amount.....		84,967 25
Policies expired and withdrawn during the year, 6. \$1.50 for each policy paid in advance.		

GORHAM FARMERS' INSURANCE CLUB—GORHAM.

August 19, 1871. Organized in 1861.

EBENEZER MOULTON, *President.*

ROBIE WHITNEY, *Secretary.*

JOSIAH MOULTON, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force	\$12,357 00
Cash.....	83 36
	12,440 36
II.—LIABILITIES.	
None besides risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	16 50
From loans.....	9 91
	26 41
IV.—EXPENDITURES.	
For expenses of officers, &c.....	16 50
V.—MISCELLANEOUS.	
Policies issued last year, 30, amount	28,645 00
Policies existing at present time, 168, amount.....	123,291 00
Policies expired and withdrawn during the year, 23, amount.....	15,140 00
Last assessment made August, 1868.....	135 00

HARPSWELL MUTUAL FIRE INSURANCE COMPANY—HARPSWELL.

March 1, 1871. Organized in 1855.

THOMAS ALEXANDER, *President.*

WILLIAM C. EATON, *Secretary.*

SHUBAEL MERRYMAN, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force	\$8,150 22
Loaned or invested on good security.....	150 00
Cash.....	67 02
	8,367 24
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	82 27
Earnings of investments	16 45
	98 72
IV.—EXPENDITURES.	
For expenses of officers, &c.....	31 95
For premiums returned.....	6 75
	38 70
V.—MISCELLANEOUS.	
Policies issued last year, 46, amount	33,302 00
Policies existing at present time, 170, amount.....	129,587 00
Policies expired and withdrawn during the year, 42, amount.....	20,441 00
2½ to 4 per cent. of premium notes paid in advance.	

HARRISON MUTUAL FIRE INSURANCE COMPANY—HARRISON.

October 1, 1871. Organized in 1860.

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

I.—ASSETS.	
Premium notes on policies in force	\$3,938 97
Loaned or invested on good security	125 00
Cash	37 13
	4,101 10
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year	34 68
From loans	7 50
	42 18
IV.—EXPENDITURES.	
For expenses of officers, &c.	13 96
For losses on risks underwritten	65 00
	78 96
V.—MISCELLANEOUS.	
Policies issued last year, 25, amount	12,000 00
Policies existing at present time, 148, amount	70,000 00
Policies expired and withdrawn during the year, 30, amount	10,000 00
Last assessment made August 1, 1868	830 39
4 per cent. of premium paid in advance.	

HOPE MUTUAL FIRE INSURANCE COMPANY—HOPE.

October 25, 1871. Organized in 1860.

JOHN FOGLER, *President.*NATHANIEL ALFORD, *Secretary.*GEORGE L. FOGLER, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force	\$3,177 00
Cash	17 47
	3,194 47
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies existing at present time, 40, amount	24,688 00
1 per cent. of premium paid in advance.	

JAY MUTUAL FIRE INSURANCE COMPANY—JAY.

October 10, 1871. Organized in 1866.

R. P. THOMPSON, *President.*

N. L. PHINNEY, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$5,386 75
Cash	143 41
	5,530 16
II.—LIABILITIES.	
On account.....	10 00
III.—INCOME.	
Premiums and advance payments during the year.....	32 91
Earnings of investments.....	7 00
	39 91
IV.—EXPENDITURES.	
For expenses of offices, &c	23 25
V.—MISCELLANEOUS.	
Policies issued last year, 18, amount.....	11,400 00
Policies existing at present time, 142, amount.....	97,620 00
Policies expired and withdrawn during the year, 21, amount	10,250 00
5 per cent. of premium notes paid in advance.	

KENNEBUNK MUTUAL FIRE INSURANCE COMPANY—KENNEBUNK.

September 1, 1871. Organized in 1850.

WILLIAM L. THOMPSON, *President.*

WILLIAM F. LORD, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$9,385 00
Loaned or invested on good security.....	1,879 00
Cash	284 00
Office furniture and revenue stamps	300 00
	11,848 00
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premium and advance payments during the year	563 00
Earnings of investments.....	61 00
	624 00
IV.—EXPENDITURES.	
For expenses of officers and office expenses.....	60 00
For losses on risks underwritten	25 00
For premiums returned.....	51 00
	136 00
V.—MISCELLANEOUS.	
Policies issued last year, 56, amount.....	50,000 00
Policies existing at present time, 300, amount.....	234,500 00
Policies expired and withdrawn during the year, 55, amount.....	49,500 00
20 per cent. of premiums paid in advance.	

MAINE MUTUAL

LOVEL MUTUAL FIRE INSURANCE COMPANY—LOVEL.

October 11, 1871. Organized in 1865.

J. G. HAMBLEN, *President.*ABEL HEALD, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	2,348 70
Cash.....	11 05
	2,359 75
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	17 85
IV.—EXPENDITURES.	
For expenses of officers, &c.....	28 40
V.—MISCELLANEOUS.	
Policies issued last year, 24, amount.....	15,270 00
Policies existing at present time, 67, amount.....	39,145 00
Policies expired and withdrawn during the year, 29, amount.....	17,535 00
2 per cent. of premium notes paid in advance.	

MONMOUTH INSURANCE COMPANY—MONMOUTH.

December 8, 1871. Organized in 1836.

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

I.—ASSETS.	
Premium notes on policies in force, { first-class	\$119,646 75
{ second class	8,672 76
Unpaid assessments, \$15,138.25, first-class, worth.....	13,200 00
Loaned or invested on good security, second class.....	1,467 06
sh, { first class	580 09
{ second class	691 64
Real estate, office furniture, stamps, &c.....	989 84
	145,248 14
II.—LIABILITIES.	
Losses adjusted and not paid, { first class	1,850 00
{ second class	180 00
Losses unadjusted as claimed, first class.....	325 00
For loans, first class.....	16,856 11
	19,211 11
III.—INCOME.	
Premiums and advance payments during the year, { first class	1,098 11
{ second class.....	2,282 58
Earnings of investments	56 47
From loans, first class	8,064 69
From assessments, first class.....	831 65
From stamps	135 90
	12,469 40

MONMOUTH INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.		
For loans paid during the year, first class.....		\$4,929 86
For expenses of officers, agents, &c., { first class		1,773 76
	{ second class.....	555 30
For losses on risks underwritten, { first class		3,611 00
	{ second class.....	100 00
Premiums returned for cancelled policies, first class.....		19 53
		10,989 45
V.—MISCELLANEOUS.		
Policies issued last year, { first class, 887.....		645,990 00
	{ second class 362.....	296,960 00
Policies existing at present time, { first class, 4,085.....		2,851,866 00
	{ second class, 705.....	592,930 00
Policies expired and withdrawn during year, { first class, 1,153, am't ..		746,480 00
	{ second class, 86, am't... ..	85,255 00
Last assessment October 14, 1871, first class.....		14,443 53
4 per cent. of premium notes paid in advance, first class.....		

The *first* class embraces all risks taken according to the usual practice of mutual companies. The *second* class 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 classes are entirely distinct, except that common expenses, as rent, &c., are ratably apportioned.

AGENTS.

Azel K. Bumpus.....	Hebron	S. S. Robinson.....	Readfield
James M. Carpenter.....	Pittston	Thomas Thompson.....	South Bristol
E. A. Cunningham.....	Bath	Josiah True.....	South Litchfield
Ezra Cunningham.....	Bath	William S. Towle.....	Strong
A. P. Davis.....	Gardiner	Amos Whitney.....	Dixmont
Zacheus A. Dyer.....	New Sharon	John F. Woods.....	Farmington
Jesse Davis.....	Lisbon	Moses Williams.....	Bowdoin
Peter Emery.....	Buxton	E. Wells.....	Freeport
Sylvester Eddy.....	Corinth	Marshall H. White.....	Bowdoinham
Charles D. Ford.....	Turner	Charles E. White.....	Topsham
Daniel Foster.....	Augusta	Isaac N. Prescott.....	Monmouth
Walter Foss.....	Leeds	Wm. S. Woodbury.....	Monmouth
S. B. Foster.....	Gray	Samuel Holmes.....	Dixfield
Joseph Hutchinson.....	Auburn	John S. Minot.....	Belgrade
J. Watson Libbey.....	Richmond	William Gray.....	Detroit
J. H. Lovejoy.....	Albany	Bradbury Sylvester.....	Wayne
Seth Martin.....	Monmouth	Cyrus Wormell.....	Bethel
Ulmer Perley.....	Livermore		

NORTH YARMOUTH MUTUAL FIRE INSURANCE CO.—NORTH YARMOUTH.

October 30, 1871. Organized in 1853.

BENJAMIN HAMILTON, *President.*

SAMUEL SKILLIN, *Secretary and Treasurer.*

I.—ASSETS.		
Premium notes on policies in force.....		\$11,417 98
II.—LIABILITIES.		
None except risks.		
III.—INCOME.		
Premiums and advance payments during the year.....		32 06

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
For expenses of officers, &c.	\$20 54
V.—MISCELLANEOUS.	
Policies issued last year, 36, amount	32,064 00
Policies existing at present time, 256, amount.....	228,359 60
Policies expired and withdrawn during the year, 56, amount.....	40,221 00
2 per cent. of premium paid in advance.	

NORWAY MUTUAL FIRE INSURANCE COMPANY—NORWAY.

September 30, 1871. Organized in 1855.

BENJAMIN TUCKER, *President.* E. W. HOWE, *Secretary.* ELLIOT SMITH, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.	\$7,192 94
Cash	14 70
	7,207 64
II.—LIABILITIES.	
For loans	295 00
III.—INCOME.	
Premiums and advance payments during the year	93 70
Earnings of investments.....	2 81
	96 51
IV.—EXPENDITURES.	
For losses on risks underwritten.....	500 00
V.—MISCELLANEOUS.	
Policies issued last year, 54, amount.....	34,975 00
Policies existing at present time, 232, amount.....	136,135 00
Policies expired and withdrawn during the year, 50, amount.....	25,950 00
Last assessment made April, 1865.....	696 00
5 per cent. of premium notes paid in advance.	

OTISFIELD MUTUAL FIRE INSURANCE COMPANY—OTISFIELD.

September 26, 1871. 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, 200, amount.....	\$91,009 00
Last assessment made August 12, 1868.....	325 00
No part of premium paid in advance.	

FIRE COMPANIES.

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PENOBSCOT MUTUAL FIRE INSURANCE COMPANY—BANGOR.

May 1, 1871. Organized in 1836.

WILLIAM ARNOLD, *President.*

CHARLES P. WIGGIN, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$180,160 79
Unpaid assessments, \$2,270.87, worth.....	1,600 00
Cash.....	794 21
	182,555 00
II.—LIABILITIES.	
Losses unadjusted as claimed.....	2,960 00
For loans.....	35,247 00
Other indebtedness.....	1,019 10
	39,226 10
III.—INCOME.	
Premiums and advance payments during the year.....	1,605 06
From loans.....	24,530 00
From assessments.....	1,282 80
Other income.....	310 15
	27,728 01
IV.—EXPENDITURES.	
For loans paid during the year.....	8,968 59
For expenses of officers, agents, &c.....	2,651 00
For losses on risks underwritten.....	18,210 66
Premiums returned for cancelled policies.....	101 05
	29,931 30
V.—MISCELLANEOUS.	
Policies issued last year, 727, amount.....	655,385 00
Policies existing at present time, 4,158, amount.....	3,742,318 00
Policies expired and withdrawn during the year, 932, amount.....	839,075 00
Last assessment made November 1, 1868.....	44,479 99
6 per cent. of premium notes paid in advance.....	

A G E N T S .

Ambrose Simpson.....	Sullivan	Josiah Varnum.....	Penobscot
L. B. Sawyer.....	Steuben	Reuben A. Rich.....	Winterport
S. S. Coller.....	Unity	H. M. Soule.....	Gouldsbrough
Asa Smith.....	Mattawamkeag	Levi L. Lowell.....	Calais
Joseph F. Nye.....	Kendall's Mills	Job Crocker.....	Dixmont
Oliver Nash.....	Addison	James Wright.....	Canaan
N. T. Talbot.....	Rockport	Arvida Briggs.....	Ripley
John E. Stockwell.....	East Eddington	T. B. Seekins.....	Pittsfield
L. J. Thomas.....	Eden	John Gray.....	Embden
G. L. Hosmer.....	Deer Isle	Ebenezer C. Wilder.....	West Pembroke
Robert Sargent.....	Hermon	George W. McIntire.....	Solon
J. T. Hinckley.....	Bluehill	L. A. Bowler.....	Levant
H. C. Parsons.....	Dexter	John Somes.....	Mt. Desert
D. W. Dinsmore.....	Harrington	John G. Moore.....	North Anson
Ezekiel Hopkins.....	Hampden Corner	S. D. Greenleaf.....	Starks
E. P. Butler.....	Orono	Daniel Foster.....	Augusta
Moses Hale.....	Ellsworth	J. R. N. Smith.....	Baring
M. M. Foster.....	Lubec	Nathaniel R. Rich.....	North Bucksport
O. S. Livermore.....	Eastport	Thomas R. Kingsbury.....	Bradford
J. M. Caldwell.....	Sherman Mills	Leonard Pierce.....	Houlton
E. R. Alford.....	Oldtown	R. D. Sprague.....	North Islesborough
George V. Mills.....	West Brooksville	L. D. Butters.....	East Exeter
D. S. Flanders.....	Monroe	Ira D. Fish.....	Patten
Warren King.....	East Lamoine	Rufus Jewett.....	Solon
William B. Ireland.....	Stetson	Charles Cary.....	East Machias
Warren Leighton.....	Millbridge	J. F. Woods.....	Farmington

PENOBSCOT MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

AGENTS.

J. W. Porter.....	Burlington	Abraham Richardson.....	Tremont
Oliver P. Dorr.....	Orland	Fred. C. Nash.....	Columbia
Roswell Silsby.....	Aurora	J. A. Milliken.....	Cherryfield
J. S. Graves.....	Vienna	George A. Dyer.....	Ellsworth
Samuel Aiken.....	Brewer	Cyrus H. Kilby.....	Dennysville

PISCATAQUIS MUTUAL FIRE INSURANCE COMPANY—DOVER.

November 2, 1871. Organized in 1835.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$56,553 90
Unpaid assessments, \$300, worth.....	200 00
	56,753 90
II.—LIABILITIES.	
Losses unadjusted as claimed.....	700 00
For loans.....	1,250 00
Interest on loans.....	120 00
Due agents, officers, &c.....	180 00
	2,250 00
III.—INCOME.	
Premiums and advance payments during the year.....	515 38
From loans.....	950 00
From assessments.....	164 60
	1,629 98
IV.—EXPENDITURES.	
For loans paid during the year.....	1,334 54
For expenses of officers, office expenses, agents, &c.....	900 00
For losses on risks underwritten.....	1,200 00
	3,434 54
V.—MISCELLANEOUS.	
Policies issued last year, amount.....	359,640 00
Policies existing at present time, 1,761, amount.....	1,130,995 00
Policies expired and withdrawn during the year, 65, amount.....	153,895 00
Last assessment made August 31, 1870.....	2,595 72
3 per cent. of premium notes paid in advance.	

AGENTS.

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

FIRE COMPANIES.

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SACO MUTUAL FIRE INSURANCE COMPANY—SACO.

September 1, 1871. Organized in 1827.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$9,060 87
Loaned or investment on government on other securities, good	11,313 40
Corporation stocks.....	8,161 25
Cash.....	141 35
	28,676 87
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	1,717 56
Earnings of investments.....	1,515 15
From policy and endorsement fees.....	106 50
	3,339 21
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	782 99
For losses on risks underwritten.....	1,347 50
For premiums repaid for cancelled policies.....	33 74
	2,164 23
V.—MISCELLANEOUS.	
Policies issued last year, 147, amount.....	153,250 00
Policies existing at present time, 746, amount.....	723,719 00
Policies expired and withdrawn during the year, 174, amount.....	161,270 00
Last assessment made in 1843, only one ever made. 50 per cent. of premium paid in advance.	

SIDNEY MUTUAL FIRE INSURANCE COMPANY—SIDNEY.

December 1, 1871. Organized in 1856.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$5,860 07
Cash.....	250 33
	6,110 40
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	54 88
Earnings of investments.....	15 50
	70 38
IV.—EXPENDITURES.	
For expenses of officers, &c.....	16 00
V.—MISCELLANEOUS.	
Policies issued last year, 40, amount.....	31,525 00
Policies existing at present time, 193, amount.....	136,840 00
Policies expired and withdrawn during the year, 31, amount.....	17,525 00
4 per cent. of premium paid in advance.	

SOMERSET MUTUAL FIRE INSURANCE COMPANY—SKOWHEGAN.

April 30, 1871. Organized in 1836.

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

I.—ASSETS.	
Corporation notes.....	\$7,080 00
Premium notes on policies in force.....	35,565 42
Loaned or invested on good security besides above.....	900 00
Cash.....	1,699 99
	45,245 41
II.—LIABILITIES.	
Losses unadjusted as claimed.....	450 00
III.—INCOME.	
Premiums and advance payments during the year.....	5,816 51
Earnings of investments.....	468 00
From loans.....	668 67
	6,953 18
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	2,172 35
For losses on risks underwritten.....	1,870 75
Premiums returned for cancelled policies.....	349 31
Licenses to agents.....	22 00
	4,414 41
V.—MISCELLANEOUS.	
Policies issued last year, 999, amount.....	780,025 00
Policies existing at present time, 3,194, amount.....	2,346,440 00
No assesment made for 14 years.	

A premium is paid in advance such as is regarded sufficient, deposit notes being taken for double the cash payment to meet contingencies.

A G E N T S .

William S. Towle.....	Strong	A. R. Bumpus.....	Hebron
William F. Lowell.....	North, Chesterville	Asa C. Duley.....	Starks
True Woodbury.....	Litchfield	P. M. Stubbs.....	Strong
John S. Minot.....	Belgrade	J. F. Woods.....	Farmington
Edwin Gray.....	Anson	William Gray.....	Detroit
James Fuller.....	Hartland	J. H. Rowell.....	Solon
James Porter.....	Mt. Vernon	James F. Blunt.....	Mt. Vernon
B. P. & B. L. Reed.....	Clinton	S. B. Walton.....	Mercer

FIRE COMPANIES.

29

THOMASTON MUTUAL FIRE INSURANCE COMPANY—THOMASTON.

October 20, 1871. Organized in 1828.

OLIVER ROBINSON, *President and Treasurer.*

WM. R. KEITH, *Secretary.*

I.—ASSETS.	
Premium notes on policies in force.....	\$50,826 00
Unpaid assessments.....	5,437 23
Cash, including amount in hands of agents not yet settled with.....	11,780 77
	68,044 00
II.—LIABILITIES.	
Losses unadjusted as claimed, about.....	1,000 00
For loans.....	12,720 00
	13,720 00
Some Calais losses not yet adjusted, but it is supposed the agent there has funds sufficient to meet claims.	
III.—INCOME.	
Premiums and advance payments during the year.....	879 28
From assessments, about.....	28,000 00
	28,879 28
IV.—EXPENDITURES.	
For loans paid during the year.....	6,752 98
For expenses of officers, agents, &c.....	2,118 50
For losses on risks underwritten during the year.....	1,211 00
	10,082 48
V.—MISCELLANEOUS.	
Policies issued last year, 175, amount.....	178,015 00
Policies existing at present time.....	1,219,170 00
Last assessment made August 27, 1870.....	33,000 00
10 per cent. of premium paid in advance.	

A G E N T S .

Levi L. Lowell.....	Calais	E. J. Gerry.....	Robbinston
Winslow Bates.....	Eastport	S. H. Wood.....	Bluehill
Nathan White.....	Bucksport	David Howe.....	Lincolnton
Charles Rogers.....	Castine	J. G. Cousens.....	Kennebunk
Ebenezer Wells.....	Freeport	Rufus Sewall.....	Edgecomb
Robert Long.....	St. George	David Wasson.....	Brooksville
E. M. Wood.....	Camden	O. W. Washburn.....	China
Cox & Field.....	Belfast	F. W. Gross.....	Orland

UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY—UNION.

October 3, 1871. Organized in 1857.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$5,300 00
Cash.....	320 96
	5,620 96
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	5 50
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies issued last year, 3, amount	2,000 00
Policies existing at present time, 71, amount.....	53,000 00
Policies expired and withdrawn during the year, 9, amount.....	6,400 00
3 per cent. of premium paid in advance.	

WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY—WARREN.

December 9, 1871. Organized in 1871.

JOHN CREIGHTON, *President.*J. P. STARRETT, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$1,650 42
Cash on hand and in savings banks.....	133 23
	1,783 65
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	238 02
Earnings of investments.....	1 16
	239 18
IV.—EXPENDITURES.	
For expenses of officers, &c.....	49 00
Books, printing, etc.....	56 95
	105 95
V.—MISCELLANEOUS.	
Policies issued last year, 73, amount.....	50,504 00
Policies existing at present time, 73, amount.....	50,504 00
Policies expired and withdrawn during the year, none.,	
10 per cent. of premium paid in advance.	

FIRE COMPANIES.

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WATERFORD MUTUAL FIRE INSURANCE COMPANY—WATERFORD.

November 1, 1871. Organized in 1862.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$3,021 45
Unpaid assessments, \$5, worth.....	5 00
Cash.....	158 17
	3,184 62
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	6 77
Earnings of investments.....	7 50
	14 27
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies issued last year, 10, amount.....	6,775 00
Policies existing at present time, 101, amount.....	36,990 00
Policies expired and withdrawn during the year, 27, amount.....	16,065 00
2 per cent. of premium paid in advance.	

WATERVILLE MUTUAL FIRE INSURANCE COMPANY—WATERVILLE.

December 20, 1871. Organized in 1858.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$14,008 03
Loaned or invested on good security.....	2,115 57
Cash.....	1,833 77
	17,957 37
II.—LIABILITIES.	
Losses adjusted and not paid.....	845 00
Due officers.....	134 00
For loans, return premiums.....	20 80
Due visiting agents and sundry bills.....	80 00
	1,079 80
III.—INCOME.	
Premiums and advance payments during the year.....	3,904 64
IV.—EXPENDITURES.	
For expenses of officers, agents' commissions, office, &c.....	1,186 16
For losses on risks underwritten.....	4,296 27
Premiums returned.....	206 58
Licenses to agents.....	14 00
	5,703 01
V.—MISCELLANEOUS.	
Policies issued last year, 596, amount.....	504,805 00
Policies existing at present time, 2,302, amount.....	1,850,795 00
Policies expired and withdrawn during the year, 416, amount.....	59,200 00
No assessments ever made.	
50 per cent. of premium paid in advance.	

WATERVILLE MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

A G E N T S .

Mark Rollins, Jr.....	Albion	A. T. Bowman.....	Hartland
True Woodbury.....	Litchfield	R. B. Gould.....	Atkinson
Edward Weeks.....	Alna	J. H. Rich.....	Pittsfield
Henry Dudley.....	East Vassalborough	W. H. Carter.....	Waterville
S. S. Robinson.....	Readfield	J. H. Pullen.....	Monson
E. R. Drummond.....	Waterville	Joseph McCarrison....	East Vassalborough
E. L. Butler.....	North Anson	E. A. Fuller.....	Freedom

WELLS MUTUAL FIRE INSURANCE COMPANY—WELLS.

December 11, 1871. Organized in 1836.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$24,324 75
Unpaid assessments, \$16.89, worth.....	12 00
Cash.....	30 17
Office furniture.....	125 00
	24,491 92
II.—LIABILITIES.	
For loans and interest.....	481 56
For salaries to officers.....	99 36
	580 92
III.—INCOME.	
Premiums and advance payments during the year.....	30 17
From loans.....	425 00
From assessments.....	873 43
From salvage.....	15 00
	1,343 60
IV.—EXPENDITURES.	
For loans paid during the year.....	18 94
For expenses of officers, agents, office expenses, &c.....	255 50
For losses on risks underwritten.....	600 00
	874 44
V.—MISCELLANEOUS.	
Policies issued last year, 76, amount.....	51,400 00
Policies existing at present time, 507, amount.....	414,810 00
Policies expired and withdrawn during the year, 47, amount.....	26,225 00
Last assessment made February 27, 1871.....	873 43
1 per cent. of premium notes paid in advance.....	

FIRE COMPANIES.

33

WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE CO—HERMON.

October 26, 1871. Organized in 1866.

D. M. HALL, *President.*

S. B. KNOWLES, *Secretary and Treasurer.*

I.—ASSETS.		
Cash		\$16 50
II.—LIABILITIES.		
None except risks.		
III.—INCOME.		
None.		
IV.—EXPENDITURES.		
None.		
V.—MISCELLANEOUS.		
Policies issued last year, 7, amount	6,400 00	
Policies existing at present time, 38, amount	28,140 00	
Policies expired and withdrawn during the year, 6, amount.....	3,000 00	
Last assessment made September 19, 1868.....	25 18	
No part of premium paid in advance.		

WILTON MUTUAL FIRE INSURANCE COMPANY—WILTON.

September 25, 1871. Organized in 1859.

JOSEPH WOOD, *President.*

R. B. FULLER, *Secretary and Treasurer.*

I.—ASSETS.		
Premium notes on policies in force	\$5,672 55	
Cash	69 61	
	5,742 16	
II.—LIABILITIES.		
None except risks.		
III.—INCOME.		
Premium and advance payments during the year	27 98	
IV.—EXPENDITURES.		
For expenses of officers, &c.....	25 00	
V.—MISCELLANEOUS.		
Policies issued last year, 31, amount.....	3,185 00	
Policies existing at present time, 136, amount.....	108,608 00	
Policies expired and withdrawn during the year, 26, amount.....	2,875 00	
Last assessment made April 26, 1867.....	480 00	
1 per cent. of premium notes paid in advance.		

MAINE MUTUAL FIRE COMPANIES.

WINDHAM MUTUAL FIRE INSURANCE COMPANY—WINDHAM.

October 15, 1871. Organized in 1859.

OLIVER P. HASKELL, *President.*LUTHER WISWELL, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$10,386 63
Cash.....	187 29
	10,573 92
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	72 14
Earnings of investments.....	5 20
	77 34
IV.—EXPENDITURES.	
For expenses of officers, agents, and office expenses.....	39 50
V.—MISCELLANEOUS.	
Policies issued last year, 63, amount.....	46,287 00
Policies existing at present time, 286, amount.....	176,382 00
Policies expired and withdrawn during the year, 60, amount.....	38,465 00
Last assessment made 1864.....	300 00
3 per cent. of premium paid in advance.	

WOOLWICH MUTUAL FIRE INSURANCE COMPANY—WOOLWICH.

October 20, 1871. Organized in 1862.

NATHANIEL G. GOULD, *President.*J. M. BAILEY, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$3,138 62
Cash.....	28 00
	3,166 62
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
For expenses of officers, &c.....	20 00
V.—MISCELLANEOUS.	
Policies issued last year, 15, amount.....	11,675 00
Policies existing at present time, 104, amount.....	75,950 00
Policies expired and withdrawn during the year, 4, amount.....	2,800 00
2 per cent. of premium 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 1871.



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.....	\$448,543 73
Other bonds and stocks.....	3,125,147 00
Mortgages of real estate.....	79,390 00
Secured by collaterals.....	259,973 00
Real estate.....	335,000 00
Premiums in course of collection.....	775,584 93
Cash on hand.....	1,356,999 62
Interest accrued.....	19,864 67
Total assets.....	6,400,502 95
II.—LIABILITIES.	
Losses adjusted, but not due.....	335,938 20
Losses unadjusted as claimed.....	642,028 05
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks for one year or less, and pro rata for longer terms.....	2,048,464 19
whole amount received on inland risks.....	18,084 86
For loans.....	825,490 00
On accounts, say.....	500 00
Total liabilities.....	3,870,505 30
Surplus of assets as regards policy-holders.....	2,529,997 65
Impairment of capital.....	470,002 35
III.—INCOME.	
Net premiums received during the year on fire risks.....	3,919,727 41
Net premiums received during the year on inland risks.....	289,585 31
Interest, dividends and other earnings of assets.....	454,481 31
Received for calls on capital, \$1,500,000.	
Total income.....	4,663,794 03
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which for losses in Chicago fire, \$2,773,899.54.....	4,686,218 78
Losses paid during the year, inland.....	253,993 04
Dividends to stockholders.....	660,000 00
Taxes.....	102,715 17
Brokerage and commissions.....	608,833 54
Salaries, office and other expenses.....	345,711 33
Total expenditures.....	6,657,471 86

ÆTNA INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Risks written during the year, fire.....	\$371,100,345 00
" " " inland.....	28,008,292 00
Risks terminated during the year, fire.....	317,883,579 00
" " " inland.....	27,991,644 00
Risks outstanding at end of year, fire.....	289,523,679 00
" " " inland.....	561,308 00

A G E N T S .

David Cargill.....	Augusta	A. Jackson.....	Foxcroft
D. M. Howard.....	Bangor	B. A. Neal.....	Gardiner
J. H. Kimball.....	Bath	H. R. Millett.....	Gorham
Cox & Field.....	Belfast	J. H. Bradford.....	Houlton
J. M. Goodwin.....	Biddeford	William 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
Thos. H. B. Pierce.....	Dexter	T. H. Dinsmore.....	Skowhegan
E. J. Noyes.....	Eastport	J. B. Nealley.....	South Berwick
A. M. Bradley.....	East Vassalborough	William B. Creamer.....	Waldoborough
Moses Hale.....	Ellsworth	Meader & Phillips.....	Waterville
J. F. Woods.....	Farmington	Charles Humphrey.....	Yarmouth
E. C. Townsend.....	Freeport		

AGRICULTURAL INSURANCE COMPANY—WATERTOWN, N. Y.

Incorporated in 1853. Capital stock, \$100,000.

JOHN C. COOPER, *President.*ISAAC MUNSON, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$94,935 00
Other bonds and stocks.....	17,121 25
Mortgages of real estate.....	266,824 69
Secured by collaterals.....	45,946 11
Real estate.....	21,348 57
Premiums in course of collection.....	92,425 00
Cash on hand and in bank.....	60,973 41
Bills receivable.....	10,014 18
Interest accrued.....	17,351 89
Office furniture.....	1,448 36
Total assets.....	628,388 46
II.—LIABILITIES.	
Losses unadjusted as claimed.....	5,000 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	246,628 13
Dividends unpaid.....	333 50
Total liabilities.....	251,961 63
Surplus of assets as regards policy-holders.....	376,426 83
Surplus of assets as regards stockholders.....	276,426 83
III.—INCOME.	
Net premiums received during the year on risks.....	380,415 20
Interest, dividends and other earnings of assets.....	23,495 02
Total income.....	403,910 22

AGRICULTURAL INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses paid during the year.....	\$196,678 63
Dividends to stockholders.....	30,000 00
Taxes.....	20,606 96
Brokerage and commissions.....	44,126 06
Salaries, office and all other expenses.....	39,632 01
Total expenditures.....	331,043 66
V.—MISCELLANEOUS.	
Risks written during the year.....	52,196,300 00
Risks terminated during the year.....	39,418,610 00
Risks outstanding at end of year.....	81,209,890 00

AGENTS.

Seth P. Crossman, General Agent.....	Lisbon	Albion P. Bonney.....	Buckfield
George Taber.....	Vassalborough	A. M. Anstia.....	Buckfield
Henry C. Goddard.....	East Vassalborough	Cyrus S. Parlin.....	Freeman
J. E. Jenks.....	Portland	Louis S. Reed.....	Harmony
Frank W. Grass.....	Orland	John Palmer.....	Levant
Joseph Hamilton.....	Pembroke	E. T. Fuller.....	Camden
M. F. Ricker.....	Canton	Nathan Bowler.....	Liberty
George H. Day.....	East Parsonsfield	George A. Pettingill.....	Lisbon
Noah Hall.....	West Peru	Winslow D. Morrill.....	New Gloucester
John Elliot.....	Abbot	B. Barnes, Jr.....	Portland
Cox & Field.....	Belfast	Douglas & Robinson.....	Cape Elizabeth
Elisha L. Butler.....	Anson	John S. Kimball.....	Bangor
J. J. Parlin.....	North Anson	Sanborn & Briant.....	Lewiston
George H. Farr.....	West Gardiner	Joseph W. Thomas.....	Farmington
James H. Cook.....	Unity		

ALEMANNIA FIRE INSURANCE COMPANY—CLEVELAND, OHIO.

Incorporated in 1870. Capital stock \$250,000.

DR. WM. MEYER, *President.*

ISIDORE WOLF, *Assistant Secretary.*

I.—ASSETS.	
Mortgages on real estate.....	\$243,231 00
Secured by collaterals.....	22,220 00
Interest accrued.....	31,640 22
Premiums in course of collection.....	74,925 52
Cash on hand and in bank.....	16,340 89
Bills receivable, and rents.....	3,722 00
Due from stockholders on assessments.....	33,526 00
Total assets.....	425,605 63
II.—LIABILITIES.	
Losses adjusted and unadjusted as claimed.....	40,500 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	63,776 04
For borrowed money.....	36,000 00
For brokerage, etc.....	11,554 00
Total liabilities.....	151,830 04
Surplus of assets as regards policy-holders.....	273,775 59
Surplus of assets as regards stockholders.....	23,775 59

ALEMANNIA FIRE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Net premiums received during the year.....	\$86,065 57
Interest, dividends and other earnings of assets.....	6,170 08
Borrowed money.....	36,000 00
Received on 2 installments of capital, \$78,974.00.	
Total income.....	128,235 65
IV.—EXPENDITURES.	
Losses paid during the year, which for losses in Chicago fire, \$135,698.24	165,294 86
Taxes.....	1,048 95
Brokerage and commissions.....	18,904 50
Salaries, office, travelling and all other expenses.....	14,375 59
Interest on borrowed money.....	743 75
Total expenditures.....	200,367 65
V.—MISCELLANEOUS.	
Risks written during the year.....	9,582,070 36
Risks terminated during the year.....	4,262,317 33
Risks outstanding at end of year.....	7,377,912 35

AGENTS.

J. E. Dow & J. S. Palmer..... Portland | T. H. B. Pierce..... Dexter

AMAZON INSURANCE COMPANY—CINCINNATI, OHIO.

Incorporated in 1871. Capital stock, \$500,000.

JOSEPH B. BENNETT, *President.*

BYRON D. WEST, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$70,114 38
Other bonds and stocks.....	6,822 75
Mortgages of real estate.....	308,296 67
Interest accrued.....	9,624 40
Premiums in course of collection.....	125,229 05
Cash on hand and in bank.....	235,929 09
Bills receivable.....	18,273 25
Office furniture, &c.....	7,467 34
Total assets.....	781,756 93
II.—LIABILITIES.	
Losses unadjusted as claimed.....	36,216 16
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	119,914 60
whole amount received on marine and $\frac{1}{2}$ inland.....	21,186 98
Due for salaries, rents, etc.....	4,000 00
Due for brokerage, commissions, &c.....	23,658 18
Due Triumph Ins. Co. for its pro rata of expenditures.....	3,022 22
Total liabilities.....	207,998 14
Surplus of assets as regards policy-holders.....	573,758 79
Surplus of assets as regards stockholders.....	73,758 79

AMAZON INSURANCE COMPANY—(CONTINUED)

III.—INCOME.	
Net premiums received during the year on fire risks.....	\$154,624 31
Net premiums received during the year on marine risks.....	39,372 41
Interest, dividends and other earnings of assets.....	5,830 25
Bills and notes received for premiums, \$18,273.25.	
Total income.....	199,826 97
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	7,773 40
Losses paid during the year, marine.....	15,377 43
Taxes.....	3,029 44
Brokerage and commissions.....	27,225 68
Salaries, office and other expenses.....	2,551 45
Other payments and expenditures.....	16,920 60
Total expenditures.....	728,780 00
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	13,802,864 00
“ “ “ marine.....	2,077,847 00
Risks terminated during the year, fire.....	3,343,692 00
“ “ “ marine.....	1,300,037 00
Risks outstanding at end of year, fire.....	10,459,172 00
“ “ “ marine.....	777,810 00

AGENTS.

L. S. Twombly..... Portland | Fred. Atwood..... Winterport

AMERICAN FIRE INSURANCE COMPANY—PHILADELPHIA.

Incorporated in 1810. Capital stock, \$400,000.

THOMAS R. MARIS, *President.*

ALBERT C. L. CRAWFORD, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$297,501 75
Mortgages of real estate.....	434,700 00
Secured by collaterals.....	172,747 91
Real estate.....	125,100 00
Premiums in course of collection.....	15,472 24
Cash on hand and in bank.....	30,376 65
Interest accrued.....	15,989 75
Rents accrued.....	663 77
Loaned on ground rents well secured.....	41,040 83
Total assets.....	1,133,592 90
II.—LIABILITIES.	
Losses adjusted, but not due.....	48 57
Losses unadjusted as claimed.....	10,959 43
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	107,263 90
Taxes.....	1,950 00
Dividends unpaid.....	1,282 50
Due for salaries, rent, etc.....	864 10
Reclaimable for perpetual policies.....	249,735 05
Total liabilities.....	372,103 55

AMERICAN FIRE INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders.....	\$761,489 35
Surplus of assets as regards stockholders.....	361,489 35
III.—INCOME.	
Net premiums received during the year.....	166,829 56
Interest, dividends and other earnings of assets.....	59,609 23
Received from policies, surveys and transfers.....	834 25
Gain on perpetual policies cancelled.....	526 63
Gain on stocks sold.....	10,120 34
Deposit premiums received for perpetual risks, less 5 per ct., \$28,787.72	
Total income	237,920 01
IV.—EXPENDITURES.	
Losses paid during the year.....	63,775 29
Dividends to stockholders.....	58,770 00
Taxes.....	10,631 29
Salaries, agents, office and other expenses.....	39,415 38
Deposit premiums on perpetual risks returned, \$4,238.71.	
Total expenditures	172,591 96
V.—MISCELLANEOUS.	
Risks written during the year.....	28,341,550 00
Risks terminated during the year.....	19,930,136 00
Risks outstanding at end of year.....	34,916,116 00

AGENTS—Loring & Thurston, Portland.

ANDES INSURANCE COMPANY—CINCINNATI, OHIO.

Incorporated in 1870. Capital stock, \$1,000,000.

J. E. BENNETT, *President.*J. H. BEATTIE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$238,624 87
Other bonds and stocks.....	161,128 65
Mortgages of real estate.....	451,288 80
Secured by collaterals.....	79,053 32
Interest accrued.....	22,645 83
Premiums in course of collection.....	205,040 95
Cash on hand and in bank.....	130,264 89
Bills receivable, taken for risks.....	10,015 05
Other bills receivable, including assessment notes on act of Chicago fire,	393,611 81
Furniture, fixtures and agency supplies.....	42,000 00
Total assets	1,733,674 17
II.—LIABILITIES.	
Losses unadjusted as claimed.....	138,469 06
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire and inland risks.....	729,036 85
whole amount received on marine risks.....	450 00
Total liabilities	867,955 91

ANDES INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders.....	\$865,718 26
Impairment of capital.....	134,281 74
III.—INCOME.	
Net premiums received during the year on fire risks.....	1,738,230 02
Net premiums received during the year on marine risks.....	61,455 23
Interest, dividends and other earnings of assets.....	101,820 54
Received unpaid notes for premiums, \$10,015.05.	
Received assessments on account of Chicago fire, \$268,751.19.	
Total income.....	1,901,505 79
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which for losses in Chicago fire, \$877,361.33.....	1,483,176 00
Losses paid during the year, marine.....	25,802 15
Dividends to stockholders.....	100,000 00
Taxes.....	37,161 91
Brokerage, commissions and agents.....	299,520 56
Salaries, office rent, printing and other expenses.....	275,615 95
Total expenditures.....	2,221,276 57
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	115,020,988 97
“ “ “ marine.....	6,958,365 56
Risks terminated during the year, fire.....	34,518,404 00
“ “ “ marine.....	6,407,422 56
Risks outstanding at end of year, fire.....	80,502,584 97
“ “ “ marine.....	502,943 00

AGENTS.

Moses W. Farr.....	Augusta	Chandler Tuttle.....	Skowhegan
Plummer & Eaton.....	Bath	Joseph Wood.....	Wiscasset
E. H. Hayes.....	Biddeford	Levi T. Boothby.....	Waterville
Prentiss M. Blake.....	Bangor	Samuel D. Leavitt.....	Eastport
Charles C. Humphreys.....	Brunswick	Miles S. Staples.....	Belfast
H. K. Morrill.....	Gardiner	E. H. & G. W. Cochran.....	Rockland
D. T. Wright.....	Lewiston	Levi L. Lowell.....	Calais
Warren Sparrow.....	Portland	Thomas H. B. Pierce.....	Dexter
Hall & Stoutenburgh.....	Richmond		

BAY STATE FIRE INSURANCE COMPANY—WORCESTER, MASS.

Incorporated in 1860. Capital stock, \$200,000.

W. S. DAVIS, *President.*W. C. CROSBY, Jr., *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$67,832 50
Other bonds and stocks.....	183,888 00
Secured by collaterals.....	17,300 00
Bills receivable.....	25,000 00
Premiums in course of collection.....	10,706 87
Cash on hand.....	31,763 24
Interest accrued.....	2,982 48
Office furniture.....	800 00
Total assets.....	340,273 09
II.—LIABILITIES.	
Losses adjusted, but not due.....	1,707 10
Losses unadjusted as claimed.....	2,000 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms.....	91,606 32
Salaries, rents, &c.....	566 66
Commissions, brokerage and taxes.....	1,797 66
Total liabilities.....	97,677 74
Surplus of assets as regards policy-holders.....	242,595 35
Surplus of assets as regards stockholders.....	42,595 35
III.—INCOME.	
Net premiums received during the year.....	164,505 53
Interest, dividends and other earnings of assets.....	11,543 05
For increased capital, \$95,200.	
Total income.....	176,048 58
IV.—EXPENDITURES.	
Losses paid during the year, of which in Chicago fire, \$4,925 00.....	75,780 23
Dividends to stockholders.....	10,480 00
Taxes.....	6,014 34
Brokerage and commissions.....	24,021 85
Salaries, office and agency expenses.....	12,570 96
Total expenditures.....	128,867 38
V.—MISCELLANEOUS.	
Risks written during the year.....	12,619,398 00
Risks terminated during the year.....	7,298,926 00
Risks outstanding at end of year.....	12,393,603 00

A GENTS .

Chadwich & Hammatt.....	Bangor	W. F. Hallett.....	Augusta
Dow, Coffin & Libby.....	Portland	Cox & Field.....	Belfast
L. T. Boothby.....	Waterville	E. H. & G. W. Cochran.....	Rockland
D. H. Holman.....	Lewiston	E. H. Hayes.....	Biddeford
Nathaniel French.....	Auburn		

COMMERCE INSURANCE COMPANY—ALBANY, N. Y.

Incorporated in 1859. Capital stock, \$200,000.

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

I.—ASSETS.	
U. S. bonds	\$287,500 00
Other bonds and stocks	21,500 00
Secured by collaterals	13,075 00
Real estate.....	45,000 00
Premiums in course of collection.....	17,469 83
Cash on hand.....	35,472 57
Interest accrued.....	18 47
Rents accrued.....	416 67
Total assets.....	420,452 54
II.—LIABILITIES.	
Losses unadjusted as claimed.....	25,670 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms	128,506 50
For accrued salaries, rent and expenses.....	520 00
Commissions, brokerage, &c.....	2,538 56
For return premiums.....	2,842 60
Total liabilities	160,077 66
Surplus of assets as regards policy-holders	260,374 88
Surplus of assets as regards stockholders.....	60,374 88
III.—INCOME.	
Net premiums received during the year, less reinsurance, &c.....	234,199 90
Interest, dividends and other earnings of assets, including premiums on	
stocks and bonds sold.....	59,533 41
Received for calls for increased capital, \$100,000.	
Total income.....	293,733 31
IV.—EXPENDITURES.	
Losses paid during the year, of which for losses in Chicago fire, \$386,-	
682.73.....	538,686 92
Dividends to stockholders.....	40,000 00
Taxes	9,833 96
Brokerage and commissions.....	35,210 71
Salaries, office and other expenses.....	32,980 46
Total expenditures.....	656,712 05
V.—MISCELLANEOUS.	
Risks written during the year.....	26,955,490 00
Risks terminated during the year.....	28,641,671 00
Risks outstanding at end of year.....	21,997,352 00

AGENT—Joseph H. Webster, Portland.

COMMERCIAL UNION ASSURANCE COMPANY—LONDON, ENG.

Incorporated in 1861. Capital stock, £250,000.

SIR FRANCIS HICKS, *Chairman.*ALEXANDER SUTHERLAND, *Secretary.*JEREMIAH COLMAN, *President.*

I.—ASSETS.		£	s. d.
U. S. bonds		40,469	
Other bonds and stocks		279,658	6 3
Mortgages of real estate		118,272	8 4
Secured on mortgages, personal security and policies		180,227	3 1
Real estate		61,000	
Premiums in course of collection		68,163	5 11
Cash on hand and in bank		90,794	16 1
Interest accrued		747	9 7
Bills receivable		7,666	1 19
Outstanding interest, life		803	6 10
Due from other companies for reinsurance		276	
Salvage		50	
Furniture and stamps		3,316	3 11
Total assets.....		851,444	1 9
II.—LIABILITIES.			
Losses adjusted and unadjusted as claimed		31,846	
Amount required to reinsure outstanding risks, viz :			
50 per cent. of premiums received on fire risks for one year, and			
pro rata for longer terms		89,535	10
whole amount received on marine risks		105,320	
Reinsurance life fund		181,000	
Interest due to scrip holders		77	10
Accrued for salaries, rent, etc.....		1,200	
Total liabilities.....		408,979	
Surplus of assets as regards policy-holders		442,465	1 9
Surplus of assets as regards stockholders		192,465	1 9
III.—INCOME.			
Gross premiums received during the year on fire risks		125,241	
Gross premiums received during the year on marine risks		236,626	11 9
Interest, dividends and other earnings of assets		28,120	9 9
Received from other sources, net life premiums, &c.....		64,725	15 5
Total income.....		454,713	16 11
IV.—EXPENDITURES.			
Losses paid during the year, fire		68,158	4 3
Losses paid during the year, marine.....		141,107	3 3
Dividends to stockholders.....		31,250	
Taxes		33,236	1 4
Brokerage and commissions.....		24,186	2 9
Salaries, office and all other expenses.....		39,702	7 11
Total expenditures.....		337,639	19 6
V.—MISCELLANEOUS.			
Risks written during the year, fire		£40,414,479	
“ “ “ marine		20,265,939	
Risks terminated during the year, fire		40,025,880	
“ “ “ marine.....		13,693,792	
Risks outstanding at end of year, fire.....		30,403,247	
“ “ “ marine.....		6,633,440	

U. S. BRANCH OF COMMERCIAL UNION ASSURANCE CO.—LONDON, ENG.

Incorporated in 1861.

JEREMIAH COLMAN, *President.*

ALEXANDER SUTHERLAND, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$302,500 00
Premiums in course of collection.....	11,278 91
Cash on hand and in bank.....	32,258 49
Total assets.....	346,037 40
II.—LIABILITIES.	
Losses adjusted, but not due.....	5,000 00
Losses unadjusted as claimed.....	25,648 32
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	97,191 23
Total liabilities.....	127,839 56
Surplus of assets as regards policy-holders.....	218,197 85
III.—INCOME.	
Gross premiums received during the year on fire risks.....	201,292 98
IV.—EXPENDITURES.	
Losses paid during the year.....	79,825 22
Taxes.....	3,851 01
Brokerage and commissions.....	40,265 59
Auditing accounts and other expenses.....	1,430 82
Total expenditures.....	125,372 64
V.—MISCELLANEOUS.	
Risks written during the year.....	21,172,215 00
Risks terminated during the year.....	2,912,565 00
Risks outstanding at end of year.....	17,770,835 00

A G E N T S .

Alliger Brothers, Gen'l Agts.... New York | Prentiss Loring Portland

CONTINENTAL INSURANCE COMPANY—NEW YORK.

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

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

I.—ASSETS.	
U. S. bonds	\$573,200 00
Other bonds and stocks	104,978 00
Mortgages of real estate	503,550 00
Secured by collaterals	205,450 00
Real estate.....	464,500 00
Premiums in course of collection.....	128,460 64
Cash on hand.....	502,559 25
Interest accrued	22,828 38
Rents accrued.....	4,000 00
Total assets	2,509,526 27
II.—LIABILITIES.	
Losses unadjusted as claimed, less reinsurance.....	606,039 96
Amount required to reinsure outstanding risks, viz :	
50 per cent of premiums received on fire risks for one year, and pro rata for longer terms.....	706,271 68
Interest due to scrip holders	73,632 05
Due to agents, &c.....	14,130 67
Dividends to stockholders.....	480 00
Outstanding scrip.....	55,627 00
Total liabilities	1,456,181 36
Surplus of assets as regards policy-holders.....	1,053,344 91
Surplus of assets as regards stockholders.....	53,344 91
III.—INCOME.	
Net premiums received during the year, less reinsurance, &c.....	1,351,361 95
Interest, dividends and other earnings of assets, including premium on new capital, \$1,130.00.....	160,205 80
Received for calls for increased capital, \$500,000.....	
Total income	1,511,567 75
IV.—EXPENDITURES.	
Losses paid during the year, of which for losses at Chicago fire, \$1,004,- 757.29.....	1,419,101 08
Scrip or certificates of profits	92,748 00
Dividends to stockholders.....	100,810 00
Interest to scrip holders	23,830 32
Taxes	41,775 00
Brokerage and commissions.....	262,944 57
Salaries, office and other expenses.....	148,247 17
Printing, stationery and office expenses.....	115,959 43
Total expenditures.....	2,205,415 57
V.—MISCELLANEOUS.	
Risks written during the year	203,781,346 00
Risks terminated during the year.....	155,438,834 00
Risks outstanding at end of year.....	177,348,892 00

AGENTS.

Dow, Coffin & Libby	Portland	H. F. Howard	South Paris
C. M. Plummer.....	Bath	Thayer & Marston.....	Waterville
Milliken & Barbour	Saco	H. K. Morrill.....	Gardiner
John Safford.....	Monmouth		

FIRE MARINE COMPANIES.

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EXCHANGE INSURANCE COMPANY—BOSTON.

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

D. H. SWEETSER, *President.*

SAMUEL APPLETON, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$20,610 00
Other bonds and stocks	31,387 00
Mortgages of real estate	119,114 78
Secured by collaterals	63,450 00
Premiums due, and balances in hands of agents	11,024 00
Cash on hand	15,591 97
Interest accrued	2,938 83
Office furniture, (cost \$2,600)	1,500 00
Total assets	265,616 58
II.—LIABILITIES.	
Losses unadjusted as claimed	1,800 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms	53,740 80
Dividends	40 00
Total liabilities	55,580 80
Surplus of assets as regards policy-holders	210,035 78
Surplus of assets as regards stockholders	10,035 78
III.—INCOME.	
Net premiums received during the year	86,046 36
Interest, dividends and other earnings of assets	7,512 90
Total income	93,559 26
IV.—EXPENDITURES.	
Losses paid during the year	14,085 20
Dividends to stockholders	3,960 00
Taxes	2,072 09
Brokerage and commissions	10,805 61
Salaries, office, agency and other expenses	15,757 45
Total expenditures	46,680 35
V.—MISCELLANEOUS.	
Risks written during the year	8,290,928 75
Risks terminated during the year	2,272,493 25
Risks outstanding at end of year	7,502,149 75

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

EXCHANGE FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1853. Capital stock, \$200,010.

JAMES VAN NORDEN, *President.*GEO. W. MONTGOMERY, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$56,350 00
Mortgages of real estate.....	124,425 00
Secured by collaterals.....	14,350 00
Interest accrued.....	1,467 93
Premiums in course of collection.....	18,581 58
Cash on hand and in bank.....	64,096 51
New York fire department fund.....	1,350 00
Office furniture, &c.....	1,600 00
Total assets.....	282,221 02
II.—LIABILITIES.	
Losses unadjusted as claimed.....	8,500 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on risks for one year, and pro rata for longer terms, fire and inland.....	52,192 84
Accrued for salaries, rent, etc.....	1,500 00
Dividends unpaid.....	16 80
Total liabilities.....	62,209 64
Surplus of assets as regards policy-holders.....	220,011 38
Surplus of assets as regards stockholders.....	20,001 38
III.—INCOME.	
Net premiums received during the year on fire risks.....	108,760 99
Net premiums received during the year on inland risks.....	996 25
Interest, dividends and rents.....	11,778 01
Received for increased capital, \$50,010.	
Total income.....	121,535 25
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	41,918 49
Losses paid during the year, inland.....	93 34
Taxes.....	3,497 25
Brokerage and commissions.....	12,784 66
Salaries, office and other expenses.....	19,936 13
Total expenditures.....	78,229 87
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	11,796,778 00
" " " inland.....	26,400 00
Risks terminated during the year, fire.....	4,797,780 00
" " " inland.....	24,700 00
Risks outstanding at end of year, fire.....	11,287,489 00
" " " inland.....	9,400 00

AGENT.—L. S. Twombly, Portland.

FIREMAN'S FUND INSURANCE COMPANY—SAN FRANCISCO, CAL.

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

D. J. STAPLES, *President.*

CHARLES R. BOND, *Secretary.*

I.—ASSETS. <i>Gold Basis.</i>	
U. S. bonds	\$7,471 18
Other bonds and stocks.....	19,788 25
Mortgages of real estate.....	245,248 60
Secured by collaterals.....	6,000 00
Real estate.	165,000 00
Premiums in course of collection.....	13,737 15
Cash on hand and in bank	332,162 17
Due from agents.....	2,894 68
Interest accrued.....	11,173 61
Bills receivable, taken for premiums	1,985 50
In hands of Steels, Bowers & Boughton, eastern agents	39,827 11
Furniture, stamps and other assets	11,499 45
Total assets.....	856,787 70
II.—LIABILITIES.	
Losses adjusted, but not due, and unadjusted as claimed	141,147 76
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	139,636 01
whole amount received on marine risks.....	18,131 65
Dividends	225 50
For salaries, &c.....	1,329 22
Bills payable, (eastern)	145,710 62
Marine bills payable	332 60
Personal.....	193 38
Total liabilities.....	446,708 74
Surplus of assets as regards policy-holders.....	410,078 96
Impairment of capital.....	89,921 04
III.—INCOME.	
Net premiums received during the year on fire risks	298,182 81
Net premiums received during the year on marine risks.....	81,927 20
Interest, dividends and other earnings of assets.....	57,177 51
Received from sales of gold.....	286 17
Tax on policies.....	988 83
Notes received for premiums unpaid, \$1,985.50.	
Assessments on stockholders, \$250,000.	
Total income.....	438,562 52
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	304,242 90
Losses paid during the year, marine.....	120,038 52
Dividends to stockholders.....	49,774 50
Taxes	10,816 43
Brokerage and commissions.....	46,446 34
Salaries, office and other expenses.....	82,748 78
Total expenditures.....	614,067 47
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	30,888,804 00
“ “ “ marine.....	8,124,621 00
Risks terminated during the year, fire.....	25,811,101 00
“ “ “ marine.....	8,682,578 00
Risks outstanding at end of year, fire	22,613,724 00
“ “ “ marine.....	539,145 00

AGENTS.

L. S. Twombly..... Portland | Rufus Small & Son..... Biddeford

FIRST NATIONAL FIRE INSURANCE COMPANY—WORCESTER, MASS.

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

E. A. GOODNOW, *President.*GEORGE P. FIELD, *Secretary.*

I.—ASSETS.	
Mortgages of real estate.....	\$58,100 00
Secured by collaterals.....	94,948 64
Premiums in course of collection.....	5,078 66
Cash on hand.....	2,664 65
Interest accrued.....	3,006 48
Office furniture.....	223 25
Total assets	164,021 68
II.—LIABILITIES.	
Losses unadjusted as claimed.....	6,696 65
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	54,340 98
Total liabilities	61,037 63
Surplus of assets as regards policy-holders.....	102,984 05
Surplus of assets as regards stockholders.....	2,984 05
III.—INCOME.	
Net premiums received during the year.....	102,214 70
Interest, dividends and other earnings of assets.....	8,341 90
Received from sale of bonds.....	487 50
Received for calls on capital, \$25,900.....	
Total income	111,044 10
IV.—EXPENDITURES.	
Losses paid during the year, of which on Chicago fire, \$2,500.....	89,092 95
Taxes	4,410 30
Brokerage and commissions	15,330 70
Salaries, fees, clerks, &c.....	4,903 81
Office agency and incidental expenses.....	6,235 24
Total expenditures	119,973 00
V.—MISCELLANEOUS.	
Risks written during the year	8,127,425 00
Risks terminated during the year.....	7,396,327 00
Risks outstanding at end of year	7,382,920 00

A G E N T S .

Cox & Field.....	Belfast	George W. Swett.....	South Windham
D. Horace Holman.....	Lewiston	Garey & Shaw.....	Biddeford
Rollins & Adams.....	Portland	James G. Young.....	Great Falls, N. H

FRANKLIN FIRE INSURANCE COMPANY—PHILADELPHIA.

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

ALFRED G. BAKER, *President.*

J. W. McALLISTER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$49,750 00
Other bonds and stocks.....	107,970 50
Mortgages of real estate.....	2,714,553 78
Secured by collaterals.....	12,550 00
Interest accrued.....	43,085 71
Cash on hand and in bank.....	249,834 67
Due from agents.....	75,029 55
Reinsurance deposit premiums.....	2,869 00
Revenue stamps.....	105 73
Total assets.....	3,255,748 94
II.—LIABILITIES.	
Losses adjusted but not due.....	56,833 35
Losses unadjusted as claimed.....	203,546 12
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	669,255 64
Reclaimable on perpetual risks, 95 per cent.....	1,403,179 03
Dividends due.....	2,696 00
Loans.....	74,883 34
Surveys and surveyors.....	12,870 75
Total liabilities.....	2,423,264 23
Surplus of assets as regards policy-holders.....	832,484 71
Surplus of assets as regards stockholders.....	432,484 71
III.—INCOME.	
Net premiums received during the year.....	1,180,630 00
Interest, dividends and other earnings of assets.....	212,726 78
Received from surveys.....	2,528 00
Deposit premiums for perpetual fire risks, less 5 per cent., \$174,722.76.	
Total income.....	1,395,884 78
IV.—EXPENDITURES.	
Losses paid during the year, of which loss in Chicago fire \$419,596.85..	928,434 78
Dividends to stockholders.....	93,812 00
Taxes.....	27,025 43
Brokerage and commissions.....	203,908 29
Salaries, office and other expenses.....	179,473 79
Loss expenses.....	10,582 45
Surveyors.....	2,046 00
Deposit premium for perpetual risks returned, \$31,363.87.	
Total expenditures.....	1,445,282 74
V.—MISCELLANEOUS.	
Risks written during the year.....	109,735,947 03
Risks terminated during the year.....	61,272,875 28
Risks outstanding at end of year.....	149,457,954 57

AGENTS.

Rollins & Adams.....	Portland	James B. Drake.....	Bath
Augustus Champlin.....	Bangor	David Cargill.....	Augusta
William F. Garcelon.....	Lewiston	A. P. Davis.....	Gardiner
Thomas E. Wharf.....	Calais	H. C. Parsons.....	Dexter
Samuel D. Leavitt.....	Eastport	H. F. Howard.....	South Paris
J. W. Forsaith.....	Brunswick	George Taber.....	Vassalborough

FRANKLIN FIRE INSURANCE COMPANY—(CONTINUED.)

AGENTS.

E. H. & G. W. Cochran.....	Rockland	James G. Young.....	Great Falls, N. H.
Emery Sawyer.....	Searsport	Benj. Davis & Co.....	Augusta
Creamer & Stahl.....	Waldoborough	G. G. Wight.....	Bridgton
J. H. Bradford.....	Houlton	William J. Wheeler.....	South Paris

HANOVER FIRE INSURANCE COMPANY—NEW YORK.

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

BENJ. S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$450,631 25
Other bonds and stocks.....	35,107 50
Mortgages of real estate.....	111,500 00
Secured by collaterals.....	136,050 00
Real estate.....	5,000 00
Premiums in course of collection.....	65,868 25
Cash on hand and in bank.....	33,568 10
Interest accrued.....	5,035 54
Bills receivable.....	3,792 27
Salvage.....	3,275 00
Loan to New York Fire Department.....	1,800 00
Office furniture, safes, &c.....	21,000 00
Total assets.....	872,627 91
II.—LIABILITIES.	
Losses unadjusted as claimed.....	45,606 37
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire and inland risks having one year or less to run, and pro rata for longer terms.....	385,450 10
Total liabilities.....	431,056 47
Surplus of assets as regards policy-holders.....	441,571 44
Surplus of assets as regards stockholders.....	41,571 44
III.—INCOME.	
Net premiums received during the year on fire risks.....	697,319 12
Net premiums received during the year on inland risks.....	15,660 27
Interest, dividends and other earnings of assets.....	43,010 42
Received unpaid premium notes, \$375.	
For calls on capital, \$200,000.	
Total income.....	755,989 81
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which at Chicago, \$255,219 23....	522,084 02
Losses paid during the year, inland.....	14,075 13
Dividends to stockholders.....	34,000 00
Taxes.....	17,701 36
Brokerage, commissions and agents.....	101,653 08
Salaries, office, travelling, and all other expenses.....	129,770 15
Total expenditures.....	819,283 74

FRANKLIN FIRE INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.		
Risks written during the year, fire.....		\$68,942,236 36
“ “ “ inland.....		2,054,192 66
Risks terminated during the year, fire.....		41,438,748 75
“ “ “ inland.....		2,058,526 66
Risks outstanding at end of year, fire.....		72,807,519 17
“ “ “ inland.....		17,166 00

A GENTS.

W. F. Hallett.....	Augusta	E. R. Alford.....	Oldtown
Miles S. Staples.....	Belfast	Loring & Thurston.....	Portland
James F. Dudley.....	Bangor	E. H. & G. W. Cochran.....	Rockland
James B. Drake.....	Bath	J. W. Spaulding.....	Richmond
Charles C. Burrill.....	Ellsworth	Chandler Tuttle.....	Skowhegan
Augustus Bailey.....	Gardiner	S. S. Robinson, Winthrop, (Kent's Hill P. O.)	
William F. Garcelon.....	Lewiston	Thayer & Marston.....	Waterville
John Safford.....	Monmouth	Chadwick & Hammatt.....	Bangor

HARTFORD FIRE INSURANCE COMPANY—HARTFORD, CONN.

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

GEORGE L. CHASE, *President.*

J. D. BROWNE, *Secretary.*

I.—ASSETS.		
U. S. bonds.....		\$174,280 50
Other bonds and stocks.....		960,417 00
Mortgages of real estate.....		524,250 00
Real estate.....		448,175 60
Premiums in course of collection.....		405,735 78
Cash on hand.....		377,656 37
Interest accrued.....		24,557 27
Rents, reinsurance claims and bills receivable.....		19,055 16
State tax due from non-resident stockholders.....		7,933 50
Total assets.....		2,942,061 18
II.—LIABILITIES.		
Losses unadjusted as claimed.....		736,037 47
Amount required to reinsure outstanding risks, viz:		
50 per cent. of premiums received on fire risks for one year, and		
pro rata for longer terms, estimated.....		901,125 00
Loans.....		243,957 50
All other claims.....		48,750 00
Total liabilities.....		1,929,869 97
Surplus of assets as regards policy-holders.....		1,012,191 21
Surplus of assets as regards stockholders.....		12,191 21
III.—INCOME.		
Net premiums received during the year.....		1,951,915 57
Interest, dividends and other earnings of assets.....		162,233 54
Received for calls on capital, \$500,000.....		
Total income.....		2,114,149 11

HARTFORD FIRE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses paid during the year, of which for losses in Chicago fire, \$1,625,000	\$2,218,060 72
Dividends to stockholders.....	200,620 00
Taxes	48,609 00
Brokerage and commissions.....	284,946 26
Salaries, office and agents' expenses.....	95,263 08
Rents, printing, advertising, &c.....	127,520 20
Total expenditures.....	2,975,019 26
V.—MISCELLANEOUS.	
Risks outstanding at end of year, estimated.....	150,000,000 00

The entire records of amount at risk with premiums thereon in 18 States, were destroyed in the Chicago fire, where their office was burnt, and hence the exact amount is unknown.

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	Daniel V. B. Ormsby.....	Farmington
E. G. Meader.....	Waterville	T. H. B. Pierce.....	Dexter
John H. Small.....	Biddeford	Charles F. Pillsbury.....	Kingfield
E. B. Gardiner.....	Bucksport	H. R. Millett.....	Gorham
Wm. M. Chamberlain.....	Lewiston	Freeland Howe.....	Norway
A. E. Houghton.....	Weld	John H. Shapleigh.....	West Lebanon
D. W. Chapman.....	Newcastle	John Haley.....	Hollis
Samuel D. Bailey & Co.....	Bath	John H. Bradford.....	Houlton
Henry Farrington.....	Waldoboro'	H. F. Howard.....	Dixfield
E. W. McFadden.....	Kendall's Mills	E. H. & G. W. Cochran.....	Rockland
Cox & Field.....	Belfast	M. G. Prentiss.....	Foxcroft

HOFFMAN FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1864. Capital stock, \$200,000.

MARCUS F. HODGES, *President.*

OLIVER A. DRAKE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$100,007 50
Mortgages of real estate.....	160,250 00
Secured by collaterals.....	900 00
Interest accrued.....	892 50
Premiums in course of collection.....	11,768 29
Cash on hand and in bank.....	24,922 83
Office furniture and fixtures.....	1,000 00
Total assets.....	299,741 13
II.—LIABILITIES.	
Losses unadjusted as claimed.....	9,470 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks having one year or less to run, and pro rata for longer terms.....	61,682 95
For dividends.....	50 00
For salaries, rent, &c.....	717 00
For brokerage, &c.....	1,341 37
Return premiums.....	114 88
Total liabilities.....	73,376 20

HOFFMAN FIRE INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders	\$226,364 92
Surplus of assets as regards stockholders.....	26,364 92
III.—INCOME.	
Net premiums received during the year.....	115,314 57
Interest, dividends and other earnings of assets.....	18,159 62
For calls on capital, \$50,000.	
Total income.....	133,474 19
IV.—EXPENDITURES.	
Losses paid during the year, of which for losses in Chicago fire, \$29,- 610.00.....	82,101,08
Dividends to stockholders.....	50 00
Taxes.....	5,667,51
Brokerage and commissions	16,537 45
Salaries, office and all other expenses.....	16,813 25
Total expenditures.....	121,170 29
V.—MISCELLANEOUS.	
Risks written during the year	10,660,577 05
Risks terminated during the year.....	4,315,981 34
Risks outstanding at end of year.....	10,304,458 05

AGENTS.—W. D. Little & Co., Portland.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY—SALEM, MASS.

Incorporated in 1843. Mutual.

AUGUSTUS STORY, *President.*

THOMAS H. JOHNSON, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$11,500 00
Other bonds and stocks.....	174,494 00
Mortgages of real estate	11,548 41
Secured by collaterals	4,500 00
Real estate.....	55,000 00
Interest accrued	1,393 81
Cash on hand	23,761 76
Due from agents.....	206 69
Notes receivable	25,333 99
Other assets.....	1,000 00
Premium notes liable to assessments, \$294,590.27.	
Total assets	308,738 66
II.—LIABILITIES.	
Losses unadjusted as claimed.....	700 00
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on risks for one year, and pro rata for longer terms.....	147,295 13
Taxes	175 82
Premiums due for cancelled and terminated policies.....	964 98
Total liabilities.....	149,135 93
Surplus of assets as regards policy-holders.....	159,602 73

HOLYOKE MUTUAL FIRE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Net premiums received during the year.....	\$117,760 31
Interest, dividends and other earnings of assets.....	15,006 66
Received from other sources, salvage, etc.....	244 49
Premium notes liable to assessments, \$115,466.73.	
Total income.....	133,011 46
IV.—EXPENDITURES.	
Losses paid during the year.....	27,927 70
Dividends to policy-holders from surplus earnings.....	17,152 55
Taxes.....	2,990 33
Brokerage and Commissions.....	17,839 18
Salaries, office and other expenses.....	8,761 17
Return premiums.....	1,068 96
Total expenditures.....	75,739 89
V.—MISCELLANEOUS.	
Risks written during the year.....	8,999,497 34
Risks terminated during the year.....	6,960,880 13
Risks outstanding at end of year.....	19,834,886 70

AGENTS.

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

HOME INSURANCE COMPANY—COLUMBUS, OHIO.

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

M. A. DAUGHERTY, *President.*JACOB PEETREY, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$69,430 35
Other bonds and stocks.....	23,300 00
Mortgages of real estate.....	468,727 10
Interest accrued.....	23,302 47
Real estate.....	1,727 80
Premiums in course of collection.....	106,151 03
Cash on hand and in bank.....	114,003 09
Bills receivable.....	16,153 35
Due for reinsurance.....	41,157 62
Office furniture, &c.....	8,000 00
Total assets.....	871,952 81
II.—LIABILITIES.	
Losses adjusted and unadjusted as claimed.....	161,852 72
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on risks having one year or less to run, and pro rata for longer terms.....	189,000 00
For brokerage and commissions.....	15,922 65
Total liabilities.....	366,775 37

HOME INSURANCE COMPANY, COLUMBUS, OHIO—(CONTINUED.)

Surplus of assets as regards policy-holders.....	\$505,177 44
Surplus of assets as regards stockholders.....	5,177 44
III.—INCOME.	
Net premiums received during the year on risks.....	487,784 79
Interest, dividends of assets.....	48,455 23
Received unpaid premium notes, \$16,153.35.	
Received for calls on capital, \$330,000.	
Total income.....	536,240 02
IV.—EXPENDITURES.	
Losses paid during the year.....	434,417 20
Dividends to stockholders.....	47,126 60
Taxes.....	16,335 70
Brokerage and commissions.....	129,162 38
Salaries, office and other expenses.....	55,033 66
Total expenditures.....	682,075 54
V.—MISCELLANEOUS.	
Risks written during the year.....	48,713,455 00
Risks terminated during the year.....	16,380,505 00
Risks outstanding at end of year.....	52,336,428 00

AGENTS.

D. H. Holman.....	Lewiston	William H. Foye.....	Portland
R. B. Clark.....	Eastport	Philip Coombs.....	Bangor
S. O. Wood.....	Wilton	Chadwick & Hammatt.....	Bangor
John H. Small.....	Biddeford	M. F. Ricker.....	Canton

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.....	\$1,669,357 50
Other bonds and stocks.....	60,100 00
Mortgages of real estate.....	1,850,849 57
Secured by collaterals.....	110,500 00
Interest accrued.....	52,737 30
Premiums in course of collection.....	268,201 35
Cash on hand and in trust companies.....	482,327 62
Salvage.....	46,044 31
Bills receivable.....	25,502 03
Advanced to fire department.....	2,700 00
Accounts secured.....	29,031 79
Lease.....	50,000 00
Stamps and other property.....	24,692 03
Total assets.....	4,672,043 50
II.—LIABILITIES.	
Losses adjusted and unadjusted as claimed.....	623,611 52
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	1,514,363 00
For dividends.....	410 00
Total liabilities.....	2,138,384 52

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

Surplus of assets as regards policy-holders.....	\$2,533,658 98
Surplus of assets as regards stockholders.....	33,658 98
III.—INCOME.	
Net premiums received during the year on fire risks.....	2,744,710 04
Net premiums received during the year on marine risks.....	1,992 05
Interest, dividends and other earnings of assets.....	285,658 64
Received for calls on capital, \$1,500,000.	
Total income.....	3,032,360 73
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which at Chicago, \$2,090,496.16..	2,869,686 41
Losses paid during the year, marine.....	28,693 02
Dividends to stockholders.....	249,890 00
Taxes.....	90,399 04
Brokerage and commissions.....	410,314 89
Salaries, office, travelling, and all other expenses.....	426,466 63
Total expenditures.....	4,075,449 99
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	319,999,847 00
“ “ “ marine.....	384,623 00
Risks terminated during the year, fire.....	264,353,870 00
“ “ “ marine.....	384,623 00
Risks outstanding at end of year, fire.....	294,852,308 00
“ “ “ marine.....	None.

AGENTS.

M. W. Farr.....	Augusta	H. R. Millett.....	Gorham
Freese & Wiggin.....	Bangor	William M. Chamberlain.....	Lewiston
William P. Wadsworth.....	Bath	N. G. Cofren.....	Livermore
Miles S. Staples.....	Belfast	B. W. Harriman.....	Kent's Hill
E. H. Banks.....	Biddeford	L. G. Downes.....	Machias
G. G. Wight.....	Bridgton	J. A. Bucknam & Co.....	Mechanic Falls
J. W. Forsaith.....	Brunswick	Freeland Howe.....	Norway
E. B. Gardner.....	Bucksport	E. H. Hayes.....	North Berwick
Frank Nelson.....	Calais	J. D. Bartlett.....	North New Portland
E. M. Wood.....	Camden	Dow, Coffin & Libby.....	Portland
J. A. Milliken.....	Cherryfield	H. S. Nickerson.....	Pittsfield
F. C. Nash.....	Columbia Falls	E. H. Cochran.....	Rockland
D. W. Chapman.....	Damariscotta	T. H. Dinsmore & Co.....	Skowhegan
H. F. Howard.....	Dixfield	S. W. Ricker.....	South Berwick
Thomas H. B. Pierce.....	Dexter	W. R. Keith.....	Thomaston
O. S. Livermore.....	Eastport	Henry Farrington.....	Waldoborough
A. M. Bradley.....	East Vassalborough	L. T. Boothby.....	Waterville
J. F. Woods.....	Farmington	E. McKenney.....	Wiscasset
Josiah Maxcy.....	Gardiner		

HOWARD FIRE INSURANCE COMPANY—BOSTON.

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

EPHRAIM BROWN *President.*

SEWALL A. FAUNCE, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$26,015 00
Other bonds and stocks	176,544 00
Mortgages of real estate	171,400 00
Secured by collaterals	2,170 00
Premiums in course of collection	5,103 74
Cash on hand	1,569 31
Interest accrued	4,756 14
Rents due	125 00
Total assets	387,683 19
II.—LIABILITIES.	
Losses adjusted, but not due	7,102 93
Losses unadjusted as claimed	3,405 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms	62,759 26
Dividends unpaid	300 00
Total liabilities	73,567 19
Surplus of assets as regards policy-holders	314,116 00
Surplus of assets as regards stockholders	114,116 00
III.—INCOME.	
Net premiums received during the year on fire risks, less reinsurance ..	84,184 42
Interest, dividends and other earnings of assets	29,382 84
Received from sundries	66 65
Total income	113,633 91
IV.—EXPENDITURES.	
Losses paid during the year, of which in Chicago fire, \$22,500	42,389 67
Dividends to stockholders	19,950 00
Taxes	8,739 13
Brokerage and commissions	8,585 45
Salaries, office and other expenses of clerks, &c.	7,964 46
Rent, advertising, printing, &c.	7,743 81
Total expenditures	95,372 52
V.—MISCELLANEOUS.	
Risks written during the year	9,276,902 00
Risks terminated during the year	6,118,714 00
Risks outstanding at end of year	9,721,143 00

A GENTS .

Samuel W. Luques Biddeford | Heath & Drew Portland

HOWARD INSURANCE COMPANY—NEW YORK.

Incorporated in 1825. Capital stock, \$500,000.

SAMUEL F. SKIDMORE, *President.*THEODORE KEELER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$210,375 00
Other bonds and stocks.....	159,905 00
Mortgages of real estate.....	87,820 00
Secured by collaterals.....	8,100 00
Real estate.....	125,000 00
Premiums in course of collection.....	4,880 32
Cash on hand.....	66,765 52
Due from agents.....	6,734 10
Interest accrued.....	5,407 19
Office furniture, salvages and rents due.....	6,166 66
Total assets.....	681,153 79
II.—LIABILITIES.	
Losses adjusted, but not due.....	98,345 30
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on risks for one year, and pro rata for longer terms.....	81,011 81
Due to agents.....	212 16
Total liabilities.....	179,569 27
Surplus of assets as regards policy-holders.....	501,584 52
Surplus of assets as regards stockholders.....	1,584 52
III.—INCOME.	
Net premiums received during the year on fire risks.....	189,611 19
Net premiums received during the year on marine risks.....	1,478 42
Interest, dividends and other earnings of assets.....	40,040 61
Discount on claims paid in advance.....	8,020 46
For calls on capital, \$150,000.....	
Total income.....	239,150 68
IV.—EXPENDITURES.	
Losses paid during the year, of which in the Chicago fire, \$385,104.70..	444,272 38
Dividends to stockholders.....	51,902 00
Taxes.....	8,579 58
Brokerage and commissions.....	19,137 75
Salaries, office and other expenses.....	21,604 52
Repairs, fire patrol, agency and other expenses.....	12,564 85
Total expenditures.....	558,061 08
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	32,214,578 00
“ “ “ marine.....	55,325 00
Risks terminated during the year, fire.....	26,857,582 00
“ “ “ marine.....	56,325 00
Risks outstanding at end of year, fire.....	25,024,573 00
“ “ “ marine.....	20,000 00

AGENT.—Winthrop G. Ray, Portland.

U. S. BRANCH OF IMPERIAL FIRE INSURANCE CO.—LONDON, ENG.

Incorporated in 1803. Capital stock, £700,000.

E. M. ARCHIBALD, *President.* EDGAR W. CROWELL, *Resident Manager, N. Y.*

I.—ASSETS.	
U. S. bonds	\$599,194 82
Other bonds and stocks	336,630 00
Premiums in course of collection	92,547 39
Cash on hand	30,775 11
Bills receivable.....	500 00
Office, furniture, etc.....	5,000 00
Total assets	1,064,647 32
II.—LIABILITIES.	
Losses unadjusted as claimed	49,390 58
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms.....	485,717 00
Total liabilities.....	535,107 58
Surplus of assets as regards policy-holders	529,539 74
III.—INCOME.	
Net premiums received during the year.....	1,214,464 31
Interest, dividends and other earnings of assets.....	1,429 98
Total income	1,215,894 29
IV.—EXPENDITURES.	
Losses paid during the year, of which for losses at Chicago, \$208,089.91,	686,237 10
Taxes	27,260 20
Brokerage and commissions.....	142,959 30
Salaries, office and all other expenses.....	166,822 68
Total expenditures.....	1,023,279 28
V.—MISCELLANEOUS.	
Risks written during the year.....	139,561,224 91
Risks terminated during the year.....	109,532,491 01
Risks outstanding at end of year.....	74,185,086 00

A G E N T S .

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

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.....	\$335,287 00
Other bonds and stocks.....	892,918 00
Mortgages of real estate.....	946,450 00
Secured by collaterals.....	28,050 00
Real estate.....	30,000 00
Premiums in course of collection, marine.....	107,493 00
Cash on hand and in bank.....	278,472 67
Due from agents and in course of transmission.....	119,290 85
Interest accrued.....	32,821 30
Bills receivable.....	441,393 17
Total assets.....	3,212,175 99
II.—LIABILITIES.	
Losses unadjusted as claimed.....	273,000 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	734,405 76
Whole amount received on marine and inland.....	413,746 79
Reclaimable on perpetual policies, 95 per cent.....	265,057 56
Dividends unpaid.....	2,000 00
Due or to become due for brokerage, etc.....	30,000 00
Total liabilities.....	1,718,210 11
Surplus of assets as regards policy-holders.....	1,493,965 88
Surplus of assets as regards stockholders.....	993,965 88
III.—INCOME.	
Net premiums received during the year on fire risks.....	1,589,293 11
Net premiums received during the year on marine risks.....	859,408 39
Interest, dividends and other earnings of assets.....	130,435 67
Deposit premiums on perpetual risks, \$81,355.15.	
Unpaid premium notes for marine risks, \$435,978.96.	
Total income.....	2,579,137 17
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which for losses in Chicago fire, \$503,156.07.....	1,256,975 35
Losses paid during the year, marine.....	739,357 15
Dividends to stockholders.....	98,000 00
Taxes.....	48,535 84
Brokerage and commissions.....	294,201 12
Salaries, office, agency charges and other expenses.....	187,277 43
Total expenditures.....	2,624,346 89
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	153,263,781 00
" " " marine.....	90,049,365 00
Risks terminated during the year, fire.....	114,853,400 00
" " " marine.....	78,179,555 00
Risks outstanding at end of year, fire.....	138,358,408 00
" " " marine.....	20,601,340 00

AGENTS.

Benj. Davis & Co.....	Augusta	E. P. Burnham.....	Saco
D. M. Howard.....	Bangor	T. H. Dinsmore.....	Skowhegan
D. V. B. Ormsby.....	Farmington	John M. Goodwin & Son.....	Biddeford
H. R. Millett.....	Gorham	Thomas H. B. Pierce.....	Dexter
Dow, Coffin & Libby.....	Portland		

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	\$480,087 50
Other bonds and stocks	34,658 00
Mortgages of real estate	119,400 00
Secured by collaterals	30,750 00
Real estate.....	200,000 00
Premiums in course of collection.....	132,265 87
Cash on hand and in bank.....	32,168 82
Interest accrued	3,807 71
Salvage.....	2,000 00
Due for reinsurance.....	10,000 00
Balances due from agents.....	18,272 82
Rents accrued.....	1,701 00
Total assets	1,065,111 72
II.—LIABILITIES.	
Losses adjusted and unadjusted as claimed.....	162,836 81
Amount required to reinsure outstanding risks, viz :	
50 per cent of premiums received on risks for one year, and pro	
rata for longer terms	359,555 44
Due for salaries, &c.....	2,166 66
Return premiums, commissions, &c.....	26,453 17
Total liabilities.....	551,012 08
Surplus of assets as regards policy-holders.....	514,099 64
Surplus of assets as regards stockholders.....	14,999 64
III.—INCOME.	
Net premiums received during the year on fire risks.....	784,669 97
Net premiums received during the year on marine risks.....	3,567 78
Interest, dividends, rents and other earnings of assets.....	82,928 02
Claim vs. Harmony Insurance Company.....	205 49
Total income.....	871,371 26
IV.—EXPENDITURES.	
Losses paid during the year, fire, at Chicago, \$519,815.23.....	947,315 39
Losses paid during the year, marine.....	963 29
Dividends to stockholders.....	51,282 06
Taxes	22,894 42
Brokerage and commissions.....	121,683 94
Salaries, office and other expenses.....	138,454 85
Total expenditures.....	1,282,593 95
V.—MISCELLANEOUS.	
Risks written during the year	755,944 69
Risks terminated during the year.....	673,295 02
Risks outstanding at end of year.....	674,351 69

AGENTS.

Moses W. Farr.....	Augusta	M. S. Staples.....	Belfast ^t
John F. Cobb	Auburn	Wm. B. Creamer	Waldoborough
Wm. P. Wadsworth.....	Bath	D. M. Howard	Bangor
E. H. Hayes.....	Biddeford	W. D. Little & Co.....	Portland

U. S. BRANCH OF LIVERPOOL, LONDON AND GLOBE INSURANCE CO.—
LIVERPOOL, ENG.

Incorporated in 1836. Capital stock, £391,752.

FRANCIS COTTENET, *Chairman.*

J. E. PULSFORD, *Resident Secretary.*

ALFRED PELL, N. Y., *Resident Manager.*

Commenced business in U. S., 1851. GEORGE W. GORDON, Esq., Boston, *General Agent for New England.*

I.—ASSETS.	
U. S. bonds	\$1,408,925 00
Other bonds and stocks	32,860 00
Mortgages of real estate	1,155,400 00
Secured by collaterals	15,000 00
Real estate.....	372,280 34
Premiums in course of collection.....	372,958 06
Cash on hand and in bank and Trust Company.....	239,153 98
Interest accrued.....	24,757 04
Rents accrued	3,393 75
Due for reinsurance.....	5,000 00
Bills receivable.....	6,281 45
Loan to New York Fire Department.....	4,500 00
Total assets.....	3,640,449 62
II.—LIABILITIES.	
Losses adjusted, but not due.....	87,557 19
Losses unadjusted as claimed, including Chicago losses since paid.....	442,052 17
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	1,472,447 98
95 per cent. of deposits for perpetual policies.....	271,897 66
Reinsurance fund under life insurance department	113,900 10
Total liabilities.....	2,387,855 10
Surplus of assets as regards policy-holders	1,252,594 52
III.—INCOME.	
Net premiums received during the year	2,971,732 50
Interest, dividends and other earnings of assets.....	169,013 92
Life premiums.....	23,154 86
Deposit premiums for perpetual risks, (95) \$34,090.04.	
Total income.....	3,163,901 28
IV.—EXPENDITURES.	
Losses paid during the year	4,361,844 59
Taxes	47,766 37
Brokerage and commissions.....	422,314 98
Salaries, office and other expenses	252,578 22
Life expenditure annuities.....	38,149 33
Deposits on perpetual risks returned, \$9,074.22.	
Total expenditures.....	5,122,653 49
V.—MISCELLANEOUS.	
Risks written during the year.....	344,084,173 00
Risks terminated during the year.....	262,408,405 00
Risks outstanding at end of year.....	258,349,404 00

This company has on deposit in the United States, for the protection of policy-holders, the following sums, viz : With the State of New York, \$350,235 ; Ohio, \$107,750 ; Illinois, \$227,390 ; Tennessee, \$21,825 ; South Carolina, \$9,800 ; Alabama, \$7,000 ; Virginia, \$50,000 ; Mississippi, \$16,000.

LIVERPOOL, LONDON AND GLOBE INSURANCE COMPANY—(CONTINUED.)

AGENTS.

Heath & Drew.....	Portland	Charles C. Burrell.....	Ellsworth
Thomas G. Kimball.....	Waterville	Pierce & Donnell.....	Houlton
L. T. Boothby.....	Waterville	Chandler Tuttle.....	Skowhegan
D. Horace Holman.....	Lewiston	Deming & Son.....	Calais
R. Fenderson.....	Farmington	Hall & Stautenburgh.....	Rockland
T. H. B. Pierce.....	Dexter	W. S. Woodbury.....	Monmouth
J. H. Kimball.....	Bath	John H. Shapleigh.....	West Lebanon
E. W. McFadden & Son.....	Kendalls Mills	Arthur W. Willey.....	Cherryfield

MANUFACTURERS' INSURANCE COMPANY—BOSTON.

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

SAMUEL GOULD, President.

JAMES J. GOODRICH, Secretary

I.—ASSETS.	
U. S. bonds.....	\$191,300 00
Other bonds and stocks.....	587,157 00
Mortgages of real estate.....	47,000 00
Secured by collaterals.....	151,500 00
Real estate.....	100,000 00
Endorsed notes.....	41,000 00
Cash on hand and in bank.....	31,391 28
Interest accrued.....	3,004 00
Bills receivable for premiums.....	47,845 19
Other bills receivable.....	287,588 33
Total assets.....	1,487,785 80
II.—LIABILITIES.	
Losses unadjusted as claimed.....	168,700 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	146,818 08
whole amount received on marine risks.....	130,075 55
Dividends.....	1,230 00
Unused balances on notes in advance for open policies.....	23,056 46
For taxes.....	5,906 87
Total liabilities.....	475,786 96
Surplus of assets as regards policy-holders.....	1,011,998 84
Surplus of assets as regards stockholders.....	611,998 84
III.—INCOME.	
Net premiums received during the year on fire risks.....	265,946 71
Net premiums received during the year on marine risks.....	109,925 24
Interest, dividends and other earnings of assets.....	92,373 80
Received notes for premiums unpaid, \$47,845.19.	
Total income.....	468,245 75
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which for losses at Chicago fire \$85,000.....	153,500 78
Losses paid during the year on marine risks.....	67,369 28
Dividends to stockholders.....	98,770 00
Taxes.....	28,836 11
Brokerage and commissions.....	13,080 81
Salaries, office, agents and other expenses.....	34,547 09
Total expenditures.....	396,104 07

MANUFACTURERS' INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.		
Risks written during the year, fire.....		\$26,153,130 00
“ “ “ marine.....		7,646,526 00
Risks terminated during the year, fire.....		16,780,358 00
“ “ “ marine.....		6,324,042 00
Risks outstanding at end of year, fire.....		36,059,473 00
“ “ “ marine.....		11,757,887 00

AGENT—Nathaniel F. Deering, Portland.

MERCHANTS' INSURANCE COMPANY—PROVIDENCE, R. I.

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

WALTER PAINE, *President.*

CHARLES PARKER, *Secretary.*

I.—ASSETS.		
U. S. bonds.....		\$78,450 00
Other bonds and stocks.....		263,813 00
Premiums in course of collection.....		4,671 20
Cash on hand.....		33,536 93
Bills receivable.....		511 00
Total assets.....		380,982 13
II.—LIABILITIES.		
Losses adjusted, but not due.....		5,000 00
Losses unadjusted as claimed.....		14,520 00
Amount required to reinsure outstanding risks, viz :		
50 per cent. of premiums received on fire risks for one year, and		
pro rata for longer terms.....		99,297 95
whole amount received on marine risks.....		9,699 63
Total liabilities.....		128,517 58
Surplus of assets as regards policy-holders.....		252,464 55
Surplus of assets as regards stockholders.....		52,464 55
III —INCOME.		
Net premiums received during the year on fire risks.....		170,245 45
Net premiums received during the year on marine risks.....		12,139 97
Interest, dividends and other earnings of assets.....		29,204 00
Total income.....		211,589 42
IV.—EXPENDITURES.		
Losses paid during the year, fire.....		155,743 35
Losses paid during the year, marine.....		3,113 73
Dividends to stockholders.....		16,000 00
Taxes.....		7,488 92
Brokerage and commissions.....		28,774 58
Salaries, office and other expenses.....		9,660 41
Interest, reinsurance, &c.....		2,180 67
Total expenditures.....		223,161 66

MERCHANTS' INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Risks written during the year, fire.....	\$16,212,357 00
“ “ “ marine.....	1,944,352 00
Risks terminated during the year, fire.....	14,216,626 00
“ “ “ marine.....	1,962,361 00
Risks outstanding at end of year, fire.....	13,615,196 00
“ “ “ marine.....	28,196 00

A GENTS.

M. T. Stickney.....	Bangor	E. P. Blaisdell.....	West Waterville
F. & E. Reed.....	Bath	B. A. Neal.....	Gardiner
J. M. Goodwin.....	Biddeford	Banks & Chamberlain.....	Lewiston
Loring & Thurston.....	Portland	Amos H. Eaton.....	Norridgewock
C. C. Humphreys.....	Brunswick	W. H. Bigelow.....	Clinton
D. Cargill.....	Augusta	Mitchell & Gilman.....	West Waterville

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

Incorporated in 1829. Capital stock, \$500,000.

HENRY HARRIS, *President.*

IRA A. FOSTER, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$420,065 33
Mortgages of real estate.....	202,000 00
Interest accrued.....	3,080 44
Premiums in course of collection.....	77,639 21
Cash on hand and in bank.....	18,448 30
Other assets, bills receivable.....	46,534 51
Office furniture and stamps.....	3,592 12
Schooner "George W. Hynson".....	2,472 89
Total assets.....	773,832 80
II.—LIABILITIES.	
Losses adjusted, but not due.....	50,114 35
Losses unadjusted as claimed.....	24,500 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....	137,017 23
whole amount received on marine risks.....	54,949 35
Due for salaries, &c.....	1,100 00
Due for taxes, brokerage and other charges.....	13,637 92
Total liabilities.....	281,318 85
Surplus of assets as regards policy-holders.....	492,513 95
Impairment of capital.....	7,486 05
III.—INCOME.	
Net premiums received during the year on fire risks.....	254,161 05
Net premiums received during the year on marine risks.....	175,644 04
Interest, dividends and other earnings of assets.....	49,138 37
Bills and notes received for premiums, \$37,187.34.	
Total income.....	478,943 46

NARRAGANSETT FIRE AND MARINE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses paid during the year, fire, of which for losses in Chicago fire \$16,895 63.....	\$251,452 07
Losses paid during the year, marine.....	107,760 69
Dividends to stockholders.....	15,000 00
Taxes.....	10,431 64
Brokerage and commissions.....	46,294 77
Salaries, office and other expenses.....	33,218 99
Total expenditures.....	464,158 16
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	23,184,683 00
“ “ “ marine.....	23,266,132 00
Risks terminated during the year, fire.....	23,715,500 00
“ “ “ marine.....	23,255,769 00
Risks outstanding at end of year, fire.....	21,310,259 00
“ “ “ marine.....	1,063,573 00

AGENTS.

John H. Kimball..... Bath	William F. Garcelon..... Lewiston
Samuel D. Leavitt..... Eastport	John W. Munger & Son..... Portland
E. H. & G. W. Cochran..... Rockland	Chadwick & Hammatt..... Bangor

NATIONAL INSURANCE COMPANY—BOSTON.

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

ELISHA WHITNEY, *President.*GEORGE W. KUHN, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$283,494 00
Mortgages of real estate.....	19,500 00
Personal security loans.....	5,746 67
Interest accrued.....	482 35
Premium notes.....	95,343 32
Cash on hand and in bank.....	30,892 66
Bills receivable.....	159,567 03
Advance on tug Richmond.....	1,654 68
Security bond.....	300,000 00
Total assets.....	896,680 71
II.—LIABILITIES.	
Losses adjusted, but not due.....	198,000 00
Losses unadjusted as claimed.....	20,000 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks having one year to run, and pro rata for longer terms.....	179,938 96
whole amount received on marine and 50 per cent. on inland.....	157,414 49
Due for salaries.....	738 00
Return premiums.....	38 35
For borrowed money.....	90,000 00
Total liabilities.....	646,129 80
Surplus of assets as regards policy-holders.....	250,550 91
Impairment of capital.....	49,449 09

NATIONAL INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Net premiums received during the year on fire risks.....	\$330,152 45
Net premiums received during the year on marine risks.....	405,468 18
Interest, dividends and other earnings of assets.....	49,160 45
Received from profit and loss items.....	24,169 51
Total income.....	808,950 59
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which at Chicago \$388,909.95.....	548,060 58
Losses paid during the year, marine.....	393,126 63
Dividends to stockholders.....	39,754 00
Taxes.....	25,021 18
Brokerage and commissions.....	90,154 44
Salaries, office, agency and all other expenses.....	60,432 89
Total expenditures.....	1,156,549 72
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	34,479,440 00
“ “ “ marine.....	30,275,235 00
Risks terminated during the year, fire.....	33,536,334 00
“ “ “ marine.....	28,952,250 00
Risks outstanding at end of year, fire.....	26,929,599 00
“ “ “ marine.....	5,652,342 00

AGENTS.

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

NATIONAL FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1869. Capital stock \$500,000.

Commenced business December, 1871.

• MARK HOWARD, *President.*

JAMES NICHOLS, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$115,187 50
Other bonds and stocks.....	216,065 00
Secured by collaterals.....	63,900 00
Cash on hand.....	108,449 79
Due from agents.....	10,690 96
Interest accrued.....	2,911 58
Total assets.....	517,204 83
II.—LIABILITIES.	
Amount required to reinsure outstanding risks, estimated at 60 per cent of premiums received on fire risks.....	11,788 02
Other liabilities.....	500 00
Total liabilities.....	12,288 02
Surplus of assets as regards policy-holders.....	504,916 81
Surplus of assets as regards stockholders.....	4,916 81

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN—(CONTINUED.)

III.—INCOME.	
Net premiums received during the year.....	\$19,771 70
Interest, dividends and other earnings of assets.....	365 70
Received for calls on capital, \$500,000.	
Total income.....	20,137 40
IV.—EXPENDITURES.	
Taxes	182 77
Brokerage and commissions	2,680 00
Salaries, office and other expenses.....	1,553 28
Interest allowed stockholders for prepayments.....	3,042 84
Total expenditures.....	7,458 89
V.—MISCELLANEOUS.	
Risks written during the year	1,597,005 00
Risks terminated during the year.....	25,000 00
Risks outstanding at end of year, less reinsurance.....	1,569,505 00

AGENTS.

Chadwick & Hammatt.....	Bangor	E. H. Cochran.....	Rockland
W. D. Little & Co.....	Portland	Thompson & Putnam	Lewiston

NATIONAL FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1838. Capital stock, \$200,000.

HENRY T. DROWNE, *President.*HENRY H. HALL, *Secretary.*

I.—ASSETS.	
Mortgages of real estate	\$243,450 00
Secured by collaterals	19,800 00
Real estate.....	4,600 00
Premiums in course of collection.....	8,000 00
Cash on hand and in bank.....	11,242 34
Due from agents.....	4,500 00
Interest accrued.....	3,595 05
Bills receivable, N. Y. Fire Department.....	2,280 41
Total assets.....	297,467 80
II.—LIABILITIES.	
Losses adjusted, but not due.....	700 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms	58,713 17
Accrued for salaries, rent, etc.	666 66
Total liabilities.....	60,079 83
Surplus of assets as regards policy-holders	237,387 97
Surplus of assets as regards stockholders.....	37,387 97
III.—INCOME.	
Net premiums received during the year.....	118,053 55
Interest, dividends and other earnings of assets.....	17,569 76
Total income.....	135,623 31

NATIONAL FIRE INSURANCE COMPANY, NEW YORK—(CONTINUED.)

IV.—EXPENDITURES.	
Losses paid during the year	\$60,940 82
Dividends to stockholders.....	24,000 00
Taxes	6,344 99
Brokerage and commissions.....	11,195 10
New York Board Fire Department.....	113 93
Salaries, office, and other expenses.....	25,768 88
Total expenditures.....	128,363 72
V.—MISCELLANEOUS.	
Risks written during the year	23,454,372 00
Risks terminated during the year.....	11,740,246 00
Risks outstanding at end of year.....	22,131,657 00

AGENT.—Winthrop G. Ray, Portland.

NORTH AMERICAN FIRE INSURANCE COMPANY—BOSTON.

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

ALBERT BOWKER, *President.*

EUGENE E. PARTRIDGE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$113,037 50
Other bonds and stocks.....	386,666 75
Mortgages of real estate.....	92,139 07
Secured by collaterals.....	16,600 00
Real estate.....	11,781 17
Premiums in course of collection	6,881 72
Cash on hand and in bank	9,581 18
Interest accrued.....	2,441 90
Loaned on personal security.....	6,000 00
Total assets.....	645,129 29
II.—LIABILITIES.	
Losses adjusted and unadjusted as claimed	3,708 34
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on fire risks having one year, to run, and pro rata for longer terms.....	72,568 00
Amount reclaimable on perpetual fire insurance policies.....	10,493 10
Dividends due.....	20,060 00
Brokerage, taxes and other charges due	486 04
Total liabilities.....	107,315 48
Surplus of assets as regards policy-holders	537,813 81
Surplus of assets as regards stockholders.....	337,813 81
III.—INCOME.	
Net premiums received during the year.....	74,218 52
Interest, dividends and other earnings of assets.....	52,288 34
Deposit premiums on perpetual risks, \$2,385.00.	
Total income.....	126,506 86

NORTH AMERICAN FIRE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses paid during the year, of which for losses in Chicago fire, \$9,925.14.....	\$28,304 75
Dividends to stockholders.....	29,150 00
Taxes.....	13,292 38
Brokerage and commissions.....	2,396 93
Salaries, office, agency and other incidental expenses.....	22,808 44
Interest of borrowed money.....	300 83
Premiums on railroad stock, bought.....	1,089 88
Total expenditures.....	97,343 21
V.—MISCELLANEOUS.	
Risks written during the year.....	10,446,339 00
Risks terminated during the year.....	8,167,389 00
Risks outstanding at end of year.....	14,073,740 00

AGENTS—John W. Munger & Son, Portland.

NORTH BRITISH AND MERCANTILE INS. CO.—LONDON AND EDINBURG.

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

December 31, 1870.

DAVID SMITH, *President.*

JOHN OGILVIE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$796,782 50
Other bonds and stocks.....	1,069,343 20
Mortgages of real estate.....	332,560 00
Secured by collaterals.....	1,068,453 85
Real estate.....	876,066 74
Due from branches and agencies.....	1,182,530 00
Cash on hand and in bank.....	64,061 73
Bills receivable.....	14,625 98
Other assets.....	5,961 85
Total assets.....	5,410,385 85
II.—LIABILITIES.	
Losses.....	323,715 70
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	925,295 79
Unclaimed dividends.....	6,661 96
All other claims.....	218,056 10
Total liabilities.....	1,473,729 55
Surplus of assets as regards policy-holders.....	3,936,656 30
Surplus of assets as regards stockholders.....	2,686,656 30
III.—INCOME.	
Net premiums received during the year.....	2,775,898 05
Interest, dividends and other earnings of assets.....	217,387 72
Received from other sources.....	185 88
Total income.....	2,993,471 65

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses paid during the year.....	\$1,619,626 45
Dividends to stockholders.....	300,000 00
Taxes	3,480 95
Brokerage, commissions and agents' salaries, office and other expenses ..	749,695 00
Total expenditures.....	2,672,802 40
V.—MISCELLANEOUS.	
Risks outstanding at end of year, 1870.....	587,984,690 00

U. S. BRANCH OF NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—LONDON AND EDINBURG.

Commenced business 1866.

WM. CONNER, JR., CHAS. E. WHITE, and SAMUEL P. BLAGDEN, *Associate Managers, N. Y.*

I.—ASSETS.	
U. S. bonds	\$1,154,515 00
Other bonds and stocks.....	75,200 00
Interest accrued.....	8,100 00
Bills receivable.....	3,458 94
Cash in hands of Trustees' of Company	31,964 57
Cash in bank.....	249,605 23
Due from agents.....	31,678 21
Office furniture.....	6,329 79
Loaned to New York Fire Department.....	4,500 00
Total assets.....	1,565,351 74
II.—LIABILITIES.	
Losses unadjusted as claimed.....	221,198 71
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on fire risks having one year or less to run, and pro rata for longer terms.....	681,791 15
Bad debts.	1,479 70
Total liabilities.....	904,469 56
Surplus of assets as regards policy-holders.....	660,882 18
III.—INCOME.	
Net premiums received during the year.....	1,377,445 48
Interest and other earnings of assets.....	21,102 56
Proceeds of conversion of Illinois bonds.....	711 24
Remittance from home office, \$1,964,117.47.	
Total income.....	1,399,259 28
IV.—EXPENDITURES.	
Losses paid during the year.....	2,812,586 25
Taxes	41,849 56
Brokerage and commissions.....	203,937 65
Salaries, office and other expenses.....	150,570 42
Total expenditures.....	3,208,943 88

U. S. BRANCH NORTH BRITISH AND MERCANTILE INS. CO.—(CONTINUED.)

V.—MISCELLANEOUS.	
Risks written during the year.....	\$160,286,344 00
Risks terminated during the year.....	124,482,303 00
Risks outstanding at end of year	115,776,786 00

A GENTS.

Dow & Palmer	Portland	John H. Small.....	Biddeford
P. M. Blake	Bangor	L. T. Boothby.....	Waterville
Augustus Bailey.....	Gardiner	John H. Kimball	Bath
Silas S. Shaw.....	Bath	George A. Dyer	Ellsworth
John F. Cobb	Auburn	Watson F. Hallett	Augusta

ORIENT INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1867. Capital stock, \$500,000.

Commenced business Jan. 1, 1872.

C. T. WEBSTER, *President.*GEO. W. LESTER, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$4,725 00
Other bonds and stocks.....	149,577 00
Mortgages of real estate	28,740 00
Secured by collaterals	168,590 00
Cash on hand.....	151,003 50
Total assets.....	502,635 00
II.—LIABILITIES.	
None, the company having just commenced business.	
Surplus of assets as regards stockholders.....	2,635 50

A GENTS.

W. D. Little & Co.....	Portland	S. D. Bailey & Co.....	Bath
D. M. Howard.....	Bangor	D. V. B. Ormsby	Farmington
John F. Cobb.....	Auburn	B. A. Neal.....	Gardiner
E. H. & G. W. Cochran	Rockland	Geo. K. Hatch.....	Pembroke

FIRE MARINE COMPANIES.

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PEOPLE'S FIRE INSURANCE COMPANY—WORCESTER, MASS.

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

HENRY CHAPIN, *President.*

AUGUSTUS N. CURRIER, *Secretary.*

I.—ASSETS.	
Bonds and stocks	\$185,536 00
Mortgages of real estate.....	361,288 00
Secured by collaterals.....	66,400 00
Real estate.....	75,000 00
Premiums in course of collection.....	5,079 11
Cash on hand and in bank	40,589 36
Interest accrued	16,715 24
Rents accrued.....	1,613 50
Office furniture, safes, etc.....	5,000 00
Personal securities.....	43,071 70
Total assets.....	800,292 91
II.—LIABILITIES.	
Losses unadjusted as claimed.....	14,000 00
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on fire risks having one year or less to run, and pro rata for longer terms.....	374,418 32
Total liabilities.....	388,418 32
Surplus of assets as regards policy-holders	411,874 59
Surplus of assets as regards stockholders.....	11,874 59
III.—INCOME.	
Net premiums received during the year.....	591,102 59
Interest, dividends and other earnings of assets.....	60,680 67
For calls on capital, \$100,000.	
Total income.....	651,783 26
IV.—EXPENDITURES.	
Losses paid during the year, of which for losses in the Chicago fire, \$370,073.99.....	677,516 87
Dividends to stockholders.....	48,000 00
Taxes	23,957 56
Brokerage and commissions	81,877 67
Salaries, office and all other expenses.....	33,113 91
Total expenditures.....	870,466 01
V.—MISCELLANEOUS.	
Risks written during the year	51,890,777 00
Risks terminated during the year.....	35,703,510 00
Risks outstanding at end of year.....	55,214,945 00

A G E N T S .

Dow, Coffin & Libbey.....	Portland	Freese & Wiggin	Bangor
W. M. Chamberlain	Lewiston	James G. Young.....	Great Falls, N. H.

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	\$125,950 00
Other bonds and stocks	1,079,265 00
Mortgages of real estate	28,300 00
Secured by collaterals	104,900 00
Real estate	55,000 00
Premiums in course of collection	212,506 04
Cash on hand	300,463 79
Interest accrued	2,446 54
Total assets	1,908,831 37
II.—LIABILITIES.	
Losses unadjusted as claimed	285,237 33
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms	741,555 38
Borrowed money	250,000 00
Total liabilities	1,276,792 71
Surplus of assets as regards policy-holders	632,038 66
Surplus of assets as regards stockholders	32,038 66
III.—INCOME.	
Net premiums received during the year, less reinsurance, &c.	1,544,332 64
Interest, dividends and other earnings of assets	110,778 21
For calls on capital, \$300,000.	
Total income	1,655,110 85
IV.—EXPENDITURES.	
Losses paid during the year, of which in Chicago fire, \$734,292.58.	1,468,179 79
Dividends to stockholders	150,000 00
Taxes	46,620 79
Brokerage and commissions	230,950 40
Salaries, office and other expenses	48,575 57
Other expenditures	132,246 38
Total expenditures	2,076,572 33
V.—MISCELLANEOUS.	
Risks written during the year	131,666,262 00
Risks terminated during the year	112,052,852 00
Risks outstanding at end of year	123,670,169 00

AGENTS.

Benj. Davis & Co	Augusta	Augustus Bailey	Gardiner
John F. Cobb	Auburn	Wm. D. Little & Co	Portland
Edward Weeks	Alna	Charles D. Ford	Turner
John H. Kimball	Bath	Levi T. Boothby	Waterville
D. M. Howard	Bangor	S. O. Wood	Wilton

U. S. BRANCH OF THE QUEEN INSURANCE COMPANY—LIVERPOOL, ENG.

Incorporated in 1858. Capital stock, £179,800.

WILLIAM H. ROSS, *Manager, New York.*

I.—ASSETS.	
U. S. bonds.....	\$595,400 00
Other bonds and stocks.....	7,000 00
Secured by collaterals.....	25,000 00
Interest accrued.....	359 60
Premiums in course of collection.....	7,715 53
Cash on hand, and in bank and Trust Company.....	80,517 11
Office furniture.....	1,920 87
Loaned to Comptroller of N. Y. City.....	4,500 00
Total assets.....	722,413 11
II.—LIABILITIES.	
Losses unadjusted as claimed.....	51,417 91
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	311,584 96
95 per cent. of deposits for perpetual risks.....	4,835 42
Accrued for salaries, &c.....	1,333 32
Other liabilities.....	902 04
Total liabilities in United States.....	307,073 65
Surplus of assets as regards policy-holders.....	352,339 46
III.—INCOME.	
Net premiums received during the year.....	707,005 53
Interest, dividends and other earnings of assets.....	3,779 61
Deposit for perpetual policies less 5 per cent, \$4,835.42.	
Total income.....	710,785 14
IV.—EXPENDITURES.	
Losses paid during the year.....	272,210 54
Taxes.....	17,657 05
Brokerage and commissions.....	101,051 84
Salaries, office, travelling and other expenses.....	58,414 26
Total expenditures.....	449,333 69
V.—MISCELLANEOUS.	
Risks outstanding at end of year.....	47,675,982 66

The Company has on deposit for the security of policy-holders, the following sums, viz: In New York, \$200,000; Ohio, \$100,000; Tennessee, \$20,000; Alabama, \$10,000; and in Trustees' hands in New York, \$200,000.

AGENTS.

J. E. Dow and J. S. Palmer..... Portland | P. M. Blake..... Bangor

FIRE MARINE COMPANIES.

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QUINCY MUTUAL FIRE INSURANCE COMPANY—QUINCY, MASS.

Incorporated in 1851. Mutual.

ISRAEL W. MUNROE, *President.*

CHAS. A. HOWLAND, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$49,750 00
Other bonds and stocks.	295,033 00
Mortgages of real estate.....	50,200 00
Secured by collaterals	30,500 00
Real estate.....	7,000 00
Premiums in course of collection.....	16,743 62
Cash on hand and in bank	9,703 42
Interest accrued	9,785 26
Other assets, bills receivable	210 73
Total assets.....	468,926 03
II.—LIABILITIES.	
Losses unadjusted as claimed.....	8,225 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on risks for one year and pro	
rata for longer terms.....	287,266 54
Accrued for salaries, etc.....	479 69
For dividends	1,000 00
For taxes.....	181 03
Total liabilities.....	297,152 26
Surplus of assets as regards policy-holders.....	171,773 77
III.—INCOME.	
Net premiums received during the year on risks	168,965 01
Interest, dividends and other earnings of assets.....	30,437 34
Total income.....	199,402 35
IV.—EXPENDITURES.	
Losses paid during the year.....	59,586 59
Dividends.....	49,390 32
Taxes	4,928 08
Brokerage and commissions	26,058 25
Salaries, office, and all other expenses.....	13,578 86
Total expenditures.....	153,542 10
V.—MISCELLANEOUS.	
Risks written during the year.....	11,192,218 00
Risks terminated during the year.....	8,370,251 00
Risks outstanding at end of year.....	36,063,876 00

A GENTS.

Rufus Small & Son..... Biddeford | Leverett Lord Hallowell

REPUBLIC FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1852. Capital stock, \$300,000.

ROBERT S. HOWE, *President.*EDWARD ROWELL, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$251,545 00
Other bonds and stocks	118,930 00
Mortgages of real estate	6,400 00
Interest accrued	2,105 67
Real estate	85,000 00
Premiums in course of collection	30,880 94
Cash on hand and in bank	4,857 49
Bills receivable	852 79
Salvage due	818 75
Rents due and accrued	2,323 00
Total assets	503,773 64
II.—LIABILITIES.	
Losses adjusted, but not due	19,010 38
Losses unadjusted as claimed	13,001 98
Amount required to reinsure outstanding risks, viz: 50 per cent. of premiums received on risks having one year or less to run, and pro rata for longer terms	197,241 62
For interest to scrip holders	6,225 73
Total liabilities	235,479 71
Surplus of assets as regards policy-holders	268,293 93
Impairment of capital	31,706 07
III.—INCOME.	
Net premiums received during the year on fire risks	469,740 33
Net premiums received during the year on inland risks	16,971 10
Interest, dividends and rents	45,577 84
Total income	532,289 27
IV.—EXPENDITURES.	
Losses paid during the year, fire	456,680 62
Losses paid during the year, inland	9,631 79
Dividends to stockholders	15,000 00
Taxes	9,534 64
Brokerage and commissions	61,387 51
Salaries, office, agency and other expenses	75,816 23
Interest paid to scrip holders	3,733 80
Interest on borrowed money	358 19
Total expenditures	632,142 78
V.—MISCELLANEOUS.	
Risks written during the year, fire	44,504,118 00
“ “ “ marine	2,054,192 00
Risks terminated during the year, fire	33,507,686 00
“ “ “ marine	2,058,526 00
Risks outstanding at end of year, fire	40,012,455 00
“ “ “ marine	17,166 00

AGENTS.—Dow, Coffin & Libbey, Portland.

ROYAL INSURANCE COMPANY—LIVERPOOL, ENG.

Incorporated in 1845. Capital stock, £289,095.

Year ending June 30, 1871.

CHARLES TURNER, M. P., *President.*JOHN H. McLAREN, *Manager.*

I.—ASSETS.		£	s.	d.
U. S. bonds.....		130,381	10	1
Other bonds and stocks.....		653,284	11	4
Mortgages of real estate.....		47,147	10	8
Secured by collaterals.....		894,220	14	10
Real estate.....		186,919	13	9
Loans on life policies and personal security.....		73,070	4	11
Cash on hand and in bank.....		108,333	17	7
Due from agents, branches and insurance companies.....		9,742	19	
Stockholders' notes given for capital, £1,638,205.				
Total assets.....		2,103,101	2	2
II.—LIABILITIES.				
Losses.....		39,811	3	8
Amount required to reinsure outstanding risks, viz:				
50 per cent. of premiums received, estimated.....		242,900		
Reinsurance and other liabilities under life department.....		1,330,000		
Reclaimable for perpetual policies.....		4,106	13	11
Dividends unpaid.....		844	9	
Total liabilities.....		1,617,662	6	7
Surplus of assets as regards policy-holders.....		485,438	15	7
Surplus of assets as regards stockholders.....		196,343	15	7
III.—INCOME.				
Net premiums received during the year on fire risks.....		539,873	11	11
Interest, dividends and other earnings of assets.....		26,301	14	6
Transfer fees.....		26	11	
For perpetual risks, deposit premiums, £128 12s 11d.				
Total income.....		566,201	17	5
IV.—EXPENDITURES.				
Losses paid during the year.....		323,246	16	8
Dividends to stockholders.....		48,182	10	
Brokerage and commissions.....		56,779	13	2
Salaries, office, taxes and other expenses.....		80,166	2	9
Total expenditures.....		508,375	2	7
V.—MISCELLANEOUS.				
Risks written during the year.....		180,430,700		
Risks terminated during the year.....		152,534,000		
Risks outstanding at end of year.....		131,029,900		

UNITED STATES BRANCH OF ROYAL INSURANCE COMPANY—NEW YORK.

FOSTER & COLE, Boston, *Managers for N. E. States.*

I.—ASSETS.		
	<i>Par.</i>	<i>Value.</i>
Deposited with the State of New York.....	\$235,000	264,350 00
Deposited with the State of Ohio.....	\$100,000	
“ “ “ Virginia.....	50,000	
“ “ “ Alabama.....	10,000	
“ “ “ Illinois.....	200,000	
Held by Committee of Management in New York.....		411,450 00
		626,996 16
Total assets.....		1,302,796 16
II.—LIABILITIES.		
Losses and other liabilities in United States.....		79,224 93
Amount required to reinsure outstanding risks, viz:		
50 per cent. of premiums received on risks.....		637,232 66
Total liabilities.....		716,457 59
Surplus of assets as regards policy-holders.....		586,338 57
The losses incurred in the Chicago and Wisconsin fires were \$104,124.00.		

AGENTS.

Rollins & Adams.....	Portland	Mason & Milliken.....	Saco
Emery Sawyer.....	Searsport	J. H. Bradford.....	Houlton
E. H. & G. W. Cochran.....	Rockland	Samuel D. Leavitt.....	Eastport
James B. Drake.....	Bath	Geo. G. Wight.....	Bridgton
Freese, Wiggin & Champlin.....	Bangor	W. F. Garcelon.....	Lewiston

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

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

EDMUND FREEMAN, *President.*SANFORD J. HALL, *Secretary.*

I.—ASSETS.		
U. S. bonds.....		\$146,500 00
Other bonds and stocks.....		317,763 00
Mortgages of real estate.....		174,831 67
Secured by collaterals.....		158,031 01
Real estate.....		100,000 00
Premiums in course of collection.....		77,029 24
Cash on hand and in bank.....		78,587 76
Interest accrued.....		9,833 34
Rents accrued.....		666 66
Office furniture.....		2,363 07
Total assets.....		1,065,605 75
II.—LIABILITIES.		
Losses adjusted, but not due.....		108,540 40
Losses unadjusted as claimed.....		44,355 25
Amount required to reinsure outstanding risks, viz:		
50 per cent. of premiums received on fire risks for one year, and pro rata for longer terms.....		334,021 34
Due to brokers and agents.....		10,500 00
Total liabilities.....		497,416 99

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders	\$568,188 76
Surplus of assets as regards stockholders.....	68,188 76
III.—INCOME.	
Net premiums received during the year.....	601,659 78
Interest, dividends and rents.....	51,255 16
Paid in by stockholders, \$325,000.	
Total income.....	652,914 94
IV.—EXPENDITURES.	
Losses paid during the year, which for losses in Chicago fire, \$403,660..	677,414 57
Dividends to stockholders.....	72,307 71
Taxes	19,685 96
Brokerage and commissions.....	90,062 00
Salaries, office, agents' and other incidental expenses.....	49,291 27
Total expenditures.....	908,761 51
V.—MISCELLANEOUS.	
Risks written during the year.....	56,744,229 00
Risks terminated during the year.....	49,548,016 00
Risks outstanding at end of year.....	55,885,756 00

AGENTS.

• John H. Kimball..... Bath	George S. Silsby..... Winterport
Cox & Field..... Belfast	Frank Nelson..... Calais
W. F. Hallett..... Augusta	Loring & Thurston..... Portland
Wm. P. Pillsbury..... Bucksport	Freese & Wiggin..... Bangor
E. H. Cochran..... Rockland	John F. Woods..... Farmington
N. T. Talbot..... Rockport	Tilson H. Dinsmore..... Skowhegan
Dominicus Jordan..... Saco	A. B. Lovewell..... Bolster's Mills
J. B. Nealley..... South Berwick	Charles C. Humphrey..... Brunswick
L. T. Boothby..... Waterville	John H. Shapleigh..... West Lebanon
E. W. McFadden..... Kendall's Mills	W. F. Lord..... Kennebunk
Charles Humphrey..... Yarmouth	E. G. Tappan..... North Berwick
Charles P. Quint..... Bowdoinham	E. Cousins..... Kennebunkport
Thompson & Putnam..... Lewiston	Barker Holt..... Bethel
H. K. Morrill..... Gardiner	George Taber..... Vassalborough
Wm. R. Keith..... Thomaston	Charles Cary..... East Machias
Charles P. Wiggin..... Bangor	Augustus Champlin..... Bangor

TRADERS AND MECHANICS' INSURANCE COMPANY—LOWELL, MASS.

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

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

I.—ASSETS.	
U. S. bonds.....	\$93,966 00
Other bonds and stocks.....	193,928 50
Mortgages of real estate.....	110,531 25
Secured by collaterals.....	21,700 00
Interest accrued.....	2,529 03
Premiums in course of collection.....	7,152 98
Cash in bank.....	9,806 97
Bills receivable.....	15,833 93
Office furniture and revenue stamps.....	417 50
Total assets.....	455,866 16
II.—LIABILITIES.	
Losses adjusted but not due.....	1,175 00
Losses unadjusted as claimed.....	2,750 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks for one year, and	
pro rata for longer terms.....	128,640 45
For dividends.....	20 00
For salaries, etc.....	711 00
Total liabilities.....	133,296 45
Surplus of assets as regards policy-holders.....	322,569 71
Surplus of assets as regards stockholders.....	222,569 71
III.—INCOME.	
Net premiums received during the year.....	87,917 72
Interest, dividends and other earnings of assets.....	26,485 90
Total income.....	114,403 62
IV.—EXPENDITURES.	
Losses paid during the year.....	28,648 92
Dividends to stockholders.....	9,950 00
Taxes.....	5,081 10
Brokerage and commissions.....	11,169 71
Salaries, office and other expenses.....	4,571 00
Total expenditures.....	59,420 73
V.—MISCELLANEOUS.	
Risks written during the year.....	6,435,444 00
Risks terminated during the year.....	3,914,232 00
Risks outstanding at end of year.....	16,981,536 00

AGENTS.

D. Horace Holman.....	Lewiston	Samuel W. Laques.....	Biddeford
Joseph H. Webster.....	Portland	R. Small & Son.....	Biddeford

UNION INSURANCE COMPANY—SAN FRANCISCO, CAL.

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

GUSTAVE TOUCHARD, *President.*CHARLES D. HAVEN, *Secretary.*SKEELS, BOWERS & BOUGHTON, *General Agents for Eastern States, N. Y.*

I.—ASSETS.	
U. S. bonds	\$50,000 00
Other bonds and stocks	15,073 85
Mortgages of real estate	592,500 00
Secured by collaterals	57,500 00
Real estate	90,500 00
Premiums in course of collection	61,068 79
Cash on hand and in bank, in coin	65,551 71
Interest accrued	23,328 66
Due from agents	51,262 88
Bills receivable taken for premiums	16,922 24
Other assets, including furniture, stamps, salvage, etc.	15,306 49
Total assets	1,039,014 62
II.—LIABILITIES.	
Losses adjusted but not due and unadjusted as claimed	179,238 52
Amount required to reinsure outstanding risks, viz :	
50 per cent of premiums received on fire risks	136,917 90
whole amount received on marine risks	37,657 32
Unused balances of bills taken in advance	1,201 88
For dividends	300 00
For salaries, rent, etc	823 49
Marine bill payable	78 75
Total liabilities	356,217 86
Surplus of assets as regards policy-holders	682,796 76
Impairment of capital	67,203 24
III.—INCOME.	
Net premiums received during the year on fire risks	275,744 17
Net premiums received during the year on marine risks	219,177 18
Interest, dividends and other earnings of assets	94,842 07
Received from tax on premiums and policy fees	626 18
Calls on capital, \$337,500	
Notes unpaid for premiums, \$16,873.85	
Total income	590,389 60
IV.—EXPENDITURES.	
Losses paid during the year, fire, of which at Chicago \$416,877.41	568,212 86
Losses paid during the year, marine	199,977 02
Dividends to stockholders	76,521 00
Taxes	6,711 12
Brokerage and commissions	56,484 97
Salaries, office and other expenses	82,308 44
Total expenditures	990,215 41
V.—MISCELLANEOUS.	
Risks written during the year, fire	35,154,635 00
" " " marine	19,220,377 00
Risks terminated during the year, fire	27,555,696 00
" " " marine	20,143,801 00
Risks outstanding at end of year, fire	24,787,607 00
" " " marine	1,421,053 00

AGENTS.—J. W. Munger & Son, Portland.

FIRE MARINE COMPANIES.

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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	\$143,440 00
Other bonds and stocks	35,020 00
Mortgages of real estate	242,800 00
Secured by collaterals	8,000 00
Real estate.....	27,091 43
Premiums in course of collection.....	50,474 48
Cash on hand and in bank.....	24,300 71
Interest accrued	5,259 61
Rents	400 00
Judgments.....	300 00
Personal property, office furniture, &c.....	3,000 00
Total assets	540,086 23
II.—LIABILITIES.	
Losses adjusted, but not due.....	6,555 00
Losses unadjusted as claimed	5,612 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on risks having one year or less	
to run, and pro rata for longer terms	189,590 23
For salaries, &c.....	446 95
For brokerage and other charges.....	3,000 00
Total liabilities.....	205,204 18
Surplus of assets as regards policy-holders.....	334,882 05
Surplus of assets as regards stockholders	134,882 05
III.—INCOME.	
Net premiums received during the year.....	319,942 05
Interest, dividends and other earnings of assets.....	27,492 02
Total income	347,434 07
IV.—EXPENDITURES.	
Losses paid during the year.....	169,669 95
Dividends to stockholders.....	20,553 05
Taxes	12,260 36
Brokerage and commissions.....	54,831 50
Salaries, office and other expenses.....	34,675 11
Total expenditures.....	291,989 97
V.—MISCELLANEOUS.	
Risks written during the year.....	31,691,709 00
Risks terminated during the year.....	20,699,655 00
Risks outstanding at end of year.....	40,269,095 00

AGENTS.

J. E. Jenks.....Portland | S. P. Johnson

Bangor



LIFE INSURANCE COMPANIES

DOING BUSINESS IN

MAINE.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1871.

LIFE INSURANCE COMPANIES.

ÆTNA LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1820. Capital stock, \$102,864.

Commenced business, 1850.

E. A. BULKELEY,* *President.*

T. O. ENDERS,* *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$366,530 00
Other bonds and stocks.....	2,888,318 98
Mortgages of real estate.....	4,482,300 98
Secured by collaterals.....	552,989 57
Premium notes and loans on interest on policies in force.....	6,075,384 81
Interest accrued on cash loans.....	144,806 09
Furniture and fixtures at one-half cost.....	13,467 10
Cash on hand and in bank and Trust Company.....	1,328,386 94
Amounts due from other companies for reinsured risks.....	45,000 00
Stockholders' notes, \$47,136.....	
Total assets.....	15,897,184 47
II.—LIABILITIES.	
Losses and policy claims.....	417,166 06
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$14,098,833 48
Less deferred and uncollected premiums.....	\$91,403 02
	13,707,430 46
Unpaid dividends to stockholders.....	10 00
Unpaid dividends to policy-holders.....	292,157 88
Total liabilities.....	14,416,764 40
Surplus of assets as regards policy-holders.....	1,480,420 07
III.—INCOME.	
Gross premiums received during the year in cash.....	3,701,950 17
Gross premiums received during the year by note.....	1,334,519 09
Cash received for interest on premium notes or loans.....	328,935 18
Interest, dividends and other earnings of assets.....	598,141 92
Discount on claims paid in advance.....	780 33
Reinsurance receipts.....	34,796 65
Receipts from other sources.....	104,192 99
Total income.....	6,103,316 33

*Since making of this statement the President has deceased, and T. O. Enders has been promoted to the place made vacant, and J. L. English chosen Secretary.

AETNA LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	\$1,959,120 24
Losses and claims paid during the year, by note.....	1,051,244 08
Dividends to stockholders.....	29,990 00
Paid to policy-holders other than above, by cash.....	199,351 48
Paid to policy-holders other than above, by note.....	504,777 13
Taxes and revenue stamps.....	50,588 38
Brokerage, commissions, agents and Medical Examiners.....	458,512 40
Salaries, rent, office and other expenses.....	133,987 09
Paid for reinsurance.....	109,215 83
Total expenditures.....	4,496,786 63
V.—MISCELLANEOUS.	
Policies issued during the year, 10,262, amount.....	17,605,316 00
Policies terminated during the year, 8,293, amount.....	22,073,399 00
Policies outstanding at end of year, 47,652, amount.....	101,327,832 00

AGENTS.

A. G. Dewey, General Agent.... Portland	George G. Wight..... Bridgton
Asia Jones..... Springfield	Henry L. Wood..... Dexter
David Cargill..... Augusta	Albert J. Webb..... Lowell
John W. Forsaith..... Brunswick	Fred A. Piper..... Dix Island
Silas S. Shaw..... Bath	M. H. Angell..... Bangor
E. H. & G. W. Cochran..... Rockland	George A. Hopkins..... Millbridge
Fred Lewis..... Camden	Philo Hersey..... Belfast
Edmund P. Walker..... Vinalhaven	A. A. Woodbridge..... Gorham
George A. Dyer..... Ellsworth	E. A. Gammon..... Mechanic Falls
Henry W. Sagent..... Sargentsville	J. W. Caldwell..... Sherman Mills
Harrison Hume..... Cherryfield	George W. Lord..... Burlington
John B. Stevens..... Eastport	J. J. Partridge..... Rumford Centre
George K. Hatch..... Pembroke	C. A. M. Webber..... Turner
George W. Smith..... Mattawankeag	John H. Bradford..... Houlton
James W. Waldron..... Oldtown	Elias S. Kinney..... Eastport
John S. Kimball & Son..... Bangor	Wm. F. Jenks..... Brownville
J. & C. H. Treat..... Winterport	J. S. Farrar..... Princeton
Jeremiah Mason..... Saco	Albert A. Keene..... Rockland
Micah Stockbridge..... South Freeport	L. W. Trask..... Grand Lake Stream
Samuel F. Gibson..... Bethel	James H. Burgess..... Winn
George O. Durgin..... Lewiston	George A. Curran..... Calais
Alexander H. Jenks..... Brownville	Frank W. Webster..... Medway

AMERICAN POPULAR LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1866. Capital stock, \$150,000.

T. S. LAMBERT, *President.*EMERSON W. KEYES, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$138,062 50
Other bonds and stocks	46,675 00
Mortgages of real estate.....	21,865 00
Secured by collaterals.....	1,189 38
Premium notes and loans on interest on policies in force.....	57,256 57
Interest accrued on cash loans.....	2,659 53
Interest accrued on premium notes and loans.....	4,106 84
Rents accrued.....	3,209 40
Furniture and fixtures at one-half cost.....	10,000 00
Cash on hand and in bank.....	61,800 51
Postage and revenue stamps.....	16 50
Leases owned by company.....	\$5,000 00
Loans on personal security.....	16,588 21
Agents' and office balances.....	11,562 29
	33,150 50
Total assets.....	349,841 23
II.—LIABILITIES.	
Losses and policy claims.....	3,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$342,690 90
Less deferred and uncollected premiums.....	77,033 25
	265,657 65
Amount required to reinsure at rated age, as per note at foot, \$248,445.05.	
Total liabilities.....	268,657 65
Surplus of assets as regards policy-holders.....	81,183 58
III.—INCOME.	
Gross premiums received during the year in cash.....	138,906 98
Gross premiums received during the year by note.....	21,518 58
Cash received for interest, dividends and other earnings of assets.....	11,291 78
Increase of capital, \$50,000.	
Total income.....	171,717 34
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	32,237 08
Dividends to stockholders.....	7,000 00
Paid to policy-holders other than above, by cash.....	37,238 48
Taxes and revenue stamps.....	1,101 87
Brokerage, commissions, agents and medical examiners.....	25,970 70
Salaries, rent, office and other expenses.....	28,723 15
Furniture and fixtures.....	1,000 00
Paid for reinsurance premiums.....	2,476 46
Total expenditures.....	135,747 74
V.—MISCELLANEOUS.	
Policies issued during the year, 510, amount.....	1,256,238 00
Policies terminated during the year, 556, amount.....	1,462,541 00
Policies outstanding at end of year, 2,761, amount.....	6,235,415 00

NOTE.—The company rate their risks and premiums according to the personal characteristics of the insured, on the same principle with fire and marine insurance, and not by the life tables or age alone.

ASBURY LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1867. Capital stock, \$150,000.

CHARLES C. NORTH, *President.*ISAAC A. STILES, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$167,293 75
Secured by collaterals.....	29,600 00
Premium notes and loans on interest on policies in force.....	65,273 70
Interest accrued on premium notes and loans.....	24 80
Furniture and fixtures at one-half cost	8,701 03
Cash on hand and in bank and Trust Company.....	42,051 62
Postage and revenue stamps.....	38 00
Agents' balances, \$8,866.48.	
Total assets.....	312,982 90
II.—LIABILITIES.	
Losses and policy claims.....	13,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent	\$270,000 00
Less deferred and uncollected premiums.....	67,011 49
Unpaid dividends to stockholders.....	202,988 51
Unpaid dividends to policy-holders.....	579 48
Due for salaries, rents and office expenses.....	4,601 48
Total liabilities.....	1,399 38
Surplus of assets as regards policy-holders.....	222,568 85
Surplus of assets as regards policy-holders.....	90,414 05
III.—INCOME.	
Gross premiums received during the year in cash.....	171,325 89
Gross premiums received during the year by note.....	21,438 33
Cash received for interest on premium notes or loans	3,662 04
Interest, dividends and other earnings of assets	8,122 14
Contributions to reinsurance fund, \$50,000.	
Total income.....	204,548 40
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	69,059 89
Dividends to stockholders.....	5,403 50
Paid to policy-holders other than above, by cash.....	5,004 74
Taxes and revenue stamps.....	3,900 33
Brokerage commissions, agents and medical examiners.....	38,833 76
Salaries, rent, office and other expenses.....	40,432 62
Commuted commissions.....	308 27
Furniture and fixtures.....	2,673 20
Paid for reinsurance premiums.....	5,233 37
Total expenditures.....	170,849 68
V.—MISCELLANEOUS.	
Policies issued during the year, 1,598, amount.....	2,626,849 00
Policies terminated during the year, 1,659, amount.....	3,623,219 00
Policies outstanding at end of year, 2,837, amount.....	4,773,942 00

AGENTS.

Lane & Hathaway.....	Portland	J. H. Rich.....	Pittsfield
Robert P. Ewer.....	Bangor	S. O. Hussey.....	Newburg
William S. Howe.....	Pittsfield		

BROOKLYN LIFE INSURANCE COMPANY—NEW YORK.

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

CHRISTIAN W. BOUCK, *President.*WILLIAM M. COLE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$187,050 00
Other bonds and stocks.....	49,400 00
Mortgages of real estate.....	786,450 00
Secured by collaterals.....	3,500 00
Premium notes and loans on interest on policies in force.....	487,765 39
Interest accrued on cash loans.....	15,975 94
Interest accrued on premium notes and loans.....	17,212 62
Furniture and fixtures at one-half cost.....	8,100 00
Cash on hand and in bank.....	77,455 82
Agents' balances, \$19,745.42.	
Total assets.....	1,632,909 77
II.—LIABILITIES.	
Losses and policy claims.....	29,600 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$1,453,768 00
Less deferred and uncollected premiums.....	53,638 81
Other liabilities.....	1,400,129 19
Total liabilities.....	1,432,229 19
Surplus of assets as regards policy-holders.....	200,680 58
III.—INCOME.	
Gross premiums received during the year in cash.....	492,273 02
Gross premiums received during the year by note.....	144,555 25
Cash received for interest on premium notes or loans.....	29,737 63
Interest, dividends and other earnings of assets.....	58,784 68
Reinsurance receipts on account of loans.....	5,000 00
Premium on gold.....	2,055 62
Total income.....	732,406 20
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	208,437 75
Losses and claims paid during the year by note.....	120,188 38
Dividends to stockholders.....	13,750 00
Interest on capital.....	8,750 00
Paid to policy-holders other than above by cash.....	13,022 45
Paid to policy-holders other than above by note.....	28,342 81
Taxes and revenue stamps.....	6,500 60
Brokerage, commissions, agents and Medical Examiners.....	62,477 44
Salaries, rent, office and other expenses.....	70,310 08
Commuted commissions.....	27,894 47
Furniture and fixtures.....	1,276 79
Paid for reinsurance premiums.....	8,573 25
Total expenditures.....	569,524 02
V.—MISCELLANEOUS.	
Policies issued during the year, 1,521, amount.....	3,187,350 00
Policies terminated during the year, 2,594, amount.....	6,527,610 00
Policies outstanding at end of year, 4,321, amount.....	11,445,004 00

BROOKLYN LIFE INSURANCE COMPANY—(CONTINUED.)

AGENTS.

Spaulding & Stuart, Gen'l Agts., Richmond	Peter Charles Keegan	Madawaska
Franklin W. Spaulding	Orin McFadden	Wisconsin
Addison W. Lewis	Francis Adams	Bath
C. A. Parsons	L. M. Pinkham	West Gardiner
Abner Oaks	Frank H. Jackson	Hallowell
John S. Derby		Saco

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	\$569,925 00
Mortgages of real estate	3,644,950 28
Secured by collaterals, and loans on personal security	670,658 79
Real estate	840,900 10
Premium notes and loans on interest on policies in force	2,726,317 26
Interest accrued on cash loans	243,746 92
Rents accrued	2,650 00
Furniture and fixtures at one-half cost	6,000 00
Cash on hand and in bank and in Trust Company	107,916 42
Total assets	8,813,064 77
II.—LIABILITIES.	
Losses and policy claims	209,500 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.	\$8,265,477 00
Less deferred and uncollected premiums	708,711 41
	7,556,765 59
Unpaid dividends to policy-holders	74,624 30
Total liabilities	7,840,889 89
Surplus of assets as regards policy-holders	972,174 88
III.—INCOME.	
Gross premiums received during the year in cash and by note	3,977,841 53
Cash received for interest on premium notes or loans	175,260 15
Interest, dividends and other earnings of assets	295,640 02
Total income	4,448,741 70
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash and by note	1,652,350 33
Dividends to stockholders	16,000 00
Paid to policy-holders other than above, by cash and by note	1,140,572 24
Taxes and revenue stamps	28,659 63
Brokerage, commissions, agents and medical examiners	489,630 93
Salaries, rent, office and other expenses	36,600 00
Furniture and fixtures	2,116 04
Total expenditures	3,365,929 17

CHARTER OAK LIFE INSURANCE COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Policies issued during the year, 5,902, amount	\$11,962,040 00
Policies terminated during the year, 5,941, amount	14,139,502 00
Policies outstanding at end of year, 25,353, amount	60,965,772 00

AGENTS.

S. H. McAlpine.....	Portland	J. H. H. Hewitt.....	Thomaston
W. F. Lord.....	Kennebunk	F. W. Smith	Rockland
N. A. Hersom	Springvale	Cox & Field	Belfast
J. B. Drake.....	Bath	S. P. Crossman.....	Lewiston
B. L. Higgins.....	Bowdoinham	J. F. Dudley.....	Bangor
J. A. Hall.....	Damariscotta		

CONNECTICUT GENERAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1865. Capital stock, \$251,000.

EDWARD W. PARSONS, *President.*

THOMAS W. RUSSELL, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$115,560 00
Other bonds and stocks.....	114,135 00
Mortgages of real estate.....	268,539 85
Secured by collaterals.....	19,026 33
Premium notes and loans on interest on policies in force.....	113,735 29
Interest accrued on cash loans.....	9,362 59
Furniture and fixtures at one-half cost.....	1,000 00
Cash on hand and in bank	60,640 84
Postage and revenue stamps.....	135 00
Stockholders' notes, \$249,000.	
Bills receivable (unsecured,) \$3,225.87.	
Agents' and office balances, \$3,269.31.	
Total assets	702,134 90
II.—LIABILITIES.	
Losses and policy claims.....	20,450 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent	\$523,817 28
Less deferred and uncollected premiums.....	44,846 78
Total liabilities.....	478,970 50
Surplus of assets as regards policy-holders.....	202,714 40
III.—INCOME.	
Gross premiums received during the year in cash	239,289 83
Gross premiums received during the year by note	42,294 29
Cash received for interest on premium notes or loans.....	6,675 07
Interest, dividends and other earnings of assets.....	36,434 17
Reinsurance receipts from other companies.....	15,000 00
From sale of assets, profit.....	1,880 71
Total income.....	341,574 07

CONNECTICUT GENERAL LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	\$98,555 83
Dividends to stockholders.....	20,000 00
Paid to policy-holders other than above, by cash.....	4,477 50
Paid to policy-holders other than above, by note.....	11,010 40
Taxes and revenue stamps.....	4,222 20
Brokerage, commissions, agents and medical examiners.....	37,055 71
Salaries, rent, office and other expenses.....	39,681 12
Commuting commissions.....	500 00
Furniture and fixtures.....	485 00
Paid for reinsurance premiums.....	23,408 63
Total expenditures.....	239,396 39
V.—MISCELLANEOUS.	
Policies issued during the year, 1,309, amount.....	2,335,264 00
Policies terminated during the year, 840, amount.....	1,596,859 00
Policies outstanding at end of year, 3,017 amount.....	6,245,554 00

AGENTS.

Andrew Hall.....	Lewiston	John S. Snow.....	Auburn
V. P. Wardwell.....	Bucksport		

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1846. Mutual.

JAMES GOODWIN, *President.*JACOB L. GREENE, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$3,359,125 00
Other bonds and stocks.....	1,910,380 00
Mortgages of real estate.....	13,859,554 14
Secured by collaterals.....	626,203 28
Real estate.....	800,692 40
Premium notes and loans on interest on policies in force.....	9,285,065 38
Interest accrued on cash loans.....	417,887 12
Interest accrued on premium notes and loans.....	324,977 29
Rents accrued.....	3,000 00
Cash on hand and in bank.....	1,211,215 19
Agents' balances, \$92,876.30.	
Total assets.....	31,798,099 80
II.—LIABILITIES.	
Losses and policy claims.....	671,808 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$25,609,655 00
Less deferred and uncollected premiums.....	87,425 56
	25,522,229 44
Unpaid dividends to policy-holders.....	26,173 92
Total liabilities.....	26,220,211 36
Surplus of assets as regards policy-holders.....	5,577,888 44

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year in cash.....	\$6,975,590 66
Gross premiums received during the year by note.....	827,901 25
Cash received for interest on premium notes or loans	650,707 08
Interest, dividends and other earnings of assets.....	1,273,501 06
Total income	9,727,700 05
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	1,995,072 81
Losses and claims paid during the year by note.....	460,158 12
Paid to policy-holders other than above, by cash	2,460,092 35
Paid to policy-holders other than above, by notes.....	2,472,020 45
Taxes and revenue stamps	308,732 79
Brokerage, commissions, agents and medical examiners.....	674,033 45
Salaries, rent, office and other expenses.....	116,509 48
Total expenditures.....	8,486,619 45
V.—MISCELLANEOUS.	
Policies issued during the year, 6,511, amount	18,083,463 00
Policies terminated during the year, 6,711, amount.....	20,190,457 00
Policies outstanding at end of year, 62,458, amount.....	182,785,236 00

A G E N T S .

Francis S. Coffin, Gen'l Agent..... Bangor	L. T. Boothby..... Waterville
Wm. P. Wadsworth..... Bath	Samuel D. Leavitt,..... Eastport
Moses W. Farr..... Augusta	E. H. Cochran..... Rockland
Henry R. Millett..... Gorham	Henry Farrington..... Waldborough
Josiah Maxey..... Gardiner	Silas S. Hawley..... Thomaston
Joseph A. Lee..... Calais	C. F. Sartelle..... Rockland

CONTINENTAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1862. Capital stock, \$120,000 paid in ; \$300,000 authorized.

SAMUEL E. ELMORE, *President.*

FRANCIS D. DOUGLASS, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$124,673 75
Other bonds and stocks	238,036 00
Mortgages of real estate	138,650 00
Secured by collaterals	39,050 00
Premium notes and loans on interest on policies in force.....	1,216,128 93
Interest accrued on cash loans	7,159 24
Furniture, safes and fixtures, present market value	8,797 51
Cash on hand and in bank, and in Trust Companies	142,215 63
Stock notes endorsed for balance of capital, \$180,000.	
Total assets	1,914,711 06
II.—LIABILITIES.	
Losses and policy claims	32,566 66
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$1,832,926 00
Less deferred and uncollected premiums.....	285,433 28
Total liabilities.....	1,580,059 38

CONTINENTAL LIFE INSURANCE CO.—HARTFORD, CONN.—(CONTINUED.)

Surplus of assets as regards policy-holders.....	\$334,651 68
III.—INCOME.	
Gross premiums received during the year in cash	523,867 89
Gross premiums received during the year by notes	238,519 83
Cash received for interest on premium notes or loans.....	67,068 10
Interest, dividends and other earnings of assets.....	37,058 90
Discount on claims paid in advance	679 75
Reinsurance receipts.....	20,269 28
Total income.....	887,463 75
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	153,628 54
Losses and claims paid during the year by note.....	31,688 76
Dividends to stockholders.....	24,000 00
Paid to policy-holders other than above, by cash.....	86,282 28
Paid to policy-holders other than above, by note.....	13,227 02
Taxes and revenue stamps.....	8,196 66
Brokerage, commissions, agents and medical examiners.....	163,550 97
Salaries, rent, office and other expenses.....	42,175 63
Paid for reinsurance.....	11,178 44
Total expenditures.....	533,928 30
V.—MISCELLANEOUS.	
Policies issued during the year, 3,086, amount.....	4,876,323 32
Policies terminated during the year, 2,691, amount.....	4,484,875 00
Policies outstanding at end of year, 9,874, amount.....	16,145,254 86

AGENTS.

G. N. Loomis, Gen'l Agt., Portsmouth, N. H.	Sidney M. Bird.....	Rockland	
Thomas B. Frost	Portland	Charles C. Burrill.....	Ellsworth
Henry F. Howard.....	South Paris		

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.....	\$137,100 00
Mortgages of real estate.....	540,100 00
Secured by collaterals	143,105 00
Real estate	810,000 00
Premium notes and loans on interest on policies in force.....	1,778,163 64
Interest accrued on cash loans and bonds	11,954 76
Interest accrued on premium notes and loans.....	46,254 21
Rents accrued.....	5,068 04
Furniture and fixtures at one-half cost	16,590 24
Cash on hand and in bank	280,438 68
Due for reinsurance.....	18,250 00
Agents' and office balances, \$45,393.77.	
Total assets.....	3,787,024 57

CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK—(CONTINUED.)

II.—LIABILITIES.	
Losses and policy claims, as claimed	\$103,500 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.	\$4,343,650 00
Less deferred and uncollected premiums.....	1,145,462 85
	3,198,187 15
Total liabilities.....	3,301,687 15
Surplus of assets as regards policy-holders.....	485,337 42
III.—INCOME.	
Gross premiums received during the year in cash	1,679,242 79
Gross premiums received during the year by note	834,630 76
Cash received for interest on premium notes or loans	101,909 10
Interest, dividends and other earnings of assets.....	74,993 16
Reinsurance receipts	5,000 00
	2,695,775 81
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	634,712 16
Losses and claims paid during the year by note.....	180,617 65
Dividends to stockholders.....	7,035 00
Paid to policy-holders other than above, by cash	106,931 45
Paid to policy-holders other than above, by note.....	192,050 76
Taxes and revenue stamps.....	24,734 94
Brokerage, commissions, agents and medical examiners.....	381,446 68
Salaries, rent, office and other expenses	129,532 92
Commuted commissions.....	108,493 70
Furniture and fixtures.....	3,329 96
Paid for reinsurance	5,548 74
Chicago relief fund.....	2,000 00
Fire insurance.....	1,841 74
	1,778,275 70
V.—MISCELLANEOUS.	
Policies issued during the year, 10,170, amount.....	20,515,451 00
Policies terminated during the year, 7,872, amount.....	17,912,035 89
Policies outstanding at end of year, 25,654, amount.....	56,284,715 75

A G E N T S .

J. R. Deane.....	Portland	Henry Lowell.....	Auburn
M. G. Hayden	Portland	W. G. Fuller.....	Dexter
Charles F. Boynton.....	Portland	Warren Fales.....	Rockland
G. W. Bowler.....	Liberty	George H. McKechnie.....	Alton
D. E. Hall.....	Auburn	W. E. Hall.....	Winterport
C. B. Merrill.....	Auburn	F. H. Beale.....	Belfast
M. M. Andrews.....	Auburn	E. A. Perkins.....	Belfast
Noah Hall.....	Peru	J. C. Stinchfield.....	Wayne
E. D. Holmes.....	Lewiston	S. W. Parlin.....	Phillips
M. F. Ricker.....	Canton	George B. Carll.....	Kennebunkport
A. M. Austin.....	Hartford	John P. Roberts.....	Alfred
C. D. Ford.....	Turner	O. S. Pillsbury.....	Scarborough
S. O. Purrinton.....	Lewiston	E. J. Gilkey.....	Strong
J. F. Purrinton.....	Gardiner	J. Cunningham.....	Bangor
C. B. Jack.....	Litchfield	B. S. Kelley.....	Winthrop
G. H. Greeley.....	Foxcroft	J. H. Thompson.....	Gardiner

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

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

SIMON S. BUCKLIN, *President.*WILLIAM T. POTTER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$156,431 25
Other bonds and stocks.....	41,010 00
Mortgages of real estate.....	240,700 00
Secured by collaterals.....	142,740 00
Premium notes and loans on interest on policies in force.....	8,440 66
Interest accrued on cash loans.....	2,699 07
Furniture and fixtures at one-half cost.....	12,249 28
Cash on hand and in bank.....	90,876 15
Postage and revenue stamps.....	65 00
Loans on personal security, \$12,500.	
Total assets.....	695,211 41
II.—LIABILITIES.	
Losses and policy claims.....	6,000 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$650,484 00
Less deferred and uncollected premiums.....	179,762 58
	470,721 42
Amount held in trust for minors.....	23,163 33
Total liabilities.....	499,884 75
Surplus of assets as regards policy-holders.....	195,326 66
III.—INCOME.	
Gross premiums received during the year in cash.....	409,575 65
Cash received for interest on premium notes or loans.....	1,131 43
Interest, dividends and other earnings of assets.....	32,853 85
Discount on claims paid in advance.....	75 17
Total income.....	443,636 10
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	34,251 70
Dividends to stockholders.....	7,000 00
Paid to policy-holders other than above, by cash.....	1,996 18
Taxes and revenue stamps.....	5,796 08
Brokerage, commissions, agents and medical examiners.....	51,034 83
Salaries, rent, office and other expenses.....	56,965 21
Commuted commissions.....	1,696 19
Paid for reinsurance premiums.....	6,837 43
Trust funds paid.....	16,000 00
Total expenditures.....	181,577 62
V.—MISCELLANEOUS.	
Policies issued during the year, 673, amount.....	2,021,597 34
Policies terminated during the year, 702, amount.....	1,920,869 84
Policies outstanding at end of year, 2,714, amount.....	6,459,360 62

AGENT—Willard Small, Auburn.

LIFE INSURANCE COMPANIES.

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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	149,540 00
Mortgages of real estate	148,750 00
Secured by collaterals	32,212 00
Premiums notes and loans on interest on policies in force.....	228,530 17
Interest accrued on cash loans	2,239 98
Furniture and fixtures at one-half cost.....	10,690 18
Cash on hand and in bank	42,070 28
Postage and revenue stamps.....	50 00
Agents' and office balances, 10,515.28.	
Total assets.....	614,082 61
II.—LIABILITIES.	
Losses and policy claims	57,500 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$617,235 44
Less deferred and uncollected premiums	239,906 90
	377,328 54
Due for loans	2,981 63
Due for salaries, rents and office expenses.....	4,523 14
Due other companies for reinsurance	1,055 13
Total liabilities.....	443,388 44
Surplus of assets as regards policy-holders	170,694 17
III.—INCOME.	
Gross premiums received during the year in cash.....	558,994 05
Gross premiums received during the year by note.....	195,875 54
Interest, dividends and other earnings of assets.....	15,083 17
Discount on claims paid in advance.....	70 90
Total income.....	770,023 66
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	103,578 69
Losses and claims paid during the year by note.....	1,208 73
Dividends to stockholders.....	7,000 00
Taxes and revenue stamps	6,614 84
Brokerage, commissions, agents and medical examiners	160,292 24
Salaries, rent, office and other expenses.....	108,588 07
Advanced to agents to be repaid by services, including commuted com- missions	90,938 48
Furniture and fixtures.....	5,058 59
Paid for reinsurance.....	17,162 53
Borrowed money.....	571 00
Total expenditures.....	501,013 17
V.—MISCELLANEOUS.	
Policies issued during the year, 5,165, amount	10,107,674 00
Policies terminated during the year, 3,540, amount.....	6,910,136 50
Policies outstanding at end of year, 6,711, amount.....	13,063,045 00

A G E N T S.

Wm. H. Harrington, Gen'l Agt. Portland	Edward T. Hodges Edgecomb
Emery T. Gatchell Brunswick	John L. Strous Cherryfield
Wm. S. Codman St. George	Silas W. Thomson Richmond
Frank H. Shaw Camden	John Greeley Portland
C. W. Thomas Camden	John S. Edgecomb Portland
Edward R. Staples Portland	George W. Rumery Dayton

EQUITABLE LIFE ASSURANCE SOCIETY OF UNITED STATES—NEW YORK.

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

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

I.—ASSETS.	
U. S. bonds.....	\$1,105,587 60
Other bonds and stocks.....	266,548 17
Mortgages of real estate.....	9,529,812 50
Secured by collaterals.....	413,473 00
Real estate.....	2,276,235 23
Interest accrued on cash loans.....	83,381 92
Rents accrued.....	26,965 59
Furniture and fixtures at one-half cost.....	62,337 12
Cash on hand and in bank and Trust Company.....	928,740 47
Postage and revenue stamps.....	361 50
Cash in transmission and since actually received for premiums.....	496,957 16
Present value of leases owned by company, \$19,499.88.	
Agents' and office balances, \$62,332.64.	
Total assets.....	15,190,400 26
II.—LIABILITIES.	
Losses and policy claims.....	276,480 60
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$13,973,383 40
Less deferred and uncollected premiums.....	758,193 00
	13,215,190 40
Unpaid dividends to policy-holders.....	76,617 00
Due for Tontine surplus fund.....	50,000 00
Total liabilities.....	13,618,288 00
Surplus of assets as regards policy-holders.....	1,572,112 26
III.—INCOME.	
Gross premiums received during the year in cash.....	6,790,760 58
Interest, rents, dividends and other earnings of assets.....	821,476 51
Total income.....	7,612,237 09
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	2,393,790 66
Dividends to stockholders.....	7,830 00
Paid to policy-holders other than above, by cash.....	1,065,549 71
Taxes and revenue stamps.....	37,496 62
Brokerage, commissions, agents and medical examiners.....	571,246 61
Salaries, rent, office and other expenses.....	480,159 72
Commuted commissions.....	84,344 46
Paid for reinsurance premiums.....	8,386 38
Total expenditures.....	4,648,804 16
V.—MISCELLANEOUS.	
Policies issued during the year, 9,794, amount.....	38,510,950 00
Policies terminated during the year, 7,595, amount.....	31,443,868 00
Policies outstanding at end of year, 38,827, amount.....	154,331,143 00

AGENTS.

Heath & Drew Portland | Edgar Whidden Calais

LIFE INSURANCE COMPANIES.

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GLOBE MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

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

PLINY FREEMAN, *President.*

JAMES M. FREEMAN, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$582,300 00
Other bonds and stocks.....	345,525 39
Mortgages of real estate	1,568,784 08
Secured by collaterals	98,900 00
Premium loans on interest on policies in force.....	13,058 20
Interest accrued on cash loans.....	16,412 24
Furniture and fixtures at one-half cost.....	13,915 67
Cash on hand and in bank and Trust Company.....	241,224 78
Postage and revenue stamps.....	256 93
Agents' and office balances, \$7,297.50.	
Total assets.....	2,880,377 29
II.—LIABILITIES.	
Losses and policy claims.....	70,728 60
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$2,644,415 00
Less deferred and uncollected premiums.....	299,915 08
	2,344,499 92
Unpaid dividends to policy-holders	28,573 73
Due for salaries, rents and office expenses, estimated.....	1,500 00
Other liabilities of company, estimated.....	33,500 00
Present value of reversionary additions to policies in force.....	100,222 00
Total liabilities.....	2,579,024 25
Surplus of assets as regards policy-holders.....	301,353 04
III.—INCOME.	
Gross premiums received during the year in cash	1,396,445 18
Interest, dividends and other earnings of assets.....	162,458 95
Reinsurance receipts, for losses.....	10,000 00
Sale of town bonds.....	533 65
Total income	1,569,437 78
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	381,380 05
Dividends to stockholders.....	11,305 00
Paid to policy-holders other than above, by cash.....	250,024 62
Taxes and revenue stamps	12,418 52
Brokerage commissions, agents and medical examiners.....	203,785 37
Salaries, rent, office and other expenses.....	152,884 18
Commuting commissions.....	2,976 12
Furniture and fixtures.....	2,124 32
Paid for reinsurance premiums.....	7,950 59
Total expenditures.....	1,024,848 77
V.—MISCELLANEOUS.	
Policies issued during the year, 2,689, amount.....	6,617,995 00
Policies terminated during the year, 3,313, amount.....	9,324,646 00
Policies outstanding at end of year, 11,516, amount.....	27,624,635 00

AGENTS.

Bancroft W. Bass, Gen. Agent....Bangor | Edgar J. Nash.....Addison

GUARDIAN MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

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

ANDREW W. GILL, *President*.LUCIUS McADAM, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$181,392 50
Other bonds and stocks	124,992 38
Mortgages of real estate	44,100 00
Secured by collaterals	146,331 42
Premium notes and loans on interest on policies in force	1,177,932 60
Interest accrued on cash loans	5,000 00
Interest accrued on premium notes, loans and rents	50,000 00
Furniture and fixtures at one-half cost	17,842 13
Cash on hand and in bank and Trust Company	182,499 38
Agents' and office balances, \$118,770.04.	
Total assets	1,930,090 41
II.—LIABILITIES.	
Losses and policy claims	50,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent	\$2,268,638 00
Less deferred and uncollected premiums	455,615 00
	1,813,023 00
Total liabilities	1,863,023 00
Surplus of assets as regards policy-holders	67,067 41
III.—INCOME.	
Gross premiums received during the year by cash	967,884 68
Gross premiums received during the year by note	310,960 66
Interest, dividends and other earnings of assets	107,288 59
Reinsurance receipts	1,500 00
Total income	1,387,633 93
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	\$19,317 61
Losses and claims paid during the year by note	7,869 96
Dividends to stockholders	8,750 00
Paid to policy-holders other than above, by cash	66,070 06
Paid to policy-holders other than above, by note	74,451 15
Taxes and revenue stamps	15,514 29
Brokerage, commissions, agents and medical examiners	290,930 34
Salaries, rent, office and other expenses	126,048 68
Profit and loss account	1,467 19
Paid for reinsurance premiums	4,647 67
Total expenditures	915,066 95
V.—MISCELLANEOUS.	
Policies issued during the year, 3,225, amount	6,362,600 00
Policies terminated during the year, 3,752, amount	7,885,285 00
Policies outstanding at end of year, 10,766, amount	22,968,239 00

AGENT—Harvey H. Winslow, Portland.

LIFE INSURANCE COMPANIES.

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HOME LIFE INSURANCE COMPANY—BROOKLYN, N. Y.

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

WALTER S. GRIFFITH, *President.*

GEORGE C. RIPLEY, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$270,100 00
Other bonds and stocks.....	487,920 00
Mortgages of real estate.....	869,500 00
Secured by collaterals.....	42,640 00
Real estate.....	170,000 00
Premium notes and loans on interest on policies in force.....	959,231 98
Interest accrued on cash loans.....	9,407 78
Rents accrued.....	840 00
Cash on hand and in bank and Trust Company.....	80,305 72
Total assets.....	2,889,945 48
II.—LIABILITIES.	
Losses and policy claims.....	49,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$2,440,000 00
Less deferred and uncollected premiums.....	112,216 50
Total liabilities.....	2,327,783 50
Surplus of assets as regards policy-holders.....	513,161 98
III.—INCOME.	
Gross premiums received during the year in cash.....	522,344 14
Gross premiums received during the year by note.....	316,488 35
Cash received for interest on premium notes or loans.....	61,976 65
Interest, dividends and other earnings of assets.....	101,513 55
Total income.....	1,002,322 69
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	169,050 78
Losses and claims paid during the year, by note.....	105,549 54
Dividends to stockholders.....	15,000 00
Paid to policy-holders other than above, by cash.....	34,225 84
Paid to policy-holders other than above, by note.....	164,948 99
Taxes and revenue stamps.....	5,803 03
Brokerage, commissions, agents and medical examiners.....	91,274 68
Salaries, rent, office and other expenses.....	64,183 37
Furniture.....	94 84
Total expenditures.....	650,131 07
V.—MISCELLANEOUS.	
Policies issued during the year, 1,269, amount.....	2,198,900 00
Policies terminated during the year, 1,907, amount.....	3,764,250 00
Policies outstanding at end of year, 10,516, amount.....	21,427,059 00

AGENT.—T. H. McLain, Rockland.

HOMOEOPATHIC MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1868. Capital stock, \$175,000.

D. D. T. MARSHALL, *President*.FRANK B. MAYHEW, *Secretary*.

I.—ASSETS.		
U. S. bonds.....		\$157,990 00
Other bonds and stocks.....		25,000 00
Mortgages of real estate.....		65,373 00
Secured by collaterals.....		35,000 00
Real estate.....		825 00
Premium notes and loans on interest on policies in force.....		6,634 31
Interest accrued on cash loans.....		2,368 80
Interest accrued on premium notes and loans.....		232 22
Furniture and fixtures at one-half cost.....		1,622 33
Cash on hand and in bank.....		19,550 52
For reinsurance.....		353 86
Loans on personal security.....	\$472 32	
Judgments.....	1,093 43	
Agents' and office balances.....	11,522 13	
	\$13,087 88	
Total assets.....		314,950 04
II.—LIABILITIES.		
Losses and policy claims.....		1,500 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$296,443 00	
Less deferred and uncollected premiums.....	46,279 64	
		250,163 36
Agents and others.....		32 35
Total liabilities.....		251,695 71
Surplus of assets as regards policy-holders.....		63,254 33
III.—INCOME.		
Gross premiums received during the year in cash.....		194,978 24
Cash received for interest on premium notes or loans.....		877 91
Interest, dividends and other earnings of assets.....		15,903 65
Reinsurance receipts.....		2,500 00
Increase of capital stock, \$25,000.		
Total income.....		214,259 80
IV.—EXPENDITURES.		
Losses and claims paid during the year, by cash.....		59,312 40
Dividends to stockholders.....		10,500 00
Paid to policy-holders other than above, by cash.....		8,159 57
Taxes and revenue stamps.....		2,857 73
Brokerage, commissions, agents and Medical Examiners.....		30,998 32
Salaries, rent, office and other expenses.....		32,063 45
Commuted commissions.....		2,889 63
Paid for reinsurance premiums.....		5,415 99
Interest.....		250 56
Total expenditures.....		152,447 65
V.—MISCELLANEOUS.		
Policies issued during the year, 914, amount.....		1,605,167 00
Policies terminated during the year, 932, amount.....		1,969,995 00
Policies outstanding at end of year, 2,109, amount.....		4,346,513 46

AGENTS.

H. H. Sherman.....	Bangor	R. J. Ayer.....	Mechanic Falls
Joseph E. Littlefield.....	Bangor	Howard P. Wiggin.....	Bath
Silas C. Hall.....	Rockland		

HOPE MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1869. Capital stock, \$215,500.

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

I.—ASSETS.	
U. S. bonds.....	\$163,117 50
Other bonds and stocks.....	47,475 00
Mortgages of real estate.....	12,000 00
Premium notes and loans on interest on policies in force.....	114,796 32
Interest accrued on cash loans.....	220 93
Furniture and fixtures at one-half cost.....	9,517 10
Cash on hand and in bank and Trust Company.....	21,851 11
Postage and revenue stamps.....	75 00
Due for reinsurance.....	7,162 65
Bills receivable.....	13,780 81
Total assets.....	289,996 42
II.—LIABILITIES.	
Losses and policy claims, death losses.....	29,788 70
Losses and policy claims, surrenders.....	748 92
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$336,846 00
Less deferred and uncollected premiums.....	161,674 11
	175,171 89
Bills payable.....	11,957 11
Due for reinsurance to other companies.....	10,691 26
Due for salaries, rents and office expenses.....	4,466 11
Sundries.....	4,972 35
Total liabilities.....	237,796 34
Surplus of assets as regards policy-holders.....	152,200 08
III.—INCOME.	
Gross premiums received during the year in cash.....	260,397 33
Gross premiums received during the year by note.....	98,454 97
Cash received for interest on premium notes or loans.....	12,495 36
Interest, dividends and other earnings of assets.....	7,110 78
Increase of capital stock, \$65,500.	
Total income.....	378,458 44
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	52,041 56
Losses and claims paid during the year by note.....	8,532 34
Paid to policy-holders other than above, by cash.....	3,135 52
Paid to policy-holders other than above, by note.....	5,925 31
Taxes and revenue stamps.....	4,802 18
Brokerage, commissions, agents and medical examiners.....	85,096 37
Salaries, rent, office and other expenses.....	83,349 98
Advanced to agents to be repaid by services, including commuted com- missions.....	50,956 11
Furniture and fixtures.....	4,763 11
Paid for reinsurance premiums.....	2,180 02
Total expenditures.....	300,782 50
V.—MISCELLANEOUS.	
Policies issued during the year, 3,082, amount.....	6,998,698 00
Policies terminated during the year, 3,481, amount.....	7,264,414 00
Policies outstanding at end of year, 4,386, amount.....	9,467,031 00

AGENTS.

David J. M. A. Jewett..... Portland | John B. Hudson..... Portland
 Ebenezer Gay..... Portland |

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY—BOSTON.

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

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

I.—ASSETS.	
U. S. bonds	\$151,762 50
Other bonds and stocks	409,458 00
Mortgages of real estate	649,040 00
Secured by collaterals	154,400 00
Premium notes and loans on interest on policies in force	488,786 02
Interest accrued on cash loans	25,821 66
Interest accrued on premium notes and loans	12,312 88
Furniture and fixtures at one-third cost	4,455 41
Cash on hand and in bank and Trust Company	50,314 43
Reinsurance claims	5,000 00
Total assets	1,951,350 90
II.—LIABILITIES.	
Losses and policy claims	24,238 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent	\$1,726,857 40
Less deferred and uncollected premiums	211,363 87
	1,515,493 53
Unpaid dividends to stockholders	196 00
Unpaid dividends to policy-holders	28,086 45
Total liabilities	1,568,013 98
Surplus of assets as regards policy-holders	383,336 92
III.—INCOME.	
Gross premiums received during the year in cash	613,398 93
Gross premiums received during the year by note	127,499 92
Cash received for interest on premium notes or loans	21,398 08
Interest, dividends and other earnings of assets	90,809 98
Discount on claims paid in advance	123 48
Total income	853,230 39
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	201,250 53
Losses and claims paid during the year, by note	10,676 33
Dividends to stockholders	6,950 50
Paid to policy-holders other than above, by cash	52,402 07
Paid to policy-holders other than above, by note	55,046 35
Taxes and revenue stamps	4,505 19
Brokerage commissions, agents and medical examiners	123,580 50
Salaries, rent, office and other expenses	57,575 36
Advanced to agents to be repaid by services	2,491 98
Furniture and fixtures	1,707 44
Paid for reinsurance premiums	2,758 53
Total expenditures	518,944 78
V.—MISCELLANEOUS.	
Policies issued during the year, 2,333, amount	4,937,219 00
Policies terminated during the year, 2,289, amount	5,284,452 00
Policies outstanding at end of year, 7,546, amount	17,519,485 00

AGENTS.

Nathaniel S. Gardiner Portland | Jonathan P. Cilley Rockland

LIFE INSURANCE COMPANIES.

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LIFE ASSOCIATION OF AMERICA—ST. LOUIS, MO.

Incorporated in 1868.

JAMES H. BRITTON, *President.*

WILLIAM HANLEY, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$11,412 50
Other bonds and stocks	132,801 25
Mortgages of real estate	1,352,884 81
Secured by collaterals	160,691 76
Premium notes and loans on interest, and liens on policies in force.....	1,176,087 74
Interest accrued on cash loans.....	45,000 00
Furniture and fixtures at one-half cost	11,679 50
Cash on hand and in bank and in Trust Companies.....	165,069 37
Bills receivable.....	\$16,756 70
Agents' balances.....	130,322 55
	\$147,079 25
 Total assets	 3,055,626 93
II.—LIABILITIES.	
Losses and policy claims	67,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$3,160,720 07
Less deferred and uncollected premiums.....	540,769 87
Unpaid dividends to policy-holders.....	2,619,950 20
Due for salaries, rents and office expenses.....	1,069 17
	1,978 98
 Total liabilities.....	 2,689,998 35
Surplus of assets as regards policy-holders.....	365,628 58
III.—INCOME.	
Gross premiums received during the year in cash.....	1,281,709 75
Gross premiums received during the year by note.....	600,028 18
Cash received for interest on premium notes or loans.....	65,721 82
Interest, dividends and other earnings of assets.....	116,162 02
Discount on claims paid in advance	342 59
Reinsurance receipts on account of losses.....	12,500 00
 Total income	 2,076,464 36
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	430,093 48
Losses and claims paid during the year by note.....	24,283 86
Paid to policy-holders other than above, by cash	110,376 39
Paid to policy-holders other than above, by note.....	179,391 07
Taxes and revenue stamps.....	14,072 19
Brokerage, commissions, agents and medical examiners.....	258,749 51
Salaries, rent, office and other expenses.....	200,967 21
Advanced to agents to be repaid by services, including commuted com- missions	54,729 72
Furniture and fixtures.....	1,332 43
Paid for reinsurance premiums.....	25,528 56
 Total expenditures.....	 1,299,524 42
V.—MISCELLANEOUS.	
Policies at end of previous year, 7,799, amount.....	45,655,740 00
Policies outstanding at end of year, 9,413, amount.....	52,847,446 00

AGENT—W. H. Harrington, Portland.

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.....	\$513,233 75
Other bonds and stocks.....	227,800 00
Mortgages of real estate.....	3,024,185 00
Secured by collaterals.....	159,750 00
Premium notes and loans on interest on policies in force.....	2,323,229 74
Interest accrued on cash loans.....	91,921 17
Furniture and fixtures at one-half cost.....	9,000 00
Cash on hand and in bank and Trust Company.....	664,965 27
Postage and revenue stamps.....	788 20
Value of leases owned by company, \$25,000.00.	
Agents' and office balances, \$15,930.33.	
Judgments, \$12,175.93.	
Total assets.....	7,014,873 13
II.—LIABILITIES.	
Losses and policy claims.....	268,600 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$5,725,725 00
Less deferred and uncollected premiums.....	534,000 93
	5,191,724 07
Unpaid dividends to stockholders.....	6,424 28
Unpaid dividends to policy-holders.....	104,322 03
Special risks.....	2,500 00
Total liabilities.....	5,573,570 38
Surplus of assets as regards policy-holders.....	1,441,302 75
III.—INCOME.	
Gross premiums received during the year in cash.....	1,476,312 60
Gross premiums received during the year by note.....	220,783 99
Cash received for interest on premium notes or loans.....	142,516 23
Interest, dividends and other earnings of assets.....	269,824 87
Discount on claims paid in advance.....	3,393 23
Total income.....	2,112,830 92
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	471,308 56
Losses and claims paid during the year by note.....	31,715 43
Dividends to stockholders.....	43,000 00
Paid to policy-holders other than above, by cash.....	375,523 16
Paid to policy-holders other than above, by note.....	11,961 61
Taxes and revenue stamps.....	14,883 51
Brokerage, commissions, agents and medical examiners.....	157,234 03
Salaries, rent, office and other expenses.....	104,615 07
Commuted commissions.....	2,360 46
Interest on capital.....	7,000 00
Total expenditures.....	1,219,601 83
V.—MISCELLANEOUS.	
Policies issued during the year, 1,844, amount.....	4,901,469 00
Policies terminated during the year, 2,142, amount.....	6,235,622 00
Policies outstanding at end of year, 13,038, amount.....	42,140,907 00

AGENTS.

Edward P. Burnham.....	Saco	John B. Nealley.....	South Berwick
Henry R. Stickney.....	Portland	Burleigh Pease.....	Bangor

LIFE INSURANCE COMPANIES.

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MASSACHUSETTS MUTUAL LIFE INSURANCE CO.—SPRINGFIELD, MASS.

Incorporated in 1851. Mutual.

CALEB RICE, *President.*

CHAS. MCLEAN KNOX, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$295,930 00
Other bonds and stocks	361,301 00
Mortgages of real estate	1,678,098 15
Secured by collaterals	161,410 60
Real estate	125,000 00
Premium notes and loans on interest on policies in force	873,227 13
Interest accrued on cash loans	53,081 56
Interest accrued on premium notes and loans	24,632 70
Rents accrued	1,587 50
Furniture and fixtures at one-half cost	3,483 12
Cash on hand and in bank and Trust Company	51,669 26
Total assets	3,629,421 02
II.—LIABILITIES.	
Losses and policy claims	140,500 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.	\$3,585,168 07
Less deferred and uncollected premiums	446,397 43
	3,138,770 64
Unpaid dividends to policy-holders	40,170 99
Total liabilities	3,178,941 63
Surplus of assets as regards policy-holders	309,979 39
III.—INCOME.	
Gross premiums received during the year in cash	883,781 94
Gross premiums received during the year by note	305,058 81
Cash received for interest on premium notes or loans	58,949 55
Interest, dividends and other earnings of assets	144,205 49
Discount on claims paid in advance	926 90
Reinsurance receipts for losses	10,000 00
Total income	1,402,922 69
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	320,981 95
Losses and claims paid during the year by note	31,257 23
Paid to policy-holders other than above, by cash	47,522 72
Paid to policy-holders other than above, by note	104,493 65
Taxes and revenue stamps	12,318 67
Brokerage, commissions, agents and medical examiners	161,194 85
Salaries, rent, office and other expenses	61,321 90
Paid for reinsurance premiums	7,407 79
Total expenditures	746,498 76
V.—MISCELLANEOUS.	
Policies issued during the year, 2,694, amount	6,426,069 00
Policies terminated during the year, 2,990, amount	6,663,801 00
Policies outstanding at end of year, 14,477, amount	33,275,565 00

AGENTS.

S. F. Merrill..... Portland | E. H. Elwell..... Portland
 Howard Taylor..... Portland |

MERCHANTS' LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1869. Capital stock, \$200,000 authorized; \$161,000 paid.

B. F. BEEKMAN, *President pro tem.*JAMES A. TABER, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$118,730 00
Secured by collaterals.....	7,300 00
Furniture and fixtures at one-half cost.....	5,275 00
Cash on hand and in bank.....	3,151 04
Postage and revenue stamps.....	30 00
Agents' and office balances, \$9,485 47.	
Total assets.....	134,486 04
II.—LIABILITIES.	
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$58,758 00
Less deferred and uncollected premiums.....	13,185 91
	45,572 09
Due for taxes.....	237 82
Other liabilities.....	861 00
Total liabilities.....	46,670 91
Surplus of assets as regards policy-holders.....	87,815 13
III.—INCOME.	
Gross premiums received during the year in cash.....	69,989 61
Interest, dividends and other earnings of assets.....	7,286 54
Discount on claims paid in advance.....	12 25
Additional stock, \$17,000 00.	
Total income.....	77,288 40
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	7,000 00
Dividends to stockholders.....	9,275 00
Taxes and revenue stamps.....	1,742 92
Brokerage, commissions, agents and medical examiners.....	26,893 29
Salaries, rent, office and other expenses.....	38,326 83
Advanced to agents to be repaid by services, including commuted commissions.....	5,461 90
Furniture and fixtures.....	2,068 00
Paid for reinsurance premiums.....	1,095 56
Interest on loans.....	232 89
Total expenditures.....	92,096 49
V.—MISCELLANEOUS.	
Policies issued during the year, 724, amount.....	1,514,900 00
Policies terminated during the year, 529, amount.....	1,006,000 00
Policies outstanding at end of year, 723, amount.....	1,588,500 00

AGENTS.

Augustus H. Ford, Gen'l Agt.....	Portland	Andrew J. Gibson.....	Eastport
E. T. Fuller.....	Camden	George Roberts.....	Vinalhaven
Wm. H. Hatch.....	Thomaston	James M. Studley.....	Warren
Andrew J. Erskin.....	Rockland	John D. Coffin.....	Saco
James M. Webb.....	Saccarappa	Samuel F. Chase.....	Saco

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

Incorporated in 1845. Mutual.

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

I.—ASSETS.	
U. S. bonds.....	\$1,790,007 50
Other bonds and stocks.....	5,425,300 00
Mortgages of real estate.....	8,950,257 70
Real estate.....	144,226 85
Premium notes and loans on interest on policies in force.....	6,553,315 89
Interest accrued on cash loans.....	293,865 24
Interest accrued on premium notes and loans.....	196,555 67
Cash on hand and in bank and Trust Company.....	522,974 34
Agents' and office balances, \$101,221.03.	
Total assets.....	23,876,503 19
II.—LIABILITIES.	
Losses and policy claims.....	729,200 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$18,079,349 00
Less deferred and uncollected premiums.....	275,252 79
Unpaid dividends to policy-holders.....	17,804,096 21 429,068 50
Total liabilities.....	18,962,364 71
Surplus of assets as regards policy-holders.....	4,914,138 48
III.—INCOME.	
Gross premiums received during the year in cash.....	3,446,316 29
Gross premiums received during the year by note.....	2,107,805 70
Cash received for interest on premium notes or loans.....	377,786 31
Interest, dividends and other earnings of assets.....	1,039,079 25
Discount on claims paid in advance.....	1,042 77
Total income.....	6,972,030 32
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	1,590,061 26
Losses and claims paid during the year by note.....	171,050 85
Paid to policy-holders other than above, by cash.....	320,447 34
Paid to policy-holders other than above, by note.....	2,159,992 10
Taxes and revenue stamps.....	87,942 16
Brokerage, commissions, agents and medical examiners.....	459,264 98
Salaries, rent, office and other expenses.....	154,209 77
Total expenditures.....	4,942,968 46
V.—MISCELLANEOUS.	
Policies issued during the year, 3,490, amount.....	10,511,854 00
Policies terminated during the year, 2,297, amount.....	9,372,734 00
Policies outstanding at end of year, 38,667, amount.....	133,137,290 00

A G E N T S .

Warren Sparrow.....Portland | Daniel M. Howard.....Bangor

MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1842. Mutual.

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

I.—ASSETS.	
U. S. and other bonds and stocks	\$5,816,881 12
Mortgages of real estate.....	39,480,2-5 39
Real estate	1,089,863 89
Interest accrued on cash loans.....	512,730 03
Cash on hand and in bank and Trust Company.....	3,306,039 50
Agents' balances, \$115,273.64.	
Total assets.....	50,205,799 93
II.—LIABILITIES.	
Losses and policy claims.....	537,978 97
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$47,127,926 04
Less deferred and uncollected premiums.....	1,194,077 26
	45,933,848 78
Post mortem dividends.....	56,000 00
Premiums paid in advance.....	33,654 39
Surplus accrued on continued policies	8,197 22
Total liabilities.....	46,569,679 36
Surplus of assets as regards policy-holders	3,636,120 57
III.—INCOME.	
Gross premiums received during the year in cash	12,656,990 19
Cash received for interest, dividends and other earnings of assets.....	2,908,654 58
Total income.....	15,565,644 77
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	4,093,305 85
Paid to policy-holders other than above, by cash.....	3,365,495 12
Taxes and revenue stamps.....	111,191 00
Brokerage, commissions, agents and medical examiners.....	317,122 17
Salaries, rent, office and other expenses.....	473,348 09
Commuted commissions.....	319,532 93
Furniture and fixtures.....	3,496 00
Total expenditures.....	8,683,491 16
V.—MISCELLANEOUS.	
Policies issued during the year, 10,010, amount	28,632,458 00
Policies terminated during the year, 9,592, amount	29,003,070 00
Policies outstanding at end of year, 73,864, amount	228,770,367 00

AGENTS.

Wm. D. Little, Gen. Agent.....	Portland	C. C. Humphreys.....	Brunswick
Benjamin Adams.....	North Anson	James Bell.....	Skowhegan
Charles C. Norton.....	Eastport	George B. Earrows.....	Fryeburg
Charles P. Wiggin.....	Bangor	John H. Shapleigh.....	Lebanon
Manson Seavey.....	Saco	Edwin C. Townsend.....	Freeport
John M. Goodwin.....	Biddeford	Henry W. Hutchins.....	East Livermore
Alonzo Leavitt.....	Alfred	Thomas Hancock.....	Gray
John F. Woods.....	Farmington	J. O. Cannell.....	Naples
John B. Bradbury.....	Waterville	John G. Cook.....	Lewiston
Samuel R. Carter.....	Paris Hill	S. W. Parlin.....	Phillips
Sullivan D. Wiggin.....	Ellsworth	George B. Sawyer.....	Wiscasset
Wm. H. Pillsbury.....	Bucksport	John B. Nealley.....	South Berwick
Levi S. Alexander.....	Bath	Samuel M. Clark.....	Wells
Wm. H. Titcomb.....	Rockland	Joseph G. Lash.....	New Castle
H. C. Packard.....	Readfield		

LIFE INSURANCE COMPANIES.

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NATIONAL LIFE INSURANCE COMPANY—NEW YORK.

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

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

I.—ASSETS.	
Bonds and stocks	\$117,760 00
Secured by collaterals	1,000 00
Premium notes and loans on interest on policies in force	452,626 39
Interest accrued on cash loans	3,683 32
Interest accrued on premium notes and loans	15,860 78
Rents accrued	187 50
Furniture and fixtures at one-half cost	7,240 30
Cash on hand and in bank and Trust Companies	28,442 61
For reinsurance	5,000 00
Leases owned by company, \$6,750.00	
Agents' and office balances, \$14,576.67.	
Total assets	631,800 90
II.—LIABILITIES.	
Losses and policy claims	37,526 50
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.	\$808,249 34
Less deferred and uncollected premiums	260,094 67
	548,154 67
Unpaid dividends to stockholders	5,452 21
Unpaid dividends to policy-holders	2,257 00
Due for loans	10,000 00
Total liabilities	603,390 38
Surplus of assets as regards policy-holders	28,410 52
III.—INCOME.	
Gross premiums received during the year in cash	306,778 49
Gross premiums received during the year by note	115,990 89
Cash received for interest on premium notes or loans	21,610 12
Interest, dividends and other earnings of assets	10,070 50
Discount on claims paid in advance	27 80
Reinsurance receipts	5,000 00
Loans paid, \$5,424.22.	
Total income	459,482 80
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	94,497 56
Losses and claims paid during the year by note	57,212 93
Dividends to stockholders	12,000 00
Paid to policy-holders other than above, by cash	6,837 00
Paid to policy-holders other than above, by note	675 00
Taxes and revenue stamps	8,034 20
Brokerage, commissions, agents and medical examiners	90,942 92
Salaries, rent, office and other expenses	61,657 33
Advanced to agents to be repaid by services, including commuted com- missions	54,140 92
Furniture and fixtures	4,053 53
Paid for reinsurance	6,033 65
Total expenditures	396,085 04
V.—MISCELLANEOUS.	
Policies issued during the year, 2,012, amount	3,228,726 00
Policies terminated during the year, 2,117, amount	3,981,771 00
Policies outstanding at end of year, 4,433, amount	8,403,083 00

NATIONAL LIFE INSURANCE COMPANY—NEW YORK.—(CONTINUED.)

AGENTS.

Harvey H. Sherman, Gen'l Agt....	Bangor	F. M. Boynton.....	Rockland
Daniel Gookin.....	Portland	Joshua F. Bean.....	Brownville
Frank E. Hayes.....	Auburn	S. S. Hanley.....	Thomaston

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

Principal office at Philadelphia.

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

CLARENCE H. CLARK,* *President.*EMERSON W. PEET,* *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$527,387 50
Other bonds and stocks.....	118,612 56
Mortgages of real estate.....	487,302 46
Secured by collaterals.....	715,169 50
Interest accrued on cash loans.....	25,160 37
Furniture and fixtures at one-half cost.....	4,771 07
Cash in bank and Trust Company.....	126,893 08
Loans on personal security and future commissions, \$8,219.04.	
Agents' and office balances, \$7,255.35.	
Total assets.....	2,005,296 54
II.—LIABILITIES.	
Losses and policy claims.....	63,686 52
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$1,273,675 00
Less deferred and uncollected premiums.....	98,631 00
	1,175,044 00
The company's valuation at 6 per ct. is, instead of above, \$1,028,017.	
Total liabilities.....	1,238,730 52
Surplus of assets as regards policy-holders.....	766,566 02
III.—INCOME.	
Gross premiums received during the year in cash.....	629,791 06
Interest, dividends and other earnings of assets.....	93,764 89
Discount on claims paid in advance.....	40 90
Reinsurance receipts.....	15,000 00
Bond and gold premiums.....	18,233 67
Total income.....	756,830 52
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	96,896 67
Taxes and revenue stamps.....	10,291 01
Brokerage, commissions, agents and medical examiners.....	128,771 99
Salaries, rent, office and other expenses.....	109,424 15
Commuted commissions.....	8,386 00
Paid for reinsurance.....	17,842 47
Total expenditures.....	371,612 29
V.—MISCELLANEOUS.	
Policies issued during the year, 3,003, amount.....	5,946,803 00
Policies terminated during the year, 2,359, amount.....	5,587,943 00
Policies outstanding at end of year, 7,768, amount.....	18,201,722 00

* Since making this statement Mr. Clark has resigned, and Hon. E. A. Rollins been elected to his place, Mr. Peet elected Vice President and John M. Butler Secretary.

NATIONAL LIFE INSURANCE COMPANY OF U. S. A.—(CONTINUED.)

AGENTS.

W. W. Doane.....	Bangor	Philo Hersey.....	Belfast
Wm. M. Harris.....	Auburn	James A. Hall.....	Damariscotta
E. J. Merrill.....	Farmington	F. J. Rollins.....	Portland

NATIONAL LIFE INSURANCE COMPANY—MONTPELIER, VT.

Incorporated in 1850. Mutual.

JULIUS T. DEWEY, *President.*GEORGE W. REED, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$235,171 25
Other bonds and stocks.....	184,111 29
Mortgages of real estate.....	561,243 79
Secured by collaterals	14,500 00
Real estate.....	15,070 64
Premium notes and loans on interest on policies in force	44,862 21
Interest accrued on cash loans.....	20,132 00
Interest accrued on premium notes and loans.....	1,217 46
Cash on hand and in bank.....	46,900 74
Postage and revenue stamps.....	174 36
Total assets.....	1,123,383 74
II.—LIABILITIES.	
Losses and policy claims.....	9,000 00
Amount required to reinsure outstanding risks, or not value of same at 4½ per cent.	\$798,461 22
Less deferred and uncollected premiums	71,261 58
Unpaid dividends to policy-holders.....	727,199 64
Extra for special risks.....	3,142 88
Extra for special risks.....	10,000 00
Total liabilities.....	749,342 52
Surplus of assets as regards policy-holders	374,041 22
III.—INCOME.	
Gross premiums received during the year in cash.....	224,074 61
Gross premiums received during the year by note.....	6,574 84
Cash received for interest on premium notes or loans	2,354 76
Interest, dividends and other earnings of assets.....	70,071 43
Total income	303,075 64
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	45,437 35
Losses and claims paid during the year by note.....	3,272 16
Paid to policy-holders other than above, by cash.....	42,450 01
Paid to policy-holders other than above, by note.....	2,499 82
Taxes and revenue stamps	1,292 20
Brokerage, commissions, agents and medical examiners.....	27,565 16
Salaries, rent, office and other expenses.....	15,651 72
Total expenditures.....	138,168 42

NATIONAL LIFE INSURANCE COMPANY—MONTPELIER, VT.—(CONTINUED.)

V.—MISCELLANEOUS.	
Policies issued during the year, 1,050, amount	\$2,500,000 00
Policies terminated during the year, 401, amount	902,838 59
Policies outstanding at end of year, 3,876, amount	7,712,975 38

A GENTS.

Franklin M. Drew	Augusta	C. G. Moffit	Rockland
John B. Nealley	South Berwick		

NATIONAL CAPITOL LIFE INSURANCE COMPANY—WASHINGTON, D. C.

Incorporated in 1867. Capital stock \$150,000.

M. G. EMERY, *President.*J. B. PATTERSON, *Secretary.*

I.—ASSETS.	
Mortgages of real estate	\$114,500 00
Secured by collaterals	11,050 00
Premium notes and loans on interest on policies in force	1,705 00
Interest accrued on cash loans	9,873 75
Furniture and fixtures at one-half cost	4,398 03
Cash on hand and in bank and Trust Company	16,849 51
Present value of company leases, \$5,000.00.	
Loans on personal security, \$28,875.04.	
Interest accrued on same, \$2,043.51.	
Agents' and office balances, \$7,689.30.	
Total assets	158,376 29
II.—LIABILITIES.	
Losses and policy claims resisted	5,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent. \$75,000 00	
Less deferred and uncollected premiums	16,979 89
	58,020 11
Unpaid dividends to stockholders	2,833 50
Due for taxes	275 00
Due for salaries, rents and office expenses	500 00
Total liabilities	66,628 61
Surplus of assets as regards policy-holders	91,747 68
III.—INCOME.	
Gross premiums received during the year in cash	66,194 89
Gross premiums received during the year by note	203 00
Interest, dividends and other earnings of assets	5,413 66
Total income	71,811 55

NATIONAL CAPITOL LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	\$8,212 71
Losses and claims paid during the year by note.....	344 00
Dividends to stockholders.....	6,166 50
Taxes and revenue stamps.....	1,808 64
Brokerage, commissions, agents and medical examiners.....	20,355 00
Salaries, rent, office and other expenses.....	28,338 89
Advanced to agents to be repaid by services.....	860 60
Furniture, safes and fixtures.....	4,816 41
Total expenditures.....	70,902 75
V.—MISCELLANEOUS.	
Policies issued during the year, 465, amount.....	1,482,208 00
Policies terminated during the year, 272, amount.....	1,446,500 00
Policies outstanding at end of year, 501, amount.....	1,729,489 00

GENERAL AGENT.—J. E. Jenks, Portland.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY—BOSTON.

Incorporated in 1835. Mutual.

BENJ. F. STEVENS, *President.*JOSEPH M. GIBBONS, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$4,579,270 87
Mortgages of real estate.....	1,440,100 00
Secured by collaterals.....	446,149 50
Real estate.....	600,000 00
Premium notes and loans on interest on policies in force.....	2,198,223 75
Interest accrued on cash loans.....	168,693 16
Interest accrued on premium notes and loans.....	80,000 00
Rents accrued.....	7,696 52
Cash on hand and in bank.....	122,158 08
Total assets.....	9,642,291 88
II.—LIABILITIES.	
Losses and policy claims.....	118,515 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$8,988,982 67
Less deferred and uncollected premiums.....	759,499 58
Unpaid dividends to policy-holders.....	8,229,483 09
	77,021 12
Total liabilities.....	8,425,019 21
Surplus of assets as regards policy-holders.....	1,217,272 67
III.—INCOME.	
Gross premiums received during the year in cash.....	1,809,148 66
Gross premiums received during the year by note.....	906,053 43
Cash received for interest on premium notes or loans.....	170,769 94
Interest, dividends and other earnings of assets.....	376,183 36
Total income.....	3,262,155 39

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	\$1,035,729 26
Losses and claims paid during the year by note.....	93,183 43
Paid to policy-holders other than above, by cash.....	215,830 06
Paid to policy-holders other than above, by note.....	264,239 85
Taxes and revenue stamps.....	24,344 36
Brokerage, commissions, agents and medical examiners.....	217,623 41
Salaries, rent, office and other expenses.....	116,949 19
Commuted commissions.....	3,800 10
Total expenditures.....	1,971,699 66
V.—MISCELLANEOUS.	
Policies issued during the year, 3,629, amount.....	8,584,878 00
Policies terminated during the year, 4,231, amount.....	11,102,861 00
Policies outstanding at end of year, 22,892 amount.....	67,815,733 00

AGENTS.

James M. Palmer, Gen. Agent...Portland	John F. Cobb.....Auburn
S. P. Johnson.....Bangor	E. H. & G. W. Cochran.....Rockland
C. W. Plummer.....Bath	Benjamin Colby.....Portland
J. M. Munger & Son.....Portland	George S. Hill.....Exeter
V. C. Tarbox.....Bath	

NEW YORK LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1841. Mutual. Commenced business 1845.

MORRIS FRANKLIN, *President.*WILLIAM H. BEERS, *Actuary.*

I.—ASSETS.	
U. S. bonds.....	\$2,936,655 00
Other bonds and stocks.....	1,835,677 83
Mortgages of real estate.....	8,344,820 00
Real estate.....	1,768,174 14
Premium notes and loans on interest on policies in force.....	956,636 99
Interest accrued on cash loans.....	34,847 77
Interest accrued on premium notes and loans.....	29,656 79
Rents accrued.....	12,541 58
Cash on hand and in bank and in Trust Company.....	1,845,002 15
Total assets.....	17,764,012 25
II.—LIABILITIES.	
Losses and policy claims.....	340,790 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$15,685,000 00
Less deferred and uncollected premiums.....	831,805 21
Unpaid dividends to policy-holders.....	14,853,194 79
	133,667 12
Total liabilities.....	15,327,651 91
Surplus of assets as regards policy-holders.....	2,436,360 34

NEW YORK LIFE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year in cash.....	\$5,717,289 20
Gross premiums received during the year by note.....	314,590 12
Cash received for interest on premium notes or loans.....	75,508 65
Interest, rents, dividends and other earnings of assets.....	1,073,907 92
Total income.....	7,181,295 89
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	2,355,309 01
Losses and claims paid during the year by note.....	29,961 02
Paid to policy-holders other than above, by cash.....	664,497 82
Paid to policy-holders other than above, by note.....	185,180 61
Taxes and revenue stamps.....	48,266 45
Brokerage, commissions, agents and medical examiners.....	433,670 65
Salaries, rent, office and other expenses.....	335,007 30
Commuted commissions.....	37,390 59
Paid for reinsurance premiums.....	27,167 73
Total expenditures.....	4,116,451 18
V.—MISCELLANEOUS.	
Policies issued during the year, 8,773, amount.....	23,634,100 00
Policies terminated during the year, 7,186, amount.....	22,803,854 96.
Policies outstanding at end of year, 38,988, amount.....	113,154,809 45

AGENTS.

Wm. F. Morrill, Gen'l Agt..... Portland	A. K. P. Smart..... Dexter
Freeland Howe..... Norway	L. D. Sawtelle..... Riverside
Moses W. Farr..... Augusta	Frank A. Mitchell..... Kezar Falls

NORTH AMERICA LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1862.

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

I.—ASSETS.	
U. S. bonds.....	\$132,000 00
Other bonds and stocks.....	16,500 00
Mortgages of real estate.....	2,889,238 00
Secured by collaterals.....	592 15
Real estate.....	303,177 09
Premium notes and loans on interest on policies in force.....	1,004,191 99
Interest accrued on cash loans.....	87,763 23
Rents accrued.....	2,694 00
Furniture and fixtures at one-half cost.....	10,641 79
Cash on hand and in bank and Trust Companies.....	86,033 22
Postage and revenue stamps.....	500 00
Due from other companies for reinsurance.....	57,665 32
Total assets.....	4,590,996 79
II.—LIABILITIES.	
Losses and policy claims.....	220,588 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$5,139,659 00
Less deferred and uncollected premiums.....	986,485 91
Unpaid dividends to policy-holders.....	4,153,173 09
Due for bills payable.....	5,638 00
Due for bills payable.....	2,000 00
Total liabilities.....	4,381,399 09

NORTH AMERICA FIRE INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders	\$209,597 70
III.—INCOME.	
Gross premiums received during the year in cash.....	1,436,090 55
Gross premiums received during the year by note.....	309,868 57
Cash received for interest on premium notes or loans	76,208 28
Interest, dividends and other earnings of assets.....	183,253 43
Discount on claims paid in advance.....	1,553 71
Reinsurance receipts from other companies.....	16,250 00
Other cash income.....	23,511 50
Total income	2,046,736 04
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	602,663 71
Losses and claims paid during the year by note.....	66,463 70
Dividends to stockholders, (old claim).....	560 00
Paid to policy-holders other than above, by cash	52,490 39
Paid to policy-holders other than above, by note.....	91,727 00
Taxes and revenue stamps	33,949 41
Brokerage, commissions, agents and medical examiners.....	266,639 48
Salaries, rent, office and other expenses.....	64,414 74
Paid for reinsurance	36,163 40
Profit and loss account	49,007 69
Total expenditures.....	1,264,079 52
V.—MISCELLANEOUS.	
Policies issued during the year, 3,761, amount.....	8,303,114 00
Policies terminated during the year, 2,636, amount.....	7,304,328 00
Policies outstanding at end of year, 14,209, amount.....	35,961,467 00

AGENTS.

M. L. Stevens, Gen'l Agent.....	Portland	S. O. Wood.....	Wilton
E. H. Cass.....	Bangor	A. P. Andrews.....	West Paris
A. F. Harmon.....	Portland	Joseph Percival	Waterville
Sumner Estes.....	Lewiston		

NORTHWESTERN MUTUAL LIFE INSURANCE CO.—MILWAUKEE, WIS.

Incorporated in 1857. Mutual.

JOHN H. VAN DYKE, *President.*AUGUSTUS GAYLORD, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$135,000 00
Mortgages of real estate.....	5,058,184 63
Secured by collaterals	956 75
Real estate	317,752 87
Premium notes and loans on interest on policies in force.....	4,022,521 75
Interest accrued on cash loans and bonds	109,838 43
Interest accrued on premium notes and loans.....	147,301 95
Rents accrued.....	1,445 85
Furniture and fixtures at one-half cost	2,913 85
Cash on hand and in bank and Trust Companies.....	171,954 64
Bills receivable, \$31,168.50.	
Agents' balances, \$65,005.47.	
Total assets.....	9,967,870 72

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

II.—LIABILITIES.	
Losses and policy claims.....	\$105,232 79
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$9,463,656 00
Less deferred and uncollected premiums.....	567,601 40
Unpaid dividends to policy-holders.....	8,896,054 60
Due for commissions.....	5,531 17
	5,000 00
Total liabilities.....	9,011,818 56
Surplus of assets as regards policy-holders.....	956,052 16
III.—INCOME.	
Gross premiums received during the year in cash.....	1,905,688 67
Gross premiums received during the year by note.....	1,207,857 17
Cash received for interest on premium notes or loans.....	263,785 49
Interest, dividends and other earnings of assets.....	395,260 36
Total income.....	3,772,591 69
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	654,144 86
Losses and claims paid during the year by note.....	139,356 70
Paid to policy-holders other than above, by cash.....	40,395 35
Paid to policy-holders other than above, by note.....	456,676 49
Taxes and revenue stamps.....	37,214 28
Brokerage, commissions, agents and medical examiners.....	339,055 22
Salaries, rent, office and other expenses.....	138,516 47
Total expenditures.....	1,805,359 37
V.—MISCELLANEOUS.	
Policies issued during the year, 5,662, amount.....	12,694,852 72
Policies terminated during the year, 8,747, amount.....	17,595,229 43
Policies outstanding at end of year, 34,349, amount.....	62,425,187 49

A G E N T S .

John C. Foster.....	Garland	S. Loton Weston.....	Bolster's Mills
Lorenzo Oak.....	Garland	Edward J. Smith.....	Boston
Charles W. Packard.....	Portland	G. Thurlow.....	Newcastle
Thomas H. Wentworth.....	Bradford		

PHENIX MUTUAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1857. Capital stock, \$16,000.

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

I.—ASSETS.	
U. S. bonds	\$282,975 00
Other bonds and stocks	266,830 00
Mortgages of real estate	2,551,050 00
Secured by collaterals and other cash loans	45,988 00
Premium notes and loans on interest on policies in force	3,368,674 03
Interest accrued on cash loans	83,970 72
Furniture and fixtures at one-half cost	12,232 18
Cash on hand and in bank and Trust Company	262,141 90
Stockholders' notes, \$84,000.	
Total assets	6,873,861 83
II.—LIABILITIES.	
Losses and policy claims	151,088 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent	\$5,471,528 67
Less deferred and uncollected premiums	483,105 45
	4,988,423 22
Due for securities purchased of Merchants' Insurance Company	260,577 84
Total liabilities	5,400,039 06
Surplus of assets as regards policy-holders	1,473,822 77
III.—INCOME.	
Gross premiums received during the year in cash	2,034,590 02
Gross premiums received during the year by note	687,711 44
Cash received for interest on premium notes or loans	194,284 34
Interest, dividends and other earnings of assets	219,170 34
Total income	3,135,756 14
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	666,852 68
Losses and claims paid during the year by note	61,939 37
Dividends to stockholders	960 00
Paid to policy-holders other than above, by cash	663,654 22
Paid to policy-holders other than above, by note	4,249 57
Taxes and revenue stamps	16,641 98
Brokerage, commissions, agents and medical examiners	366,454 35
Salaries, rent, office and other expenses	110,711 15
Furniture and fixtures	5,371 43
Paid for reinsurance premiums	1,109 96
Total expenditures	1,897,944 71
V.—MISCELLANEOUS.	
Policies issued during the year, 10,039, amount	20,147,872 00
Policies terminated during the year, 6,013, amount	3,324,064 00
Policies outstanding at end of year, 28,696, amount	63,498,994 00

A GENTS.

Reynolds & Tift, Gen. Agents.... Portland	Joseph E. Bean..... Mt. Vernon
T. O. Winslow	S. A. Jones
John S. Kimball..... Portland	..... China
John S. Kimball..... Bangor	Reuben Fenderson
M. G. Prentiss .....	..... Farmington
M. G. Prentiss	George F. Gile
George E. Minot..... Foxcroft	..... Readfield
George E. Minot..... Belgrade	Henry S. Munson.....
W. W. Rideout..... Waterville	..... Portland
W. W. Rideout..... Waterville	C. T. Daniels.....
K. T. Green .....	..... Presque Isle
K. T. Green	Henry C. Bradbury.....
K. T. Green .....	..... Houlton

PHOENIX MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

AGENTS.

W. W. Springer.....	Belgrade	George F. Good.....	Portland
Win. A. Whittier.....	Farmington	John A. Allen.....	Presque Isle
A. A. Holmes.....	Belgrade	N. H. Higgins.....	Ellsworth
Pulaski McCrillis.....	Dexter		

PROVIDENT LIFE AND TRUST COMPANY—PHILADELPHIA.

Incorporated in 1865. Capital stock, \$500,000.

SAMUEL R. SHIPLEY, *President.*

ROWLAND PARRY, *Actuary.*

I.—ASSETS.	
U. S. bonds.....	\$163,152 00
Other bonds and stocks.....	359,805 00
Mortgages of real estate.....	166,237 81
Secured by collaterals.....	562,199 63
Real estate.....	31,000 00
Premium notes and loans on interest on policies in force.....	105,853 88
Interest accrued on cash loans.....	12,099 66
Rents accrued.....	912 50
Furniture and fixtures at one-half cost.....	500 00
Cash on hand and in bank and Trust Companies.....	32,281 52
Postage and revenue stamps.....	33 50
Agents' and office balances, \$10,433.62.	
Total assets.....	1,434,075 50
II.—LIABILITIES.	
Losses and policy claims.....	21,564 00
Amount required to reinsure outstanding risks, or net value of same at 4 1/2 per cent.....	\$906,835 00
Less deferred and uncollected premiums.....	74,771 43
	832,063 57
Unpaid dividends to policy-holders.....	3,041 43
Due for salaries, rents and office expenses.....	750 00
Total liabilities.....	857,419 00
Surplus of assets as regards policy-holders.....	576,656 50
III.—INCOME.	
Gross premiums received during the year in cash.....	415,610 52
Gross premiums received during the year by note.....	32,587 38
Cash received for interest on premium notes or loans.....	6,520 13
Interest, dividends and other earnings of assets.....	49,995 98
Discount on claims paid in advance.....	43 00
Total income.....	504,757 01
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	87,964 57
Losses and claims paid during the year, by note.....	3,584 09
Paid to policy-holders other than above, by cash.....	35,784 82
Paid to policy-holders other than above, by note.....	15,615 37
Taxes and revenue stamps.....	6,057 97
Brokerage commissions, agents and medical examiners.....	62,355 05
Salaries, rent, office and other expenses.....	25,764 36
Paid for reinsurance premiums.....	514 82
Total expenditures.....	237,641 05

PROVIDENT LIFE AND TRUST COMPANY—(CONTINUED.)

V.—MISCELLANEOUS.	
Policies issued during the year, 1,269, amount.....	\$3,048,298 00
Policies terminated during the year, 521, amount.....	1,297,868 00
Policies outstanding at end of year, 4,034, amount.....	11,186,232 00

AGENT.—George Taber, Vassalborough.

REPUBLIC LIFE INSURANCE COMPANY—CHICAGO.

Incorporated in 1869. Capital stock, \$753,560 paid in; \$5,000,000 authorized;
\$3,014,240 subscribed.

JOHN V. FARWELL, *President.*

A. W. KELLOGG, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$166,225 00
Other bonds and stocks.....	23,545 00
Mortgages of real estate.....	279,913 00
Secured by collaterals.....	119,634 33
Real estate, deducting incumbrances.....	160,478 69
Premium notes and loans on interest on policies in force.....	25,977 24
Interest accrued on cash loans.....	15,520 98
Interest accrued on premium notes and loans.....	4,050 97
Furniture and fixtures at one-half cost.....	3,825 00
Cash on hand and in bank and Trust Companies.....	159,645 08
Due from other companies for insurance on company building, estimated,	5,500 00
Printing office.....	2,500 00
Agents' and office balances, \$39,838.12.	
Bills receivable, \$47,218.86.	
Total assets.....	966,815 29
II.—LIABILITIES.	
Losses and policy claims.....	29,000 00
Amount required to reinsure outstanding risks, or net	
value of same at 4 per cent.....	\$653,650 14
Less deferred and uncollected premiums.....	164,825 27
	488,824 87
Sundries.....	2,100 00
Total liabilities.....	519,924 87
Surplus of assets as regards policy-holders.....	446,890 42
III.—INCOME.	
Gross premiums received during the year in cash.....	525,879 48
Gross premiums received during the year by note.....	19,794 90
Cash received for interest on premium notes or loans.....	524 07
Interest, dividends, rent and other earnings of assets.....	42,130 72
Reinsurance receipts.....	5,000 00
Fire insurance on Company's building, \$35,000.	
Total income.....	593,329 17

REPUBLIC LIFE INSURANCE COMPANY—(CONTINUED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	\$39,725 57
Paid to policy-holders other than above by cash, on Hahnemann and DeSoto policies.....	4,895 49
Taxes and revenue stamps.....	6,052 88
Brokerage, commissions, agents and Medical Examiners.....	120,676 61
Salaries, rent, office and other expenses.....	72,120 46
Interest on mortgage debt of the company.....	11,018 31
Paid for reinsurance.....	3,357 17
Total expenditures.....	257,846 49

On account of the fire which destroyed many of the books and papers of the Company, a fuller statement of their business is rendered difficult or impossible to be given at present.

AGENTS.

J. E. Jenks, Gen'l Agent..... Portland	D. E. Seymour..... Calais
Wm. T. Brown..... "	G. W. B Sprague..... Vanceborough
Augustus C. French..... "	D. P. Flanders..... Belfast

RESERVE MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1871. Capital stock, \$100,000.

A. W. MORGAN, *President.*

FRED. A. FREEMAN, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$254,973 75
Other bonds and stocks.....	9,000 00
Mortgages of real estate.....	1,244,664 00
Secured by collaterals.....	23,100 00
Real estate.....	15,000 00
Premium notes and loans on interest on policies in force.....	417 38
Interest accrued on cash loans.....	8,365 39
Furniture and fixtures at one-half cost.....	2,023 98
Cash on hand and in bank.....	216,574 15
Due for reinsurance from other companies.....	108,120 47
Loans on personal security, \$1,297.21.	
Total assets.....	1,882,239 12
II.—LIABILITIES.	
Losses and policy claims.....	15,000 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$1,737,377 46
Less deferred and uncollected premiums.....	131,205 29
	1,606,172 17
Unpaid dividends to stockholders.....	37 63
Due for salaries, rents and office expenses.....	416 66
Total liabilities.....	1,621,626 46
Surplus of assets as regards policy-holders.....	260,612 66

RESERVE MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year in cash	\$1,654,315 07
Interest, dividends and other earnings of assets	27,637 09
Discount on claims paid in advance	134 68
Reinsurance receipts.....	10,000 00
Registry fees.....	99 00
Total income.....	1,692,185 84
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	78,399 32
Dividends to stockholders.....	6,962 37
Paid to policy-holders other than above, by cash.....	6,271 70
Taxes and revenue stamps	1,173 96
Brokerage, commissions, agents and medical examiners.....	58,383 85
Salaries, rent, office and other expenses.....	29,686 62
Paid for reinsurance.....	2,353 61
Total expenditures.....	183,231 43
V.—MISCELLANEOUS.	
Policies issued during the year, 5,407, amount.....	15,205,172 57
Policies terminated during the year, 1,253, amount	3,427,814 00
Policies outstanding at end of year, 6,259, amount.....	17,330,773 25

This company was formed from the consolidation of the Widows' and Orphans' Benefit Life Insurance Company and the Mutual Protection Life Assurance Society.

AGENT—D. W. Smith, Litchfield.

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.....	\$573,141 25
Other bonds and stocks	25,000 00
Mortgages of real estate.....	14,000 00
Premium notes and loans on interest on policies in force.....	1,870,043 95
Interest accrued on cash loans.....	7,378 53
Interest accrued on premium notes and loans.....	43,778 89
Furniture and fixtures at one-half cost.....	15,384 62
Cash on hand and in bank	48,613 21
For reinsurance.....	25,170 12
Agents' and office balances, \$124,781.78.	
Total assets.....	2,622,510 57
II.—LIABILITIES.	
Losses and policy claims.....	78,250 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$2,745,579 00
Less deferred and uncollected premiums.....	637,512 15
Unpaid dividends to stockholders.....	2,108,066 85
	810 00
Total liabilities.....	2,187,126 85
Surplus of assets as regards policy-holders	435,383 72

SECURITY LIFE INSURANCE AND ANNUITY COMPANY—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year in cash	\$1,014,371 76
Gross premiums received during the year by note	530,651 83
Cash received for interest on premium notes or loans	94,417 12
Interest, dividends and other earnings of assets	21,089 35
Reinsurance receipts	36,622 00
Policy fees	830 50
Total income	1,697,982 56
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	506,146 14
Losses and claims paid during the year by note	178,648 42
Dividends to stockholders	13,300 00
Paid to policy-holders other than above, by cash	25,993 58
Paid to policy-holders other than above, by note	131,002 25
Taxes and revenue stamps	15,024 13
Brokerage, commissions, agents and medical examiners	196,191 21
Salaries, rent, office and other expenses	117,928 01
Furniture and fixtures	8,834 25
Paid for reinsurance	32,041 18
Total expenditures	1,225,109 17
V.—MISCELLANEOUS.	
Policies issued during the year, 4,381, amount	10,524,409 00
Policies terminated during the year, 5,961, amount	15,026,786 00
Policies outstanding at end of year, 13,216, amount	31,107,738 00

AGENTS.

Stephen O. Purinton, Gen. Agt. Lewiston	Joseph W. Thomas Farmington
W. W. Sanborn Lewiston	G. F. Alexander New Sharon
H. Willard Bryant Lewiston	H. A. Randall Brunswick
Charles M. Jones Lewiston	George W. Hilton Ft. Fairfield
Oliver Welch Lewiston	

STATE MUTUAL LIFE INSURANCE COMPANY—WORCESTER, MASS.

Incorporated in 1844. Mutual.

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

I.—ASSETS.	
U. S. bonds	\$293,620 00
Other bonds and stocks	728,828 16
Mortgages of real estate	105,424 00
Secured by collaterals	44,938 00
Real estate	49,064 33
Premium notes and loans on interest on policies in force	22,127 19
Interest accrued on cash loans	76,473 22
Interest accrued on premium notes and loans	1,999 42
Rents accrued	2,200 00
Cash on hand and in bank and Trust Companies	16,514 53
Total assets	1,341,188 85
II.—LIABILITIES.	
Losses and policy claims	21,000 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.	1,250,562 26
Unpaid dividends to policy-holders	5,982 77
Total liabilities	1,277,545 03

STATE MUTUAL LIFE INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders	\$63,643 82
III.—INCOME.	
Gross premiums received during the year in cash.....	195,962 06
Gross premiums received during the year by note.....	27,197 08
Cash received for interest on premium notes or loans.....	1,999 42
Interest, rents, dividends and other earnings of assets.....	76,499 91
Total income.....	301,658 47
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	75,114 83
Paid to policy-holders other than above, by cash.....	48,407 56
Taxes and revenue stamps	4,460 88
Brokerage, commissions, agents and medical examiners.....	21,185 69
Salaries, rent, office and other expenses.....	11,660 83
Total expenditures.....	160,829 79
V.—MISCELLANEOUS.	
Policies issued during the year, 638, amount	1,265,000 00
Policies terminated during the year, 319, amount.....	515,739 00
Policies outstanding at end of year, 3,902, amount.....	7,307,160 00

AGENTS.

Thompson & Putnam Lewiston | J. H. Patten Bangor

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.....	\$272,042 00
Mortgages of real estate.....	574,144 47
Interest accrued on cash loans.....	18,008 76
Cash on hand and in bank	52,558 04
Postage and revenue stamps.....	187 94
Agents' and office balances, \$3,557.99.	
Total of Life Department.....	916,941 21
Total of Accident Department.....	811,152 88
Total assets.....	1,728,094 09
II.—LIABILITIES.	
Losses and policy claims.....	32,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$944,184 87
Less deferred and uncollected premiums	129,591 07
	814,593 80
Special risks.....	569 74
Total of Life Department.....	847,163 54
Total of Accident Department.....	208,816 98
Total liabilities.....	1,055,980 52

TRAVELERS' INSURANCE COMPANY—(CONTINUED.)

Surplus of assets as regards policy-holders	\$672,113 57
III.—INCOME.	
Gross premiums received during the year in cash	382,591 73
Interest, dividends and other earnings of assets.....	52,632 00
Discount on claims paid in advance.....	446 41
Other cash income	7,284 58
Total income.....	442,954 72
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	70,932 43
Paid to policy-holders other than above, by cash.....	3,156 90
Taxes and revenue stamps	1,435 37
Brokerage, commissions, agents and medical examiners.....	47,595 78
Salaries, rent, office and other expenses.....	16,054 89
Commuted commissions	1,900 00
Paid for reinsurance	4,236 04
Total expenditures.....	145,311 41
V.—MISCELLANEOUS.	
Policies issued during the year, 2,745, amount.....	4,550,594 00
Policies terminated during the year, 1,399, amount	2,615,971 00
Policies outstanding at end of year, 7,183 amount.....	13,181,199 00

The Company does an Accident as well as Life business, the statistics of which will be found in their appropriate place, on page 144. Though the two departments are kept distinct in their transactions, yet the assets are holden for their joint liabilities, and are consequently so treated in this Report.

AGENTS.

Andrew J. Chase, Gen'l Agent ... Portland	John Safford	Monmouth
T. H. Dinsmore	Rufus Small & Son.....	Biddeford
David Cargill	W. P. Wadsworth.....	Bath
J. H. Bradford.....	Loring & Thurston.....	Portland
G. W. Bowler.....	M. W. Farr.....	Augusta
L. T. Boothby.....	H. S. French.....	Norridgewock
Chadwick & Hammatt.....	C. F. Dunlap	Lewiston
E. H. & G. W. Cochran.....	Albert S. Luce.....	Belfast
H. F. Howard	Charles P. Redman.....	Waldoborough
J. H. H. Hewett	John F. Robinson	Lincoln
Freeland Howe.....	Calvin V. Horton	Calais
D. M. Howard	Lester D. Sawtelle.....	Vassalborough
W. D. Little & Co.....	Horatio G. Garcelon.....	Auburn
S. D. Leavitt.....	Milliken & Barbour.....	Saco
H. K. Morrill.....	D. V. B. Ormsby.....	Farmington
T. H. B. Pierce.....	Fred Atwood.....	Winterport

UNITED STATES LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1850. Capital stock, \$250,000.

JOHN E. DEWITT, *President.*CHARLES E. PEASE, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$390,250 00
Other bonds and stocks.....	667,971 67
Mortgages of real estate	1,909,900 00
Secured by collaterals	41,600 00
Premium notes and loans on interest on policies in force	418,821 79
Interest accrued on cash loans	34,779 33
Interest accrued on premium notes and loans.....	18,000 00
Furniture and fixtures at one-half cost.....	9,631 02
Cash on hand and in bank and Trust Companies	71,489 02
Agents' balances, \$9,631.02.	
Total assets.....	3,562,442 83
II.—LIABILITIES.	
Losses and policy claims	85,566 66
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$2,051,179 88
Less deferred and uncollected premiums.....	154,967 49
	1,896,212 39
Unpaid dividends to policy-holders	587,705 12
Expenses of collection, commissions, &c.....	34,207 03
Total liabilities.....	2,603,691 20
Surplus of assets as regards policy-holders.....	958,751 63
III.—INCOME.	
Gross premiums received during the year in cash	854,611 16
Cash received for interest, dividends and other earnings of assets, and discount on claims paid in advance.....	229,025 56
Profit and loss account balance.....	15,161 69
Capital stock paid in, \$50,000.	
Total income	1,098,798 41
IV —EXPENDITURES.	
Losses and claims paid during the year by cash.....	458,302 09
Dividends to stockholders.....	64,000 00
Paid to policy-holders other than above, by cash.....	312,346 76
Taxes and revenue stamps	9,702 05
Brokerage commissions, agents and medical examiners.....	95,860 77
Salaries, rent, office and other expenses	91,711 43
Commuted commissions.....	60,000 00
Furniture and fixtures.....	25,788 19
Total expenditures.....	1,117,711 29
V.—MISCELLANEOUS.	
Policies issued during the year, 2,266, amount.....	4,962,730 00
Policies terminated during the year, 1,780, amount.....	4,262,754 00
Policies outstanding at end of year, 8,575, amount.....	19,230,058 00

AGENTS.

John E. Dow & J. S. Palmer..... Portland | T. O. Winslow..... Portland

LIFE INSURANCE COMPANIES.

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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 and stocks	102,200 00
Mortgages of real estate	2,852,694 65
Secured by collaterals	37,811 82
Real estate	134,895 31
Premium notes and loans on interest on policies in force	2,102,049 23
Interest accrued on cash loans	116,930 00
Interest accrued on premium notes and loans	64,990 00
Cash on hand and in bank and Trust Company	81,519 93
Total assets	5,609,998 44
II.—LIABILITIES.	
Losses and policy claims	112,485 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent	\$4,775,000 00
Less deferred and uncollected premiums	303,826 66
	4,471,173 34
Total liabilities	4,583,658 34
Surplus of assets as regards policy-holders	1,026,340 10
III.—INCOME.	
Gross premiums received during the year in cash	1,047,266 17
Gross premiums received during the year by note	582,988 87
Cash received for interest on premium notes or loans	128,876 38
Interest, dividends and other earnings of assets	185,877 21
Discount on claims paid in advance	2,001 57
Total income	1,947,010 20
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	327,413 70
Losses and claims paid during the year by note	94,211 19
Paid to policy-holders other than above, by cash	147,620 45
Paid to policy-holders other than above, by note	202,663 53
Taxes and revenue stamps	12,719 65
Brokerage, commissions, agents and medical examiners	164,904 98
Salaries, rent, office and other expenses	104,446 59
Total expenditures	1,053,980 09
V.—MISCELLANEOUS.	
Policies issued during the year, 4,000, amount	8,882,620 00
Policies terminated during the year, 3,819, amount	9,269,135 00
Policies outstanding at end of year, 16,063, amount	35,713,029 00

AGENTS.

Luther M. Sanborn, Gen. Agt.	Portland	Oliver A. Gould	Portland
J. H. Williams	Augusta	M. G. Hayden	Portland
Augustus Bailey	Gardiner	Almon W. Hanscom	Westbrook
D. W. Chapman	Newcastle	Dr. Benj. Colby	Portland
J. W. Eaton	Livermore Falls	Alonzo E. Kimball	Bangor
C. S. Stevens	Oldtown	Joseph O. Smith	Hodgdon
A. F. Watson	North Fayette	Wm. E. Donnell	Houlton
L. H. Whitney	Portland	Henry S. Brown	Portland

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	\$207,200 00
Other bonds and stocks	55,262 40
Mortgages of real estate	106,000 00
Real estate	3,500 00
Premiums notes and loans on interest on policies in force	281,483 35
Interest accrued on cash loans	5,626 41
Interest accrued on premium notes and loans	10,274 12
Furniture and fixtures at one-half cost	6,968 50
Cash on hand and in bank and Trust Companies	69,113 43
Due for reinsurance	14,420 00
Agents' balances, \$20,629.18.	
Total assets.....	759,848 21
II.—LIABILITIES.	
Losses and policy claims	22,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.	\$732,389 00
Less deferred and uncollected premiums	279,717 00
	452,672 00
Total liabilities.....	474,672 00
Surplus of assets as regards policy-holders	285,176 21
III.—INCOME.	
Gross premiums received during the year in cash.....	639,897 32
Cash received for interest, dividends and other earnings of assets.....	48,765 06
Total income.....	688,662 38
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	247,505 70
Dividends to stockholders.....	15,400 00
Taxes and revenue stamps	13,851 95
Brokerage, commissions, agents and medical examiners	100,104 69
Salaries, rent, office and other expenses	66,092 21
Furniture and fixtures	3,253 34
Paid reinsurance premiums.....	12,268 95
Total expenditures.....	458,476 84
V.—MISCELLANEOUS.	
Policies issued during the year, 3,188, amount.....	9,174,459 00
Policies terminated during the year, 2,407, amount	6,032,389 00
Policies outstanding at end of year, 5,273, amount	13,815,779 00

AGENTS.

E. H. C. Hooper	Biddeford	Wm. P. Wadsworth.....	Bath
Plaisted & Clark.....	Bangor		

WASHINGTON LIFE INSURANCE COMPANY—NEW YORK.

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

CYRUS CURTISS, *President.*WILLIAM HAXTUN, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$469,500 00
Other bonds and stocks	411,500 00
Mortgages of real estate.....	1,368,902 87
Interest accrued on cash loans.....	14,518 80
Furniture and fixtures at one-third cost.....	15,000 00
Cash on hand and in bank and Trust Companies.....	358,065 64
Loans on policies in force	4,332 00
Premium on gold	518 00
Agents' and office balances, \$25,981.23.	
Total assets	2,642,337 31
II.—LIABILITIES.	
Losses and policy claims.....	48,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$2,476,390 00
Less deferred and uncollected premiums.....	220,000 00
	2,256,390 00
Unpaid dividends to stockholders.....	805 00
Unpaid dividends to policy-holders.....	224 06
Due for salaries, rents and office expenses.....	1,958 34
Contingences	2,000 00
Total liabilities	2,309,377 40
Surplus of assets as regards policy-holders.....	332,959 91
III.—INCOME.	
Gross premiums received during the year in cash.....	994,426 65
Interest, dividends and other earnings of assets.....	135,511 06
Discount on claims paid in advance.....	898 31
Profit on U. S. 5-20s sold.....	1,045 00
Total income.....	1,131,881 02
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	326,045 29
Dividends to stockholders	9,340 61
Paid to policy-holders other than above, by cash.....	105,820 92
Taxes and revenue stamps	9,128 13
Brokerage, commissions, agents and medical examiners.....	120,480 39
Salaries, rent, office and other expenses.....	83,394 58
Total expenditures.....	654,209 92
V.—MISCELLANEOUS.	
Policies issued during the year, 2,180, amount	4,280,238 00
Policies terminated during the year, 3,164, amount.....	6,577,540 00
Policies outstanding at end of year, 10,634, amount.....	24,888,781 00

AGENT.—W. F. Garcelon, Lewiston.



ACCIDENT INSURANCE COMPANIES

DOING BUSINESS IN

MAINE.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1871.



ACCIDENT INSURANCE COMPANIES.

RAILWAY PASSENGERS' ASSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1865. Capital stock, \$300,000.

JAMES G. BATTERSON, *President.*

CHAS. E. WILLARD, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$102,108 75
Other bonds and stocks.....	242,840 00
Mortgages of real estate.....	40,000 00
Secured by collaterals.....	16,000 00
Interest accrued on premium notes and loans.....	1,700 00
Cash on hand and in bank and Trust Companies.....	20,683 86
Agents' balances, \$10,000.	
Total assets.....	423,332 61
II.—LIABILITIES.	
Losses and policy claims.....	61,000 00
Amount required to reinsure outstanding risks, estimated.....	15,000 00
Due for salaries, rents and office expenses.....	250 00
Other liabilities	500 00
Total liabilities.....	76,750 00
Surplus of assets as regards policy-holders	346,582 61
III.—INCOME.	
Gross premiums received during the year in cash.....	148,855 38
Interest, dividends and other earnings of assets.....	23,183 54
Total income.....	172,038 92
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	25,937 33
Dividends to stockholders.....	29,800 00
Taxes and revenue stamps.....	8,255 92
Brokerage, commissions, agents and medical examiners.....	57,180 05
Salaries, rent, office and other expenses.....	39,442 24
Furniture and fixtures.....	889 05
Total expenditures.....	161,505 59

AGENTS.

Joseph Littlefield.....	Auburn	R. Small & Son.....	Biddeford
David Cargill	Augusta	Smart & Brown	Camden
Phillip Coombs.....	Bangor	G. W. F. Chamberlain.....	Carmel
D. M. Howard.....	Bangor	M. W. Clark	Danville Junction
T. H. Smith.....	Bangor	E. P. Hill.....	Bucksport
Wm. C. Wadsworth.....	Bath	George Hamilton.....	Dexter
Samuel G. Sewall.....	Bath	D. V. B. Ormsby	Farmington

RAILWAY PASSENGERS' ASSURANCE COMPANY—(CONTINUED.)

AGENTS.

H. K. Morrill.....	Gardiner	Wm. C. Donnell.....	Houlton
C. F. Dunlap.....	Lewiston	S. O. Wood.....	Lewiston
John Given.....	Lewiston	E. E. Goding.....	Livermore Falls
W. F. Garcelon.....	Lewiston	Geo. A. Pettengill.....	Lisbon Falls
H. A. Williams.....	Monmouth	S. F. McKay.....	Newport
Freeland Howe.....	Norway	S. M. Hoskins.....	Oldtown
Samuel R. Carter.....	Paris Hill	A. D. Mitchell.....	Pittsfield
W. Davis.....	Portland	Rollins & Adams.....	Portland
D. H. Blanchard.....	Portland	S. A. Battison.....	Portland
W. D. Little & Co.....	Portland	Nelson Poole.....	Readfield
Andrew J. Chase.....	Portland	J. P. Cilley.....	Rockland
Milliken & Allen.....	Saco	John R. Millett.....	Strickland's Ferry
L. T. Boothby.....	Waterville	T. H. Dinsmore.....	Skowhegan
E. C. Lowe.....	Waterville	B. F. Eaton.....	Skowhegan
William Flowers.....	Bangor	A. Hersey.....	South Paris
W. J. Parrott.....	Brunswick	G. H. Graves.....	Vassalborough
J. W. Robinson.....	Dover	Charles P. Redman.....	Waldoborough
G. L. Foss.....	Farmington	Charles H. Wood.....	Wilton
Seth Bailey.....	Freeport	Joseph Raynes.....	Yarmouth

TRAVELERS' INSURANCE COMPANY—HARTFORD, CONN.

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

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

ACCIDENT DEPARTMENT.

I.—ASSETS.	
U. S. bonds.....	\$361,740 00
Other bonds and stocks.....	356,088 00
Mortgages of real estate.....	31,704 00
Interest accrued on cash loans.....	387 92
Furniture and fixtures at one-half cost.....	18,564 09
Cash on hand and in bank.....	42,668 87
Agents' and office balances, \$11,343.43.	
Total of Accident Department.....	811,152 88
Total of Life Department.....	916,941 21
Total assets.....	1,728,094 09
II.—LIABILITIES.	
Losses and policy claims.....	74,900 00
Amount required to reinsure outstanding risks, or net value of same at 5 per cent.....	\$164,825 70
Less deferred and uncollected premiums.....	34,519 53
Due for salaries, rents and office expenses.....	130,306 17
	3,610 81
Total of Accident Department.....	208,816 98
Total of Life Department.....	847,163 54
Total liabilities.....	1,055,980 52
Surplus of assets as regards policy-holders.....	672,113 57

TRAVELERS' INSURANCE COMPANY—(CONTINUED.)

III.—INCOME.	
Gross premiums received during the year in cash	\$569,622 78
Interest, dividends and other earnings of assets.....	44,526 55
Discount on claims paid in advance	710 96
Other cash income	4,704 79
Total income	619,565 08
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	184,681 61
Dividends to stockholders	50,000 00
Taxes and revenue stamps	9,785 63
Brokerage, commissions, agents and medical examiners.....	225,604 88
Salaries, rent, office and other expenses.....	136,862 22
Furniture and fixtures.....	431 62
Total expenditures.....	607,365 96
V.—MISCELLANEOUS.	
Policies issued during the year, 31,797, amount.....	103,669,533 00
Policies terminated during the year, 24,227, amount.....	79,536,200 00
Policies outstanding at end of year, 36,618, amount.....	80,734,349 00

This Company does also a Life business, the statistics of which and list of agents will be found in their appropriate place on page 134.

COMPANIES ADMITTED SINCE JANUARY 1, 1872, AND NOT
REPORTED AMONG THE ABSTRACTS.

The following companies admitted since January 1, 1872, and not having made an annual statement, are represented in this State by the following named agents, viz :

ATLANTIC FIRE AND MARINE, PROVIDENCE.

W. D. Little & Co.....Portland.

CONNECTICUT FIRE, HARTFORD.

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

ECLECTIC LIFE—NEW YORK.

Henry S. Brown.....Portland

EQUITABLE FIRE AND MARINE—PROVIDENCE, R. I.

J. W. Munger.....Portland.

GERMAN—ERIE, PENN.

John E. Dow and J. S. Palmer...	Portland	R. B. Clark.....	Eastport
C. M. Plummer.....	Bath	E. W. McFadden.	Kendall's Mills
George K. Hatch.....	Pembroke	Thomas E. Wharf	Calais
Charles C. Burrill.....	Ellsworth	Garey & Shaw	Biddeford
Willis Mason.....	Saco	S. P. Johnson.....	Bangor

MARKET—NEW YORK.

D. M. Howard.....Bangor | Dow, Coffin & Libbey.....Portland

NEWPORT FIRE AND MARINE—NEWPORT, R. I.

J. W. Munger.....Portland.

PENNSYLVANIA FIRE—PHILADELPHIA.

Rollins & Adams	Portland	William F. Garcelon	Lewiston
J. H. Bradford.....	Houlton	John M. Goodwin & Son	Biddeford
D. Horace Holman.....	Rockland	Samuel D. Leavitt.....	Eastport
Creamer & Stahl	Waldoborough	W. J. Wheeler	South Paris
James B. Drake.....	Bath		

ST. NICHOLAS FIRE—NEW YORK.

Daniel W. Shaw, Gen'l Agent....	Portland	George A. Pettingill.....	Lisbon Falls
John H. Small.....	Biddeford	Levi L. Lowell.....	Calais
D. Horace Holman.....	Lewiston	John G. Lovejoy.....	Rockland
E. W. McFadden.....	Kendall's Mills	R. B. Clark.....	Eastport
C. M. Plummer.....	Bath	Willis Mason.....	Saco
Samuel Aiken.....	Brewer	George F. Mariner.....	Westbrook
Charles H. Cressey.....	Gorham	J. W. Thomas.....	Farmington
Mitchell & Gilman.....	West Waterville		

WILLIAMSBURG CITY—BROOKLYN.

L. S. Twombly.....Portland.

TABLE "E,"

Showing the number and amount of Life Policies terminated during the year and mode of termination.

NAME OF COMPANY.	LOCATION.	BY DEATH.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ætna.....	Hartford.....	470	\$1,235,803	22	\$58,990	3,943	\$9,131,482	2,376	\$8,155,157	.....	\$18,178	1,482	\$3,473,789
American Popular.....	New York.....	15	29,754	162	439,500	3	2,096	.....	.....	198	530,300	178	460,891
Asbury.....	New York.....	23	61,333	20	52,000	21	55,250	826	1,629,653	482	1,230,984	287	593,999
Brooklyn.....	New York.....	40	145,500	2	10,000	753	2,424,160	1,000	2,177,750	7	54,000	792	1,716,200
Charter Oak.....	Hartford.....	215	686,765	.....	.....	1,324	3,965,473	2,857	6,599,638	.....	.....	1,545	2,887,626
Connecticut General.....	Hartford.....	33	102,284	2	6,000	19	51,000	552	1,001,234	.....	73,431	234	362,910
Connecticut Mutual.....	Hartford.....	681	2,014,689	6	5,500	2,113	6,851,947	2,826	8,376,710	.....	180,000	1,085	2,761,611
Continental.....	Hartford.....	73	162,966	3	7,000	353	590,008	1,222	2,037,350	181	318,100	859	1,369,450
Continental.....	New York.....	190	575,250	4	10,500	734	2,237,600	3,970	8,511,000	316	733,741	2,658	5,843,944
Economical.....	Providence.....	15	35,247	.....	.....	35	60,743	381	816,550	22	271,604	249	736,724
Empire.....	New York.....	49	100,000	.....	.....	44	70,836	2,001	3,840,687	176	451,000	1,270	2,447,613
Equitable.....	New York.....	345	1,475,990	73	372,600	229	11,270,498	3,127	11,309,850	.....	.....	1,753	7,014,930
Globe.....	New York.....	130	368,770	.....	.....	453	1,424,294	2,098	5,528,650	117	423,065	515	1,579,867
Guardian.....	New York.....	151	337,045	3	6,000	535	1,409,445	2,062	4,150,735	120	327,425	881	1,654,635
Home.....	New York.....	79	141,700	1	2,000	1,209	2,567,350	404	711,700	.....	.....	214	341,500
Homœopathic.....	New York.....	19	42,100	.....	.....	181	473,135	389	792,360	29	48,900	314	613,500
Hope.....	New York.....	33	57,500	.....	.....	317	690,639	1,850	3,712,400	.....	.....	1,281	2,803,875
John Hancock.....	Boston.....	55	154,238	1	1,500	163	335,024	1,250	2,835,900	315	902,590	505	1,055,200
Life Association of America.....	St. Louis.....	68	400,882	1	2,000	91	573,418	1,030	4,863,150	474	3,004,344	1,099	5,343,900
Manhattan.....	New York.....	131	468,218	1	5,000	85	279,288	1,430	4,167,101	184	624,700	311	691,315
Massachusetts Mutual.....	Springfield.....	121	304,100	477	965,300	260	591,116	889	2,224,700	631	1,358,735	612	1,219,850
Merchants'.....	New York.....	3	7,000	.....	.....	1	2,500	274	535,000	.....	.....	251	461,500
Mutual Benefit.....	Newark.....	412	1,677,259	9	31,020	108	373,380	1,063	3,631,325	313	2,622,466	392	1,037,284
Mutual Life.....	New York.....	701	2,322,685	17	51,000	2,358	8,281,805	4,905	13,724,050	4	16,500	1,607	4,607,030
National.....	New York.....	35	76,297	169	331,200	280	771,522	859	1,630,178	.....	.....	774	1,172,574
National of U. S. A.....	Washington.....	47	131,700	1	10,000	115	367,665	1,320	2,956,500	242	708,500	634	1,413,578
National.....	Montpelier.....	22	34,026	1	5,000	52	114,700	238	441,000	3	19,867	85	283,500
National Capitol.....	Washington.....	.....	.....	.....	.....	28	142,500	83	510,500	1	10,000	160	783,500
New England.....	Boston.....	272	875,315	16	44,500	472	1,564,149	2,360	6,076,083	51,500	1,111	2,491,314

LIFE POLICIES TERMINATED.

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TABLE "E"—(CONTINUED.)

NAME OF COMPANY.	LOCATION.	BY DEATH.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.			
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
New Jersey Mutual	Newark	410	1,325,880	12	31,000	1,971	6,852,814	3,430	8,830,463	.....	2,368,453	1,363	3,395,244	
New York.....	New York.....	146	454,420	31	141,500	43	161,646	1,585	3,971,597	403	1,402,865	428	1,172,200		
North America.....	New York.....	.....	625,156	1	1,333	700	1,206,915	4,483	8,296,700	.....	2,726,460	1,254	3,075,441
Northwestern.....	Milwaukee	281	724,238	.....	.....	109	330,355	2,985	6,382,216	597	1,666,800	2,241	4,220,455
Phoenix.....	Hartford	26	77,214	7	13,139	106	349,586	263	583,500	11	76,935	108	197,500		
Provident Life and Trust.....	New York.....	29	80,500	.....	.....	3	7,214	784	1,990,100	123	435,000	314	915,000
Reserve Mutual.....	New York.....	216	553,822	52	214,000	101	282,000	2,983	7,842,468	731	1,347,200	1,878	4,787,226		
Security.....	New York.....	31	63,400	10	11,500	33	63,400	146	192,600	15	33,839	84	151,000		
State.....	Worcester	34	59,541	7	4,500	43	84,384	753	1,457,975	163	400,000	399	609,571		
Travelers'.....	Hartford	158	318,950	16	57,000	354	809,693	2,080	4,780,350	.....	478,188	1,211	2,799,570	
Union.....	Augusta	100	260,265	2	750	487	1,450,960	816	1,694,035	26	104,040	349	752,704		
United States.....	New York.....	76	212,110	3	15,000	851	2,186,540	772	1,860,150	705	1,758,589	.....	.....
Universal.....	New York.....	115	304,850	1	10,000	813	1,824,350	1,827	3,571,440	.....	.....	408	866,900
Washington.....	New York.....	Total		6,050	19,184,762	1,133	2,916,332	21,893	72,282,880	66,549	164,405,505	6,619	26,778,299	33,175	80,266,420

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