

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

1872-73.

AUGUSTA :

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1873.

FIFTH ANNUAL REPORT

OF

INSURANCE,

OF THE

STATE OF MAINE.

JANUARY 1, 1873.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1873.



REPORT.

To the Hon. Senate and House of

Representatives of the State of Maine:

The Commissioner of Insurance has the honor to make the following Report, agreeably to the provisions of the Insurance Law of the State.

During the year 1872 the following described insurance companies did business in the State after the first day of July, viz :

Domestic.

One Mutual Life Insurance.

Two Stock Marine.

Two Mutual Marine.

Four Stock Fire-Marine.

Thirty-six Mutual Fire.

Foreign.

Sixty-seven Fire and Fire-Marine.

Thirty-seven Life.

One Accident.

No exclusive Marine Company was admitted.

The RAYMOND MUTUAL FIRE COMPANY, incorporated at the last previous session of the Legislature, organized and commenced business.

The WATERTOWN MUTUAL FIRE COMPANY discontinued business, having arranged all its liabilities.

The MAINE MUTUAL MARINE INSURANCE COMPANY of Bangor also discontinued taking risks, and is closing its business with a view to final abandonment of its charter.

The EASTERN INSURANCE COMPANY of Bangor having met with very severe losses in the Boston fire, amounting to \$192,000, its stockholders voluntarily assessed themselves sufficient to pay

these, and having reinsured a large part of their outstanding risks, discontinued taking any new ones, and will as rapidly as possible honorably arrange those now on hand and abandon the work of insurance altogether. The company had deservedly earned a high reputation for integrity and responsibility, and retires from the field with no stain of discredit upon its character. All its liabilities will be honorably discharged to the letter.

The NATIONAL INSURANCE COMPANY of Bangor also met a crushing disaster in the Boston fire, having sustained losses there almost equal to its entire capital stock. The blow coming so soon after its heavy loss at Chicago, was too severe to admit of resuscitation, and the only course left for the Commissioner was to commence proceedings at once in chancery in manner provided by law. Accordingly an application was made by him to the Supreme Judicial Court, and injunction was at once granted and receivers appointed, consisting of Samuel F. Humphrey, Hiram Ruggles and Nathaniel H. Dillingham of Bangor. The character of these appointees is a full guarantee of the business being honestly and effectually prosecuted. As yet no such material progress has been made as to afford any definite estimate of the result to be anticipated in closing the company affairs.

A thorough examination into its condition about two months prior to its failure exhibited the company as having assets sufficient to leave an impairment of its capital to the amount of only \$12,289.08. The extent of its Boston losses and the necessary depreciation in that part of its assets, consisting of unearned premiums and balances in agents' hands, will necessarily very materially affect the amount of any dividends which may be expected from the efforts of the receivers.

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.

Maine Mutual Marine.....	Bangor	Ocean.....	Portland
MERCHANTS' MARINE	Bangor	Boothbay Mutual Fishing.....	Boothbay

FIRE-MARINE, STOCK.

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

MUTUAL FIRE.

Bangor.....	Bangor	North Yarmouth.....	North Yarmouth
Brunswick Farmers'.....	Brunswick	Norway.....	Norway
Casco.....	Casco	Otisfield.....	Otisfield
Cumberland.....	Cumberland	Penobscot.....	Bangor
Danville.....	Auburn	Piscataquis.....	Dover
Eastport.....	Eastport	Raymond.....	Raymond
Eliot and Kittery.....	Eliot	Saco.....	Saco
Falmouth.....	Falmouth	Sidney.....	Sidney
Fayette.....	Fayette	Somerset.....	Skowhegan
Fryeburg.....	Fryeburg	Thomaston.....	Thomaston
Gorham Farmers'.....	Gorham	Union Farmers'.....	Union
Harpwell.....	Harpwell	Warren.....	Warren
Harrison.....	Harrison	Waterford.....	Waterford
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 all FOREIGN COMPANIES licensed to do business in this State prior to January 1, 1873.

FIRE AND FIRE-MARINE.

Ætna.....	Hartford	Ins. Co. of North America.....	Philadelphia
Agricultural.....	Watertown, N. Y.	International.....	New York
Alemannia.....	Cleveland	Liverpool and London and Globe, Liverpool	
Alps.....	Erie, Pa.	Manhattan Fire.....	New York
Amazon.....	Cincinnati	Manufacturers'.....	Boston
American Fire.....	Philadelphia	Market.....	New York
American Central.....	St. Louis	Merchants'.....	Providence
Andes.....	Cincinnati	Meriden Fire.....	Meriden
Atlantic Fire and Marine.....	Providence	Narragansett Fire and Marine.....	Providence
Bay State.....	Worcester	National Fire.....	Hartford
Brewers' Fire of America.....	Milwaukee	National Fire.....	New York
Commerce.....	Albany	National Fire and Marine.....	Philadelphia
Commercial Union.....	London	Newport Fire and Marine.....	Newport
Connecticut Fire.....	Hartford	North American Fire.....	Boston
Continental.....	New York	North British and Mercantile.....	London
Equitable Fire and Marine.....	Providence	North Missouri.....	Macon, Mo.
Exchange.....	Boston	Orient.....	Hartford
Fame.....	Philadelphia	Pennsylvania Fire.....	Philadelphia
Firemans Fund.....	San Francisco	Peoples'.....	Worcester
First National.....	Worcester	Phenix.....	Brooklyn
Franklin Fire.....	Philadelphia	Phoenix.....	Hartford
German.....	Erie	Providence Washington.....	Providence
Germania Fire.....	New York	Queen.....	Liverpool
Girard Fire and Marine.....	Philadelphia	Quincy Mutual Fire.....	Quincy
Gloucester Fire.....	Gloucester	Roger Williams.....	Providence
Hanover Fire.....	New York	Royal.....	Liverpool
Hartford Fire.....	Hartford	Springfield Fire and Marine.....	Springfield
Hoffman Fire.....	New York	St. Nicholas.....	New York
Holyoke Mutual Fire.....	Salem	St. Paul Fire and Marine.....	St. Paul
Home.....	Columbus	Traders'.....	Chicago
Home.....	New York	Traders and Mechanics.....	Lowell
Howard Fire.....	Boston	Triumph.....	Cincinnati
Howard.....	New York	Westchester Fire.....	New Rochelle
Imperial Fire.....	London		

LIFE.

Aetna	Hartford	Mutual	New York
Asbury	New York	Mutual Benefit	Newark
American Popular	New York	National	New York
Brooklyn	New York	National	Montpelier
Connecticut Mutual	Hartford	National U. S. A.	Washington
Continental	Hartford	National Capitol	Washington
Continental	New York	New England Mutual	Boston
Charter Oak	Hartford	New York	New York
Eclectic	New York	North America	New York
Economical Mutual	Providence	Northwestern Mutual	Milwaukee
Equitable	New York	Phoenix Mutual	Hartford
Guardian Mutual	New York	Republic	Chicago
Homeopathic Mutual	New York	Security	New York
John Hancock Mutual	Boston	State Mutual	Worcester
Life Association of America	St. Louis	Travelers'	Hartford
Manhattan	New York	Union Mutual	Augusta
Massachusetts Mutual	Springfield	United States	New York
Merchants'	New York	Universal	New York
Metropolitan	New York	Washington	New York

ACCIDENT.

Railway Passengers	Hartford	Travelers' (Life and Accident)	Hartford
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Since the close of the last year and before this report goes to press, the following companies have been admitted in addition to the foregoing:

Allemania	Pittsburg, Pa.	Northwestern National	Milwaukee
Dwelling House	Boston	Penn Fire	Philadelphia
Manufacturers' Fire and Marine	Boston	Shoe and Leather	Boston
Merchants' Mutual Fire	Newark		

Of the companies thus admitted, the following were obliged to suspend business by reason of their severe losses at Boston on the 9th of November last, and make no report:

Bay State	Worcester	Manufacturers'	Boston
Exchange	Boston	Market	New York
Howard	Boston	North American	Boston
International	New York	Peoples'	Worcester

The ANDES and TRIUMPH INSURANCE COMPANIES of Cincinnati both reinsured their risks and suspended business, their liabilities being all provided for.

The HOME INSURANCE COMPANY of Columbus and NATIONAL FIRE AND MARINE of Philadelphia, withdrew from the State, and make no report.

The NATIONAL CAPITOL LIFE INSURANCE COMPANY of Washington reinsured its risks in the PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia, and withdrew from business.

The GUARDIAN LIFE INSURANCE COMPANY also withdrew from the State, and makes no report.

BROKERS.

The following persons have been licensed as Insurance Brokers during the year, viz :

Albion P. Weeks.....	Weeks' Mills.
N. S. Gardiner.....	Portland.
A. M. Bradley & Son	East Vassalborough.
H. Gregory, Jr.....	Rockland.
Edward E. Upham.....	Portland.
Frederick W. Bartlett.....	Bangor.
C. W. Boynton.....	Detroit.
George H. McKechnie.....	Alton.
William P. Burr	Brewer.
Gilbert Hasty.....	Waterborough.
Samuel M. Came	Alfred.
S. A. Jones.....	China.
Theodore B. Seekings.....	Pittsfield.
George Bickford.....	Dayton.
C. M. Plummer	Bath.
Isaac W. Patten.....	Bangor.
Charles S. Pearl.....	Bangor.
Charles F. Hamblen.....	Oldtown.
T. B. Barrett.....	Canaan.
B. Barnes, Jr	Portland.
Hiram D. Coombs.....	Gouldsborough.
John B. Fillebrown.....	Portland.

INSURANCE BUSINESS IN MAINE.

The statistics of business in Maine have been, as heretofore, required of the several companies, and the Commissioner has to thank them for the readiness with which they have complied with this call. The great benefit which must very naturally result from this information from all the States, both to companies and the public, it is hoped will induce all the departments to adopt it so as to make the call and the consequent information general and complete. The relative value and importance of different fields for insurance work and the character of the several communities composing our common country in all matters pertaining to this great subject, can in no other way be so fully and correctly determined. Of the vast importance of such statistical matter there would seem to be no room for doubt.

The following summary of business reported as done in Maine during the year 1872, gives a bird's eye view of the result :

I.—FIRE.

Foreign.

Amount of policies underwritten	\$55,722,821 00
Premiums received	699,171 83
Losses paid.....	378,185 19

Domestic.

Amount underwritten.....	3,815,660 00
Premiums received	56,187 39
Losses paid.....	34,161 68

Mutual Fire.

Total amount insured	19,523,917 00
Losses paid.....	59,113 05

II.—MARINE.

Foreign.

Risks underwritten	270,667 00
Premiums received	6,825 38
Losses paid.....	10,232 07

Domestic.

Risks underwritten	12,329,832 00
Premiums received.....	370,331 91
Losses paid.....	278,070 63

III.—LIFE.

Policies issued in 1872.....	3,956.....	5,204,540 00
Policies existing Dec. 31, 1872...	16,446.....	29,144,415 00
Premiums received.....		1,134,052 88
Losses and claims paid.....		252,391 17

IV.—ACCIDENT.

Risks taken during the year.....	2,114,950 00
Risks at end of the year.....	1,747,816 00
Premiums received.....	15,015 56
Losses paid.....	3,178 29

In marine insurance it is to be remarked that there have been at work in the State during the year two active companies of "The Lloyds" at Portland and Bangor respectively, not cognizable by this department, whose figures would largely swell those given above. The law allows marine companies having no agents in the State to act through licensed brokers who are not obliged to make any returns, and hence the information as to the business done by foreign companies of this class in the State is necessarily imperfect.

TABLE "A,"

*Showing the Fire Business of Insurance Companies in Maine
during the year 1872.*

Foreign Companies.

NAME OF COMPANY.	Location.	Risks taken.	Premiums received.	Losses paid.
Ætna.....	Hartford	\$9,771,219	\$124,832 15	\$68,237 13
Agricultural.....	Watertown, N. Y. . .	2,043,576	15,217 88	10,878 89
Alemannia Fire.....	Cleveland	175,299	2,276 56	875 00
Alps	Erie, Pa	165,000	1,622 51	.....
Amazon	Cincinnati	310,906	6,751 43	9,553 33
American Fire	Philadelphia	430,990	4,789 76	137 85
Atlantic Fire and Marine	Providence	139,100	1,405 54	.....
Brewers' Fire of America ..	Milwaukee	85,000	1,280 18	.....
Commerce Fire.....	Albany	363,612	3,380 23	4,131 51
Commercial Union.....	London	399,590	5,122 84	6,293 13
Continental.....	New York	708,355	6,815 40	1,480 00
Connecticut Fire	Hartford	441,254	3,278 50	5,880 00
Equitable Fire and Marine..	Providence	155,300	1,112 65	.....
Fame.....	Philadelphia	186,516	3,851 49	908 18
Fireman's Fund.....	San Francisco	434,008	4,743 85	400 00
First National Fire.....	Worcester	439,111	7,853 47	10,606 00
Franklin Fire.....	Philadelphia	2,272,663	32,038 55	23,158 78
German	Erie	368,990	7,865 95	8,088 36
Germania	New York	100,275	1,385 45	925 00
Gloucester	Gloucester	13,700	181 34	.....
Hanover Fire	New York	1,199,010	12,096 64	3,617 53
Hartford Fire	Hartford	6,224,695	71,584 00	29,981 23
Hoffman Fire	New York	186,150	1,547 84	124 00
Holyoke Mutual Fire	Salem	905,085	9,907 35	6,934 19
Home	New York	6,285,293	69,898 04	31,907 45
Howard	New York	198,100	1,533 22	296 01
Imperial	London	703,700	9,851 79	350 03
Ins. Co. of North America ..	Philadelphia	1,608,767	17,460 73	6,878 12
Liverpool, London and Globc	London	1,739,336	25,314 90	32,156 71
Manhattan Fire	New York	268,900	4,739 83	4,341 52
Merchants'	Providence	629,102	8,170 68	2,714 13
Meriden Fire	Meriden	144,905	1,528 54	.....
Narragansett	Providence	579,525	7,678 67	6,076 29
National Fire.....	Hartford	559,872	8,557 44	11 69
National Fire.....	New York	92,550	808 15	.....
Newport Fire and Marine....	Newport	110,300	1,067 02	.....
North British and Mercantile	Edinburg & London.	2,437,963	33,415 74	25,591 77
North Missouri	Macon, Mo.....	169,143	2,406 63	.....
Orient	Hartford	620,230	6,964 13	3,228 49
Pennsylvania Fire.....	Philadelphia	1,119,811	16,923 19	4,341 08
Phoenix	Brooklyn	1,488,175	17,565 66	12,096 91
Phoenix	Hartford	2,252,121	24,969 48	15,345 40
Providence Washington....	Providence	98,300	1,385 69	.....
Queen Fire	Liverpool	982,112	15,183 44	8,213 29
Quincy Mutual Fire	Quincy	66,675	1,061 75	.....
Royal	Liverpool	1,979,894	32,389 20	11,875 00
St. Nicholas	New York	335,114	5,807 78	1,262 00
St. Paul Fire and Marine....	St. Paul	249,057	3,109 97	.....
Springfield Fire and Marine.	Springfield	2,468,527	31,677 89	12,814 07
Traders'	Chicago	97,550	1,074 02	.....
Traders and Mechanics'	Lowell	304,401	3,853 19	.....
Triumph	Cincinnati .....	.....	6,985 50	.....
Westchester	New Rochelle	614,000	6,849 00	6,400 00
Total .....	.....	55,722,821	699,171 83	378,185 19

TABLE "A"—CONCLUDED.

Showing the Fire Business of Insurance Companies in Maine during the year 1872.

Domestic Stock Companies.

NAME OF COMPANY.	Location.	Risks taken.	Premiums received.	Losses paid.
Bangor	Bangor	\$783,155	\$10,428 00	\$2,620 00
Eastern	Bangor	828,137	14,124 89	12,388 47
Union	Bangor	2,204,318	31,634 50	19,153 21
Total .....	.....	3,815,660	56,187 39	34,161 68

Abstract of Mutual Fire Insurance Companies in Maine, 1872.

NAME OF COMPANY.	Amount at Risk.	Losses paid.
Bangor	\$2,540,539	\$8,007 18
Brunswick Farmers*	154,443	.....
Casco*	67,905	.....
Cumberland*	178,169	800 00
Danville*	142,128	360 00
Eastport	439,564	600 00
Eliot and Kittery	715,310	1,905 00
Falmouth*	207,251	.....
Fayette*	49,375	.....
Fryeburg	126,656	.....
Gorham Farmers*	132,100	.....
Harpwell*	134,702	.....
Harrison*	75,240	.....
Hope*	22,462	.....
Jay*	104,800	400 00
Kennebunk	238,000	.....
Lovel*	62,950	5 00
Monmouth	3,546,646	6,506 26
North Yarmouth*	226,963	1,130 10
Norway	156,815	.....
Otisfield*	89,000	.....
Penobscot	3,454,678	9,875 94
Piscataquis	1,229,895	5,593 00
Raymond*	15,500	.....
Saco	688,559	992 00
Sidney*	144,985	.....
Somerseset	2,526,350	2,727 03
Thomaston	1,041,515	18,512 93
Union Farmers*	59,250	.....
Warren*	69,813	488 28
Waterford*	56,795	335 33
Wells	405,155	275 00
West Bangor and Hermon*	33,450	.....
Wilton*	101,938	600 00
Windham*	208,072	.....
Woolwich*	76,950	.....
	19,523,917	59,113 05

* Town companies.

TABLE "B,"

*Showing the Marine Business of Insurance Companies done in Maine
during the year 1872.*

Foreign Companies.

NAME OF COMPANY.	Location.	Risks taken.	Premiums. received.	Losses paid.
Narragansett.....	Providence	\$140,365	\$4,673 97	\$10,221 06
Phenix.....	Brooklyn.....	130,302	2,151 41	11 01
Total.....	.....	270,667	6,825 38	10,232 07

Domestic Companies.

Bangor.....	Bangor.....	507,961	17,352 15	54 00
Boothbay.....	Boothbay.....	155,208	1,672 59	1,672 59
Eastern.....	Bangor.....	1,390,535	57,099 43	57,246 15
Merchants' Marine.....	Bangor.....	3,682,848	103,721 00	86,554 84
Ocean.....	Portland.....	2,356,583	72,095 10	31,236 91
Union.....	Bangor.....	4,236,697	118,391 64	101,306 14
Total.....	.....	12,329,832	370,331 91	278,070 63

TABLE "C,"

Showing the Business of Life Insurance Companies in Maine in 1872.

NAME OF COMPANY.	LOCATION.	POLICIES NOW IN FORCE.		POLICIES ISSUED, 1872.		PREMIUMS.	LOSSES.
		Number.	Amount.	Number.	Amount.		
Aetna.....	Hartford.....	1,326	\$1,916,734	328	\$362,232	\$93,347 79	\$11,376 40
American Popular.....	New York.....	15	17,208	1	1,000	311 40	.....
Asbury.....	New York.....	213	264,473	138	177,998	11,455 19	6,000 00
Brooklyn.....	New York.....	26	45,100	3	4,000	1,512 32	.....
Charter Oak.....	Hartford.....	779	1,202,260	141	123,125	62,706 92	13,500 00
Connecticut Mutual.....	Hartford.....	1,871	3,746,635	145	166,606	176,860 33	39,439 00
Continental.....	Hartford.....	416	514,200	65	68,500	26,748 36	4,000 00
Continental.....	New York.....	1,223	1,551,088	443	480,134	70,859 86	9,400 00
Eclectic.....	New York.....	10	18,000	13	31,000	931 32	.....
Economical.....	Providence.....	.....	.....	1	1,000	2,038 19	3,000 00
Equitable.....	New York.....	522	1,064,645	231	428,400	30,631 00	3,000 00
Homoeopathic.....	New York.....	24	25,992	13	17,992	616 32	.....
John Hancock.....	Boston.....	144	459,100	103	153,500	12,334 87	1,000 00
Life Association of America.....	St. Louis.....	4	4,000	4	5,000	178 25	.....
Manhattan.....	New York.....	62	82,200	51	55,500	1,948 98	.....
Massachusetts Mutual.....	Springfield.....	722	1,303,000	66	129,500	55,342 51	5,100 00
Merchants'.....	New York.....	99	158,600	46	62,000	6,129 24	.....
Metropolitan.....	New York.....	8	11,760	4	6,700	516 55	.....
Mutual.....	New York.....	1,423	2,491,550	182	298,565	110,539 26	32,300 00
Mutual Benefit.....	Newark.....	1,250	4,225,000	39	101,990	70,895 36	36,950 00
National.....	New York.....	327	370,084	163	160,139	19,798 10	15,000 00
National of U. S. A.....	Washington.....	91	138,946	11	19,150	4,538 52	2,000 00
National.....	Montpelier.....	52	91,700	8	14,000	2,775 33	2,000 00
New England.....	Boston.....	1,545	2,771,833	105	126,409	158,969 62	18,195 77
New York.....	New York.....	889	1,626,510	49	115,300	70,941 71	12,130 00
North American.....	New York.....	205	355,750	25	37,250	15,922 65	6,000 00
Northwestern.....	Milwaukee.....	61	86,900	10	23,000	2,682 40	.....
Phoenix.....	Hartford.....	1,305	1,791,352	1,058	1,363,423	45,880 21	7,500 00
Republic.....	Chicago.....	202	240,275	169	196,187	6,376 80	2,000 00

TABLE "C"—(CONCLUDED.)

Showing the Business of Life Insurance Companies in Maine in 1872.

NAME OF COMPANY.	LOCATION.	POLICIES NOW IN FORCE.		POLICIES ISSUED, 1872.		PREMIUMS.	LOSSES.
		Number.	Amount.	Number.	Amount.		
Security	New York.....	125	\$160,414	45	\$51,500	\$5,858 72	.....
State.....	Worcester.....	69	103,200	1	1,000	3,056 66	\$1,000 00
Travellers'	Hartford.....	497	771,655	137	166,215	22,231 34	3,000 00
Union	Augusta.....	715	1,194,710	61	102,700	26,341 22	14,600 00
United States	New York.....	30	61,000	50	88,000	1,652 16	.....
Universal.....	New York.....	123	189,550	34	53,500	7,787 36	4,500 00
Washington.....	New York.....	73	91,055	13	12,025	3,306 06	.....
Total .....	.....	16,446	\$29,144,415	3,956	\$5,204,540	\$1,134,052 88	\$252,391 17

TABLE "D,"

Showing the Accident Business done in Maine in 1872.

NAME OF COMPANY.	LOCATION.	RISKS AT END OF YEAR.		RISKS DURING YEAR.		PREMIUMS.	LOSSES.
		Number.	Amount.	Number.	Amount.		
Railway Passengers'	Hartford .....	.....	.....	.....	.....	\$1,349 85	\$190 00
Travellers'	Hartford	706	\$1,747,816	855	\$2,114,950	13,665 71	2,988 29
Total .....	.....	706	\$1,747,816	855	\$2,114,950	\$15,015 56	\$3,178 29

TABLE "E,"

Showing the entire business done by the several Stock Insurance Companies of Maine during the year 1872.

COMPANY.	LOCATION.	RISKS UNDERWRITTEN.		PREMIUMS RECEIVED.	LOSSES PAID.
		Fire.	Marine.		
Bangor	Bangor	\$4,160,841 00	\$507,961 00	\$73,733 85	\$11,653 00
Eastern	Bangor	11,263,020 50	8,979,112 00	300,957 86	322,473 92
Merchants' Mutual	Bangor		3,981,513 00	98,355 62	86,554 84
Ocean	Portland		2,356,583 00	49,895 67	31,236 91
Union	Bangor	16,749,981 00	8,419,140 00	395,836 04	353,480 65
Total		\$32,173,842 50	\$24,244,309 00	\$918,779 04	\$805,399 32

The National Insurance Company of Bangor, which did a large Fire and Marine business until the time of the Boston fire, having failed, its figures are necessarily wanting.

The following is an exhibit of the losses incurred by the Maine companies at the Boston fire, all which except the National, have been paid.

Bangor	\$69,489 76	Union	\$160,000 00
Eastern	192,000 00		
National	162,000 00	Total	\$583,489 76

COMPANY ABSTRACTS.

Annexed to this report and forming a part of it will be found abstracts of the several annual statements made to this department in accordance with law, showing the condition of the several companies as it existed on last day of the past year. Owing mainly to the successive conflagrations of Chicago and Boston, these statements present the respective companies in a condition greatly to be regretted for their general weakness and for a lack of means such as was the boast of the companies but a few years ago. The frequent instances of impaired capital and in almost every other case of a small surplus only, forcibly present the question, what should be done in the contingency. With the Commissioner whenever there has seemed to be an earnest intention and effort on the part of the company to retrieve its condition, the company has been permitted without interruption to work on, although temporarily guilty of a weakness which might lead to its rejection, if an original applicant under the same show of strength. In all such cases contained in this report it is confidently believed the companies will sustain themselves and soon recuperate their strength and means of faithfully serving the public.

In making these abstracts it will be noticed that some items have been placed inside the column representing the true state of the company's assets. Furniture and other articles which are intended solely for the company's use, are regarded as not allowable as assets to be depended upon as means to meet the company liabilities and are hence excluded from the column exhibiting these items. Company "supplies" consisting of circulars, blanks, &c., are entirely ignored as an asset of any value whatever. Bills receivable, being paper secured by names alone, are by our law regarded as improperly accepted for investment of trust funds like those of savings banks and insurance companies, and hence are not regarded as worthy of a place among the reliable assets of a company. Premium notes being business paper on short time and by general custom to a greater or less extent received by companies doing business with their customers, stand on a different footing. When, however, money is received into the company's treasury, the company is regarded as having no right to invest on security of names alone.

In Life Insurance the item of "amounts due from agents," is regarded as altogether too uncertain, in view of their actual character to be classed as a reliable asset, although in fire and marine

insurance it bears an altogether different character and is admissible.

"Deferred premiums" being unearned and hence not really existing as a collectible claim, are also rejected as assets and in the abstracts do not appear as such. The only claim they ever had to be so ranked was simply that the reserve on each policy being calculated for the time covered by the premium thus deferred, this was allowed in offset to be placed as an asset. Its true character, however, is a mere credit, and the actual condition of each policy's reserve would be presented by subtracting the unpaid part of the premiums from the result, and the aggregate of the whole would then present the true reserve with which the company should be charged. The following abstracts present the reserve in that form, giving the aggregate less the unpaid part as the actual liability of the company on this item.

"Commuted commissions" and money advanced to agents for services to be rendered in future, are also regarded as merely payments on account and hence of no value whatever as assets, the rule being adopted to report as such only such items as might in case of insolvency go to make up a fund to pay company liabilities, the same being legally secured and of the substantial value affixed in the list. With an eye to this rule the annexed abstracts have been prepared, making the results quite frequently to vary from the company's, and indeed, from other commissioners' presentation.

It is to be remarked with reference to the policy valuations of the life companies, that they are those mainly furnished by the companies own actuary, as this department has not the means of making the valuation for itself. This course has been adopted in preference to waiting for an official valuation by other departments, as a delay of some months would be thus caused in placing the report before the people. Substantially, the matter is of little importance, as on comparison, the official examinations are found to vary but very little from those of the company and thus afford reliable data for a judgment of the company's condition, the difference being frequently less than that between the official valuations of different departments. In adopting this course, however, the inconvenience is found of being obliged to adopt the valuations made at rates differing from each other, some being cast at 4 and others at $4\frac{1}{2}$ per cent. The rate adopted in each case is stated.

The Union Mutual Life Insurance Company of Augusta, being the only company doing a life insurance business under the laws of Maine, its statistics will be found in their order among those of other companies. The commissioner cannot justly avoid the opportunity to point with pride to the exhibit which this company makes of substantial success in the business of life insurance. Its figures will bear the strictest scrutiny on every point connected with the important work in which it is enlisted.

RETROSPECTIVE.

The close of what may be called the first term of this department, furnishes a proper occasion for a summing up of the results accomplished by it. This is rendered the more proper by reason of the severe opposition which it met in its enactment and the very numerous remonstrants which the measure called out from every part of the State during the two years in which it was contested before the Legislature. When the matter was first called to its attention by the then Insurance Examiner, the State was literally flooded with insurance companies of every kind, those of a weak and irresponsible character having an equal standing before the law, with the largest and most responsible. The prestige of the former indeed was ahead, as workers generally on a cheaper scale and thus more seductive in their approaches. Unreliable and unauthorized agents too found ample immunity in the practice of their deceptions and for their ill-gotten gains by the complete want of all restraint in the laws of the State. And not only were these evils suffered, but along with them was there an entire want of all means among the people of learning the true standing of the companies or judging of their reliability or of the authority of those pretending to act as their agents. The reports of other State departments existed, but they were beyond the reach of the people and even then when accessible failed to exhibit the condition of all those companies whose weakness or other causes kept them out of their jurisdiction.

Such was the condition of things when this department was suggested, and after two years controversy, established in 1870. During the short term which has since elapsed it has, it is believed, successfully lived down all opposition and become apparently as well established as any other department of State government. A vigilant watch on the part of the Commissioner, aided by good citizens, has it is believed completely

removed from the State all weak and irresponsible foreign companies and unauthorized and fraudulent agents and canvassers. During these years, with the exception of the companies overwhelmed in the unparalleled conflagrations of Chicago and Boston, no single fire or marine company has failed of all the companies admitted to the State, save only the Home of New Haven. In life insurance a still more flattering result has been accomplished, a host of ill-conceived and irresponsible companies having been kept out, and one inconsiderable one alone been found wanting.

On the contrary, the State has been most fortunately served by a class of companies composed of the best in the whole country, and sufficiently numerous to supply the largest demand and all the benefits of sharp competition. A simple reference to the abstracts of this Report abundantly confirms this statement.

Nor is this all. The careful compilation of the statistics of every company doing business in the State, annually published in the department report and widely circulated, gives abundant opportunity to every citizen to acquaint himself with the actual responsibility of the several companies authorized to do business here and with the agents with whom he may safely treat, so that he may now act understandingly and safely in this once darkest and least known branch of business.

And when to all this is added that all these advantages thus derived to the people cost them and the State nothing, but on the contrary are actually an income over and above all expenses, the department has certainly good claim to be regarded a branch of the State government deserving of its fostering care and favor.

INSURANCE LAWS OF MAINE.

In this connection the occasion seems opportune to speak of a prejudice which to a greater or less degree exists in certain quarters relative to the insurance laws of this State. It has thus far been the effort of the Commissioner, whenever he has heard this prejudice expressed, to ask an explanation and make the necessary correction. As, however, the charges have generally been of a vague character and without specification, he has not always been able to meet them satisfactorily. In most cases the objections are entirely unfounded, as when the law is accused of imposing severe taxes and large fees, denying to litigants the right of prosecuting insurance causes in the courts of the United States,

and prescribing unjust and burdensome rules for the adjudication of insurance claims on the part of companies. With none of these faults is our law chargeable. No limitation exists relating to the selection of courts in the State in which causes may be tried—no taxes whatever are imposed—no retaliatory duties demanded, and a small annual fee of twenty dollars for each company and one dollar for each agent are all that the law requires; at the same time the forms adopted and exactions are so plain and simple that no complaint, it is believed, has ever been made by any company which has tried the ordeal. Freedom from “red tape” and all unnecessary forms of proceeding has been the rule of the department and no requirement been exacted save only such as is regarded necessary for the absolute safety of the people whom the Commissioner serves.

Fault has occasionally been found with those provisions defining the obligations of companies under policies drawn by their agents, estopping them from taking advantage of any misdescription thus produced. The unreasonableness of any such fault-finding can not but be most evident. If by the fault of the agent a wrong is done from which the one party or the other must suffer, what more reasonable than that he should bear the loss whose fault has been the producing cause. It is one of the wise maxims of the common law that such should be the case; and courts of the highest character have now fully established the doctrine in its application to the very matter of insurance policies. So that the Legislature of Maine, have after all, by the obnoxious enactment only affirmed by statute what was already the law of the land.

“All statements of description or value in an application shall be deemed representations and not warranties—erroneous descriptions or statements shall not prevent his recovery unless the jury find that the difference contributed to the loss or materially increased the risk—a change in the property, its use or occupancy or the breach of any of the terms of the policy by the insured shall not affect the policy unless they materially increase the risk, nor shall any misrepresentation of the title or interest of the insured unless material or fraudulent, prevent his recovering to the extent of his insurable interest.”

This is the language which has called for the greater part of the condemnation under which our statute now lies. The enactment was called for at a time when no department of insurance existed here, when all companies found equal opportunity to do

business and the greatest wrongs were constantly endeavored to be imposed by companies lacking honor sufficient fairly to meet their obligations. None others have it is believed ever had any occasion to complain of its existence. Attention is called to the guarded manner in which the law is enacted. If the erroneous description or statement materially increases the risk or *contributes* even to the loss—or if any other act or omission had that effect—or if the mistake is material or fraudulent, the law cannot be appealed to. No honorable company willing to meet its obligations fairly assumed would consent to take advantage of any of the mistakes thus provided against, and it may be added that the people of Maine hardly care to risk their property with any company that has not a code of morals at least as high as the statute prescribes.

COMPARATIVE BUSINESS OF MAINE.

A prejudice has also been found to exist much to the injury of business in Maine, arising from its reputation as a “hard” State for fire insurance. Finding the prejudice very widely extended, the present Commissioner, upon entering upon his office as Examiner in 1868, instituted an inquiry into the subject and the result has been since annually exhibited in the successive issues of his report. The experience of four years prior to the last is thus afforded for making up a judgment of the matter. The aggregate of these years presents premiums collected in Maine to the amount of \$2,558,384, and losses paid \$1,498,238, giving a ratio of losses to premiums of 58 per cent. During the same years the aggregate of all premiums received by all companies doing business in New York was \$150,807,992, and losses paid \$92,825,036, or 61½ per cent., thus showing for the four years a balance of 3½ per cent. in favor of Maine.

In the special report of the Massachusetts Commissioner to the legislature, detailing the business of Massachusetts companies for all past time, he says: “The losses paid by the joint stock companies during the fifteen years ending with 1871, show a ratio of 67.25 per cent. to premium receipts, leaving 32.75 per cent. for expenses and profits,”—thus nearly 10 per cent. more unprofitable than the business of Maine.

During the last year the figures have already been given on a previous page, showing premiums received \$699,171.83, and losses paid \$378,185.19, or 54 per cent. of losses to premiums.

During the same year the percentage of net losses to premiums in all the New York stock companies was 71.84, and in all other stock companies doing business in New York the percentage was 82.61. This embraced so much of the Boston losses as were actually paid prior to January 1, but no more. In estimating the value of any territory as a field for insurance work, such overwhelming losses are not by any means to be ignored, as the liability to such is one of the important criteria entering into the calculation.

In matters of life insurance, too, the State of Maine can justly boast of the soundness of the risks which it has to offer in the persons of its citizens to companies that receive their confidence. The statistics presented in this and previous reports show this fact to be eminently true.

THE BOSTON FIRE.

The past year has been called to witness another of those great conflagrations, exceptional in the history of the world, which by the extent of their ravages become of national importance as bearing upon every branch of business in the country. On the ninth day of November last a large and important portion of the city of Boston was destroyed by fire, occasioning a loss of some \$80,000,000 of property and reducing to insolvency almost the entire list of insurance companies of that city and its neighborhood. Following so quickly upon the disaster of Chicago, vastly important questions are raised respecting the business of insurance and subjects akin to it, as among the most important of the thousand results that cluster around such extraordinary events.

If it be true, as taught by one of the world's wisest *theologists*, that God produces only good, and permits evil and misfortune only to prevent greater, and thus lead to good, man has certainly a great lesson to learn from the repeated calamities thus forced upon him. Passing by all others, and confining oneself to what is within the province of an insurance department, a volume of instruction is opened to any one disposed to read.

Like all other great conflagrations, this, too, comes to teach the importance of reform in all the modern rules of construction and material by which our towns and cities are built up. Fancy and unsubstantial beauty must give place to what is practical and real, and sober safety prescribe rules of action, instead of gilded danger. If constructors will build to a height beyond the reach

of remedial means they must so build as in no case to need them ; if they would enjoy fire-proof structures inflammable materials must not be used. The unsubstantial must give place to its opposite, and mere show give place to use and strength.

In matters of insurance other vastly important lessons are taught. The great question is again propounded, What does insurance mean ? Is it a guarantee against ordinary misfortunes only, or does it mean absolute safety against every danger which the policy covers ? In other words, is it a mockery and sham, or is it what it purports to be, a real protection against the danger assumed ? Or is it not of that class which

 Holds the word of promise to our ear
 But breaks it to our hope.

That in the great mass of cases where the companies' promise is most needed it proves delusive, has been once and again proved by the successive experience of Boston and Chicago. In view of these results is it satisfactory that these catastrophes were unexpected or overwhelming, or as others would say, "Providential?" It would seem to need but little wisdom or honesty to answer this question aright. When men enter upon any course of trade or business it is with a general understanding that they are subject to the laws and contingencies of trade. They do business "on that line," and when failure comes, those in the same line may be honorably appealed to for relief. But the insurers' business is of another kind. It is their especial "line" to assume those risks of loss, and it is not an honest excuse that the loss has been larger than anticipated. The greed that will gaily divide among the members the extra earnings arising from a loss less than is anticipated should be equally ready to meet the assessment as to enjoy the dividend. To meet this view a new gospel of insurance is to be preached, one which shall inculcate not only a higher code of morals but a higher rule of reserve. The insurer is ever ready and quick to discern, after any of these great catastrophes, that the evil lies in a too small rate of premium for risks. This may be so. The whole truth does not stop there, however. An increased rate must be followed by an increase of reserve to meet the evil deplored, else the public are no safer than before. The whole history of insurance companies almost goes to show that increased rates go only to enlarge the dividends and not to add strength to the company to meet extraordinary casualties. This was

particularly true with those "strong" companies that went down before the flames of Boston, whose large annual earnings for years went only to swell to enormous size the dividends on the stock. In marine companies no premiums on existing risks are to be regarded as earned, and hence not liable to be divided, until the risk is at an end. No less security should be required in any case of insurance against the peril of fire. Here is one answer to the question so often asked as to what shall be done to remedy the present evils of insurance.

Another answer is found in the limited or small capital with which companies undertake to do business. An insurance company is a trustee, whose use and duty it is to collect from the masses of the community their ratable proportion of the general or anticipated aggregate losses of the whole and pay out to the sufferer his allotted portion. This proportion or "rate" is determined from close observation of facts occurring in the past whereby a reliable judgment is formed as to the future. That judgment, however, is based on the general or universal experience by which companies are taught the particular risk which each class or item of property incurs and what it ought to pay to make up the aggregate loss which this same experience teaches will probably take place. The data thus arrived at are those of the whole and such as a single company made up of all companies could afford to work with. Just in proportion as the company falls short of having all the risks, and hence all the premiums, in the same proportion it is liable to make gains and corresponding losses greater than the estimate. In the former cases the dividends swell and in the latter failure perhaps is the result. The larger any company is, and consequently the larger the surface covered by its operations, the more reliable are its calculations, and of course the safer will it prove, provided only that a safe and honest administration controls it. On the opposite, small companies and of less extent, while they may prove more fortunate in risks are yet all the while exposed all the more to disaster and failure. The small town company may for years escape loss entirely, and hence furnish "insurance," so called, most cheaply, but if in the course of events a large loss happens, either failure is inevitable or an expense incurred far greater than the aggregate would have cost in all the years in a reliable company. The rule then is very evident as inculcated by these remarks, viz :

1. Larger companies with larger capitals, sufficient to take in a fair average of all the risks of the community, and
2. As a consequence of the first, a greater expansion of territory over which the risks shall be spread, and
3. Greater care in avoiding the accumulation of risks within the same exposure.

It is only necessary to point to Boston and Chicago for a full demonstration of all these positions, where the ruin of the many companies involved can be traced directly to a violation of one or all of the rules now named.

And just here the question is suggested as to what is to be regarded as within a common exposure. An enlightened judgment must guide, but it is very plain that that judgment must be formed from the *possibilities* rather than the *probabilities* of contagion. A single block of buildings covered by a common wooden roof, or adjoining a neighboring building of that class, cannot certainly be regarded as detached; nor must streets such as are ordinarily found in our cities be relied upon as affording any particular safety in detaching risks from each other. A multitude of rules suggest themselves to every experienced mind unblinded by the large premiums which await the execution of the policy. What is wanted is the honest and firm exercise of that judgment.

FIRE-MARINE COMPANIES.

And here it may not be out of place to suggest another evil connected with this subject which very frequently has an unfavorable effect upon the ability and responsibility of insurance companies. Allusion is made to the union of fire and marine business in the working of a single company. The very general sentiment of the American insurance public has ever reprobated the union of life insurance with either class now named. And of the wisdom of the discrimination there can be no question. What is now alleged is that there is a similar objection existing to the joining of fire and marine risks in the same company. The two classes are in no respect alike except that both consist in the assumption of an uncertain hazard. But in every other respect they are unlike, requiring different kinds of talent to work them, different systems of working, altogether different kind of education and men, and a different class of things in every respect. There is nothing in common between them more than between banking and insurance or between the work of a carpenter and a painter.

As the hazards are altogether different, it seems intrinsically wrong that the customers of the one or its patrons should be called upon to bear the damages of loss from the other. The homely but true old maxim of "letting every tub stand on its own bottom" forbids the banns, and it is felt that when a divorce shall be decreed the parties will both live the more safely and more happy.

FRAUDULENT FIRES.

Attention has heretofore been called to the alarming increase of fires from fraudulent and incendiary means and the proper remedy to be applied. All experience teaches that the detection of crime, of the nature now suggested, depends greatly upon the prompt and early investigation of the facts involved, and that the burnt premises themselves often bear the most convincing testimony to the truth, and especially where the fire is but partial and the features of the crime not fully effaced. While the blackened walls remain as the extinguished fire has left them, and all the facts are recent and not erased by time or forgetfulness, the facts afford a far better basis for a true verdict than at any other time. It was with this view that recommendation was made for the passage of an act by the Legislature providing for inquests in cases of fire, in order to accomplish the desired result. Our laws, like those of most other States and England, already contained provisions for inquests in such cases, but they have been of little avail and substantially a dead letter because of the difficulty of putting them into operation. Oaths have been required charging a crime and the names of parties implicated if not given, yet necessarily so plainly hinted at that very seldom have any persons ever been found brave enough to take the preliminary step. Then, too, the long term of time before the jury might be called gave abundant opportunity for the guilty parties to erase all evidence of guilt even if nature would have kept it legible. Our Legislature at its late session promptly took this matter in hand, and passed an act embracing the above views, nominally as an amendment of the former act, but really a new one in every essential particular. The act is one amendatory of section twenty-nine and following, of the twenty-sixth chapter of the revised statutes, which is now made to read as follows:

"Whenever any building or vessel in port, or their contents, "are wholly or partially destroyed by fire, originating on the

“premises, unless the cause thereof shall be clearly accidental, it shall be the duty of the mayor of the city or the municipal authorities of the town or plantation where the fire occurs, to give notice thereof at once to the sheriff of the county or his deputy, and said sheriff or deputy shall thereupon immediately summon three good and lawful men to appear at the place of the fire, at a time to be fixed, as soon as possible, to inquire when, how and by what means the fire originated.”

Provision is then made in the following sections for the organization, qualification and proceedings of the jury, similar to inquests on dead bodies. The act was approved and went into force on February 26. It is believed that when actually in operation it will be found most efficacious in ferreting out the crime and consequently in preventing it.

ACCIDENTAL FIRES.

In this connection it seems very appropriate to remark upon a great improvement which could be very readily made in the prevention of accidental fires by precautionary means on the part of companies. It is known by all that a great part of such fires originate from slight causes, involving nothing more guilty than carelessness, and that too often arising from ignorance or an entire lack of knowledge of combinations of substances promotive of combustion. What seems to be wanted is the occasional examination by some skilled person, of buildings and other insurable property, with reference to all matters of danger from fire. Let the premises be searched frequently with an eye solely bent on discovery of danger from ashes and matches kept in improper places and without sufficient safeguards, from oiled rags and other articles subject to spontaneous combustion or of an explosive character, from improperly secured stove funnels and defective chimneys, ill-designed constructions placing inflammable materials beyond the reach of the fire department and without any other means of extinguishment, and from the multitude of other improper exposures which the heedlessness of some and the ignorance of others suffer to exist. In the absence of a law to establish such an examination, companies should combine to employ such skilled men to visit the different risks held by them and all neighboring exposures, and report to the proper parties the nature of their discoveries. In the vast majority of cases such visitor

would be hailed by the family or occupant as a welcome visitor come to ward off danger which they had not the skill to detect, but which they would instantly hasten to amend and guard against. In some of the small town mutual insurance companies of the State the practice already pertains to annually elect an officer for the duty now suggested, whose semi-annual visits oft detect a danger unseen by the occupant, and have probably largely tended to prevent losses of property and perhaps of life. The suggestion is at least worthy of consideration by companies whose common interests can in no other way be so cheaply and so effectively secured.

TABLE "F,"

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.....	586	\$1,501,312	15	\$52,500	2,586	\$6,389,654	2,128	\$5,706,037	.....	.....	1,101	\$2,391,873
American Popular.....	New York.....	13	27,977	284	590,500	4	6,370	.....	69	175,900	.....	158	470,711
Asbury.....	New York.....	28	66,607	8	13,500	5	13,500	924	1,696,616	332	437,083	403	651,074
Brooklyn.....	New York.....	57	159,750	1	2,500	276	949,200	606	1,297,550	3	58,420	293	781,500
Charter Oak.....	Hartford.....	251	707,077	3	2,500	884	2,263,647	2,304	5,382,130	.....	.....	1,155	2,097,625
Connecticut Mutual.....	Hartford.....	814	2,402,774	12	31,000	1,534	4,666,127	2,256	6,593,565	.....	504,920	536	1,362,100
Continental.....	Hartford.....	98	175,800	2	2,600	80	109,683	1,237	2,054,650	.....	151,378	548	930,550
Continental.....	New York.....	212	553,250	4	9,000	689	1,836,214	5,580	11,419,160	270	550,000	2,330	4,950,000
Eclectic.....	New York.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Economical.....	Providence.....	29	69,471	1	1,500	62	105,741	339	934,400	129	379,248	128	407,949
Equitable.....	New York.....	423	1,688,882	45	227,100	2,108	10,103,598	3,478	13,333,141	.....	.....	2,129	9,446,150
Homœopathic.....	New York.....	23	59,800	2	2,000	160	430,995	332	640,700	40	79,500	142	188,619
John Hancock.....	Boston.....	78	225,750	7	20,800	92	270,077	793	1,718,550	226	604,514	316	619,346
Life Association of America.....	St. Louis.....	88	465,840	14	79,500	292	1,635,706	1,854	8,544,536	226	4,473,844	1,040	4,406,000
Manhattan.....	New York.....	180	566,492	.....	.....	93	316,992	938	2,765,504	89	647,400	215	492,616
Massachusetts Mutual.....	Springfield.....	145	358,557	501	1,154,500	238	499,094	935	2,548,500	808	1,818,156	562	1,133,700
Merchants'.....	New York.....	4	9,000	.....	.....	53	138,000	296	594,600	.....	1,000	145	277,250
Metropolitan.....	New York.....	125	164,000	1	5,000	304	661,249	1,962	2,617,846	274	422,000	1,930	2,129,809
Mutual.....	New York.....	761	2,407,625	.....	.....	* 5,979	18,053,595	.....	.....	3	13,500	1,161	3,200,305
Mutual Benefit.....	Newark.....	503	1,979,070	14	47,000	159	516,100	991	3,039,325	384	2,869,741	364	1,044,600
National.....	New York.....	49	109,781	.....	.....	899	2,073,975	912	1,794,124	.....	.....	225	387,420
National of U. S. A.....	Washington.....	71	206,996	.....	.....	55	205,956	946	1,931,450	270	697,550	481	925,627
National.....	Montpelier.....	33	66,661	1	500	47	91,569	300	547,000	2	20,375	101	279,000
New England.....	Boston.....	262	773,013	24	63,200	455	1,422,843	2,162	5,354,693	.....	40,000	451	1,072,232
New York.....	New York.....	481	1,508,006	8	23,500	2,612	8,492,169	2,692	7,177,823	.....	1,543,229	871	2,883,748
North America.....	New York.....	188	564,578	110	582,925	61	188,107	1,674	3,762,644	449	1,540,350	270	693,149
Northwestern.....	Milwaukee.....	301	550,329	2	58,429	807	1,204,680	3,325	5,926,461	238	2,547,307	957	2,324,294

* Surrender and Lapse.

TABLE "F"—(CONCLUDED.)

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.
Phoenix	Hartford	311	\$763,176	1	\$500	106	\$276,497	2,845	\$6,104,710	577	\$1,578,850	2,537	\$5,057,931
Republic	Chicago	42	126,318	8	43,000	339	585,540	1,412	3,226,270	1,641	3,132,706	1,195	2,813,217
Security	New York	178	577,070	11	60,000	180	561,200	1,753	3,895,953	217	731,721	674	1,397,538
State	Worcester	41	62,600	8	12,500	45	86,700	111	216,500	.....	.....	54	104,500
Travelers'	Hartford	72	155,447	.....	.....	51	88,522	918	1,531,425	190	424,708	411	622,325
Union	Augusta	150	347,900	5	19,000	311	721,822	1,766	3,662,853	.....	637,269	847	1,737,310
United States	New York	116	229,410	4	10,000	635	1,827,098	1,091	2,573,610	82	179,200	393	1,064,385
Universal	New York	66	196,380	1	5,000	170	461,155	876	2,932,297	153	435,700	740	2,475,343
Washington	New York	110	275,690	3	6,000	495	1,170,265	1,122	2,373,000	.....	.....	305	772,005
Total .....	.....	6,889	20,102,389	1,100	3,127,454	22,866	68,423,640	50,858	123,897,623	6,672	26,695,069	25,168	61,591,801

Total, 113,553, amounting in all to \$303,837,976.

Eclectic company kept no specific account of the different modes of termination. Its whole amount, \$3,164,425. Death losses, \$107,645.41.

TABLE "G,"

Showing the Income and Expenditures of Life Insurance Companies in 1872.

NAME OF COMPANY.	LOCATION.	PREMIUMS RECEIVED.	OTHER INCOME.	PREMIUMS REFUNDED.	EXPENSES PAID.	LOSSES PAID.
Ætna.....	Hartford.....	\$4,751,306	\$1,226,381	\$1,052,021	\$553,113	\$2,550,467
American Popular.....	New York.....	162,494	13,458	30,595	57,482	36,055
Asbury.....	New York.....	195,962	13,397	11,630	85,859	66,806
Brooklyn.....	New York.....	615,500	105,019	61,610	144,087	238,083
Charter Oak.....	Hartford.....	3,633,434	469,482	789,710	498,635	1,500,538
Connecticut Mutual.....	Hartford.....	7,715,067	2,039,353	2,906,213	787,038	2,783,896
Continental.....	Hartford.....	800,886	119,127	156,703	185,552	183,289
Continental.....	New York.....	2,405,011	526,046	289,237	493,453	931,175
Eclectic.....	New York.....	211,088	9,091	9,776	107,248	107,645
Economical.....	Providence.....	251,115	40,820	7,662	77,108	60,814
Equitable.....	New York.....	7,426,861	993,183	1,085,753	1,187,472	2,560,536
Homeopathic.....	New York.....	201,642	22,215	7,433	52,794	96,563
John Hancock.....	Boston.....	727,698	122,178	108,979	179,160	245,341
Life Association of America.....	St. Louis.....	2,796,928	253,247	157,500	664,632	1,112,879
Manhattan.....	New York.....	1,635,674	502,931	364,140	290,822	716,846
Massachusetts Mutual.....	Springfield.....	1,320,432	249,356	186,510	241,231	509,178
Merchants'.....	New York.....	65,492	8,537	848	31,552	18,466
Metropolitan.....	New York.....	704,916	46,086	60,639	170,277	226,326
Mutual.....	New York.....	14,386,863	3,329,230	5,259,205	902,633	4,295,265
Mutual Benefit.....	Newark.....	5,344,939	1,523,420	1,660,426	588,757	2,239,236
National.....	New York.....	288,442	33,357	714	99,366	160,133
National U. S. A.....	Washington.....	714,685	170,210	.....	182,434	241,887
National.....	Montpelier.....	263,610	80,021	43,332	50,532	78,831
New England.....	Boston.....	2,722,351	641,931	463,383	329,771	1,119,836
New York.....	New York.....	6,277,326	1,238,080	781,602	816,937	2,868,094
North America.....	New York.....	1,515,472	298,525	169,107	346,052	1,219,327
Northwestern.....	Milwaukee.....	2,939,597	755,467	449,371	462,586	829,035
Phoenix.....	Hartford.....	2,942,489	471,262	995,443	508,597	929,128
Republic.....	Chicago.....	595,654	42,522	7,812	288,849	180,783
Security.....	New York.....	1,442,295	120,732	245,689	301,495	694,633

TABLE "G"—(CONCLUDED.)

Showing the Income and Expenditures of Life Insurance Companies in 1872.

NAME OF COMPANY.	LOCATION.	PREMIUMS RECEIVED.	OTHER INCOME.	PREMIUMS REFUNDED.	EXPENSES PAID.	LOSSES PAID.
State	Worcester	\$303,054	\$83,740	\$55,691	\$48,118	\$68,368
Travelers'	Hartford	415,503	88,026	2,369	71,763	119,401
Union	Augusta	1,719,566	389,061	295,743	347,885	452,559
United States	New York	1,080,059	251,332	214,949	199,753	652,216
Universal	New York	695,275	60,830	.....	190,638	300,100
Washington	New York	1,032,413	170,213	109,095	209,715	328,824
Total .....	.....	80,300,099	16,507,867	18,040,890	11,753,396	30,722,559

DEFECTS OF LIFE INSURANCE.

In the last annual report of this department reference was made to the defects of life insurance, especially as shown by the very large number of lapsed and abandoned policies and the comparatively small amount which terminated by death or earlier maturity. The tables of the past year show very nearly the same sad result which has characterized previous years, the whole number of policies which terminated during the year being 113,553, amounting in all to \$303,837,976, the number of those terminated by death or other maturity being 6,889, and amounting to \$20,102,389, being 6.07 per cent. in number and 6.61 per cent. in amount.

The causes of this strange defection were made a subject of remark and different ones were suggested. These causes have become a matter of very general discussion in the insurance press and among insurance officials, and as such discussions generally lead to more or less of improvement it is hoped such may be the result here. That a vast deal of the evil spoken of arises from a misapprehension on the part of the insured of the true nature of the undertaking and of its expenses and benefits is everywhere admitted, and it is pleasant to notice how uniformly is this evil recognized and reprobated not only by officials but by companies and canvassers. It is to be hoped that all will soon unite in doing away with what is so evidently the chief cause and instrument of it. Reference is of course made to the subject of

"Dividends" to Policy-holders.

The true character of these is getting to be now so uniformly recognized as only a partial repayment of an excessive premium demanded at the inception or renewal of the policy, and in no respect a division of "profits," as is so generally taught by canvassers and believed by policy-holders, that a remedy would seem to be close at hand.

During the past year the oldest and largest company in the country, after a careful survey of its long and prosperous history having become fully convinced of the evil now spoken of, deliberately adopted a new rule of premiums, so carefully adapted to the wants and safety of the business as to exclude all unnecessary exactions and make unnecessary any returns of exorbitant receipts, thus cancelling all promises of future dividends or repayments, and doing business at its actual cost and consequently at a very much reduced rate of expense. The measure having met

with very severe opposition from various quarters has, however, for the present been abandoned, but only to be revived on some future occasion. In the meantime the old rates are resumed, although acknowledged to be exorbitant, and the "dividends" restored to their former virtue. If these last were only equal to the excess required to be paid there would seem to be but little cause for complaint, but when it comes back reduced by a heavy percentage of expense the case is less endurable. Though in the right direction, the attempted reform was very evidently inaugurated in a most unfortunate manner, to use no harsher term. So violent a measure, vitally affecting a business so immense as that under consideration, cannot wisely be undertaken single handed or by one company alone. Mature deliberation and mutual action among all parties interested can alone lead to success in such a reform. The great mass of companies must concur otherwise the most fatal results follow. And it should not be overlooked that a company of such immense resources and capital, having an income from investments almost equal to its entire death losses, has a great advantage over younger and weaker companies to crush them out or cripple their efforts, and hence the power thus inherent should be used with great caution in order to the safety of the public and even of the strong company itself.

"Oh ! it is excellent

To have a giant's strength; but it is tyrannous

To use it like a giant."

Like Samson of old he may perish in the ruins which his own strength has made.

✓ The subject having now received such high and practical commendation and support may be justly regarded as on trial and sure to result at no distant day in a verdict for the right. Mutual consultation, friendly interchange of views and concessions will at length accomplish the desired result.

To show how far the actual facts existing support the ground now assumed, it may not be inappropriate to state the figures developed by the last year's experience of the companies doing business in this state. The whole amount of premiums received by all these companies during the year, as reported, was \$80,300,099, the amount paid for losses was \$30,722,559, while the amount refunded to policy-holders was \$18,040,890, being thus nearly twenty-five per cent. of the premiums paid. For the collection

of all this large sum heavy commissions were paid in addition to other large expenses ever attending upon the receipt, investment and disbursement of money. All these are to be added to the repayment in order to determine the exact overpayment.

PREMIUM RATES.

Another evil leading to the disastrous result spoken of was the arbitrary and Procrustean rule of assessing rates of insurance upon the sole basis of the tables of mortality framed from the great average of human life, no change being made from these to meet the particular traits, good or bad, of the individual lives insured. There are always found in cases of human life, as in buildings and vessels, certain idiosyncracies, so to speak, of character, giving each a peculiar cast or kind of risk independent of all others, having a direct bearing on the question of danger and hence of cost, and the same rules would seem to be dictated in fixing upon this cost in the one case as in the other. The general average of life is no more confidently to be relied upon in forming a judgment of any individual risk than the same average of risks of fire and marine classes. Indeed, thus far it is very generally conceded the doctrine is true, the difficulty consisting in the adoption of rules whereby to make the doctrine practically applicable. To this it is readily replied that a practical acquaintance with physiological science and the rules of life, as plainly taught by the history of the race, give to the practiced actuary as simple and as certain rules of judgment as the same experience gives of buildings and all other objects of insurance assumption.

"A man knoweth not the time of his death." Neither can he tell the time when his house will burn or his ship be wrecked. With all deference to the general sentiment, human life is believed not to be held by such uncertain tenure as that sentiment teaches. On the contrary, like the laws which govern other parts of God's universe, the laws of life are uniform, and produce their results in no arbitrary manner, but with all the regularity and certainty that attend upon other events of Providence. That all are equally liable at any time to death is not true. The whole history of the race gives the lie to every such pretense. The family genealogy discloses to the educated mind the future history of its members almost as certain as the past, especially when combined with a knowledge of their personal habits and propensities. The long unbroken ranks of one race from generation to generation, and

the early thinned ranks of another, are pregnant of as certain a teaching in human life as the annual ripening of fruit and maturing of the crops of the agriculturist. And with very much of the same certainty as the latter may tell at what time of the season his future crops will be ready to be garnered, the close observer may know when the human body will be called to give up its spiritual occupant.

As with property, so with human life there are equally the hazardous, the extra hazardous and non-hazardous risks, manifested and marked off by as distinct lines as are the classes of property subject to the insurer's inspection, and to overlook all these different degrees of hazard would appear as unwise in the one case as in the other. Hereditary traits of consumption, dropsy, rheumatism and firm health, as well as the personal habits of intemperance, lust and their opposite, are as significant of the actual value of any risk as are the corresponding characteristics of the steam-planing mill, the carpenter's shop and the detached dwelling. Indeed, it may well be questioned whether there is not a more certain judgment to be formed of the duration of life in any individual instance than there is capable of being of the safety of his property from the perils of fire and shipwreck. A more regular and uniform order of facts is observable and more reliable data afforded.

A greater uniformity from year to year and from one period to another in the death rate is ever found to exist, and the calculations are always more reliable, in life risks than in those of any other class. This is seen especially in the comparative freedom which life companies enjoy from great and overwhelming catastrophes over companies whose province is to assume property risks. While the latter are constantly failing and suspending work, none of the former are found in that dilemma save an occasional company, whose misfortune will invariably be found to result from other causes than death losses. No epidemic or contagion, nor even implacable war, ever disturbs the regular death rate to any great extent so as to materially affect the uniform course of the life company. In the two last great wars, which embroiled three of the largest nations of the world in contests the most fatal of all history, the death rate of the whole community was increased by only a small fraction, and added but little to the usual average mortality. Within a term of thirteen months' time, on the contrary, two disasters by fire have disturbed the finances

of the world, and reduced to insolvency a very large proportion of the most substantial insurance companies of the country.

Nor is it to be overlooked that there are in cases of life and mortality certain criteria which enable one to form a very exact estimate of any given risk, which do not exist in any cases of property. The absolute certainty of death in every case, and the almost absolute certainty of its occurring within a certain number of years, say ninety-five, takes away one principal difficulty in estimating the actual existing hazard, for in all cases of property the doubt whether a loss will occur at all adds great uncertainty to the probability of its occurring within any given period and hence an additional uncertainty to the nature of the risk.

Every consideration seems to point to the same conclusion, that as in fire and marine risks so in life, the premium should be specific, and each person be allowed the benefits or made to bear the misfortunes of his own case, and that these should not be condoned by average conclusions from the lives of others. This rule being adopted the other should follow, to embrace all within the insurable class, so that not only the man of strong constitution and firm health but the doubtful, the feeble, and the sick even, may find a place for his risk within the lines of the life insurance company, coupled of course with a corresponding charge, as in all cases of extra hazardous assumption. Although at first the difficulty of establishing rates may seem insurmountable yet it is believed the difficulty may be readily overcome as soon as the demand is made for the requisite knowledge. The human intellect is equal to all such contingencies, the means of information are amply provided by a beneficent Providence, and the energy and wisdom, not not to say the cupidity and self-interest of mortals, will supply the rest.

IMPORTANCE OF LIFE INSURANCE.

In what has now been said in reference to the defects of life insurance no conclusion should be drawn adverse to its importance. Imperfection is the common misfortune of every human institution. The grand truths of the Christian religion, even, are not free from the taint of error in the practice of its professors and in the absurdity of their creeds. On the contrary, it is justly regarded as the duty of every man of moderate means, whose death may deprive a dependent family of a support which his daily efforts provided in life, to see that a substitute for his per-

sonal aid shall at least in part be afforded when he is gone, so that the double affliction of death and destitution shall not come by the same blow. If such feel that their means do not afford the outlay, let them reflect upon the condition of their family when to their previous destitution his removal adds a two-fold want. The sum paid should not be regarded as an *expense*, but as an *investment*, like a deposit in bank, to meet a contingency ever liable to occur, when otherwise want and misery may take the place of comfort and happiness in the family circle. The great danger to be guarded against is the faint heart, so apt to follow the first resolution, and inducing the fatal lapse. The attempt should not be made until the firm resolve is fixed to continue to the end. When once entered upon let the duty be regarded as a religious one to continue to meet the annual charge with promptness and alacrity, as a new contribution to a fund gradually but surely destined to make happy and comfortable the objects of his love and care when he is lost to their presence and aid. With the same trust and sense of duty with which he provides for his own comfortable home and means of living in the future, and with the same confidence that in spring he entrusts the seed to the earth to reap the autumn harvest, let him plant his risk that those who outlive him may in like manner reap, if he faint not. First of all, however, let such an one be cautious in selecting his company, looking well to its responsibility and to the authority of those who solicit his patronage. The information contained in the accompanying abstracts may at least afford to our citizens one of the means of arriving at a judgment in the matter.

CO-OPERATIVE LIFE INSURANCE.

The occasional recurrence of complaints made to this department by disappointed parties whose friends have died with policies in some co-operative life company, induces the Commissioner here to again refer to the subject to enforce a caution heretofore so often given. The complaint is ever the same, that the husband or father had during his life supported a policy of \$3,000 or \$5,000 amount, relying upon his family receiving that sum in case of death, but now that death had come the smallest pittance only was offered for the claim. Such must inevitably ever be the result to every one who risks his fortune in such companies and none others need ever be expected. The matter is here introduced simply to repeat and enforce the caution heretofore given to insure

in no company and with no agent in this State that has not a license to exhibit showing his authority and the goodness of the company which he represents. The Commissioner is happy to state that in no case which thus far has come to his knowledge has any such co-operative policy been issued since the department was established.

BANKRUPTS' POLICIES.

In last annual report reference was made to the subject of bankrupts' policies of life insurance, which at that time, by the provisions of the United States bankrupt act, were liable to be taken from the debtor and disposed of by his assignee for the benefit of creditors. The hardship thus inflicted was commented on as calling for a remedy. By a subsequent act of Congress, approved June 8, 1872, the exemption clause of the bankrupt law was extended so as to embrace all property in any State which by the law of that State was exempt from attachment in 1871. By the insurance law of this State all life policies and money due thereon were then exempt from attachment and from all claims of creditors during the life of the insured, where the annual cash premium paid does not exceed \$150; but when it exceeds that sum, and the premium was paid by the debtor, his creditors have a lien on the policies for such sum over \$150 per year as the debtor has paid for two years. This humane provision of our law thus becomes virtually a part of the bankrupt law of the United States, and thus removes one of the great objections in the way of life insurance, so far as this State is concerned.

INSURANCE SUPERVISION.

In a previous part of this report allusion has been made to the benefits resulting to the people of the State from the law establishing this department and the consequent supervision of the business of insurance. It is not, however, to be disguised that there are men in the community and individual members of the press of the country who are found to object to insurance supervision as wrong in principle, or at least inexpedient as a legitimate exercise of legislative power. To settle this question it would seem necessary to refer back at once to the objects of State government, and the reasons of its exercise. These are too well recognized to bear the useless labor of repeating them. The

whole question is settled by reference to the principles on which are based all laws regulating surveys, inspections, and all other regulations of trade and business. The *caveat emptor* doctrine, "let every man look out for himself in trade," applies in all its force to the class of cases last named as well as to that of insurance, and indeed much more forcibly. All are based on the same great principle of government interference to prevent fraud, imposition and wrong, and to insure to every citizen the benefits of fair dealing where he is in any way prevented or hindered either through ignorance, inability, or other intervening cause. The same governmental security that the buyer has in the purchase of his barrel of fish or flour, or of his hay or lumber, from the laws of inspection or survey, the same security that he has in receiving the bills of the bank or in making deposit with the trust company, indeed the same security which he has from government in any of his transactions of business, he needs in all extent in matters such as are now under consideration.

Insurance has come to be one of the chief monetary institutions of the country. Fire risks to nearly or quite the amount of ten thousand millions of dollars, life risks to more than one-fifth of that amount—more than three hundred millions of dollars capital and assets are now within the purview of the companies of the United States or doing business here. The annual income is comparatively immense, furnishing the most seductive motive and inducement for the fraudulent worker to ply his arts. At the same time, the comparative ignorance of the community respecting the entire matter, the rules by which it is governed, and all the means of forming a correct judgment of the merits of the different companies, is greater perhaps than exists in respect to any other department of business. The peculiar facilities thus afforded for wrong to be done and fraud to be perpetrated would seem to mark out the work of insurance as *the* particular one of all others needing government supervision and protection.

NATIONAL INSURANCE CONVENTION.

Nor does the cause of governmental supervision, it would seem, stop with the provision made by the respective legislatures of the several States on the subject. Though confined necessarily to the States respectively for the right to exercise authority, yet companies as matter of fact are national in their work, and exercise their authority and rights by limits coterminous with the whole

territory of the Union. This would seem to require a supervisory power co-extensive with the business supervised, and thus call for a general regulation from the supreme government of the United States. The limitations of the national constitution seem to fall short of that extent of authority, and hence no such exercise of power has ever been attempted.

The natural resort in such a contingency would seem to be a voluntary association among the heads of the several State departments whereby each may receive the aid of all others, and thus by mutual assistance add strength and wisdom to the whole. Such an association was formed in May, 1871, and has had three sessions, at the first and second of which almost every State department was represented. At the last session, held in New York in October last, ten States only were present, including, however, the widely separated States of California, Kentucky, South Carolina and Maine. Owing to the near approach of the presidential election then pending, and various other causes, many members were prevented from attending who would have otherwise been present.

The benefits resulting from the organization are felt by all to be great, not only to the officers composing it, but also to the people of the States they represent and to the whole country. A bond of union is thus made to exist whereby each feels himself supported by the strength of all the others, and by mutual intercourse and association each is made more efficient, better informed, and more ready in the performance of his duty at home. The great additional information thus derived to each respecting the many companies of the different States, thus enabling each to act with more wisdom and promptness than he otherwise could, is of itself alone a sufficient consideration for all the outlay which it costs. The convention may now be regarded as a success and bound to endure so long at least as the public shall manifest sufficient interest in maintaining an honest and efficient superintendency over the subject. It is hardly necessary to add that the Commissioner of this State attended upon all three of the convention sessions and cordially gives the association his warmest support for the benefit of the people whom he serves. The convention holds its next meeting in Boston on the seventeenth day of September next, when it is expected the different States of the Union will be very generally represented.

NEW STATUTE.

The last Legislature having passed a new statute amendatory of the Revised Statutes on the subject of insurance, a new edition of the whole law as it exists at the present time has been prepared and will soon be published.

VALEDICTORY.

In retiring from the department over which he has presided during its few initiatory years, and resuming more exclusively the practice of his favorite profession, the Commissioner desires to express his thanks to his constituents, the people of his State in general, and in particular to those with whom the duties of his office have brought him more immediately in contact, for their uniform support and kindness; also to the Commissioners and Superintendents of Insurance of the other States for their ever ready aid and council; and to the several members of the insurance press of the country for the generous contribution of their respective publications, and for the kindly manner with which they have in their valuable columns uniformly treated him and his official work. A continuance of all these favors he bespeaks for his honorable successor.

FINANCIAL.

For the year ending July 1, 1872, the fees paid into the State Treasury over and above all expenses of the department were \$1,449.35.

For that portion of the current year already expired, the number of companies admitted has been 119, which at \$20 each amounts to \$2,380. Licenses have been granted to 24 brokers at \$5 each and 1,290 agents at \$1 each, making the entire income \$3,790. Deducting \$2,500 for salary, clerk hire and office rent, and \$169.70 for postage, traveling expense, &c., a balance remains of \$1,120.30.

ALBERT W. PAINE,

Insurance Commissioner.

BANGOR, April 30, 1873.

MAINE

Marine and Fire-Marine Insurance Companies.

ABSTRACT OF ANNUAL STATMENTS FOR THE YEAR 1872.

MAINE MARINE AND FIRE-MARINE COMPANIES.

BANGOR INSURANCE COMPANY—BANGOR.

Incorporated in 1872. Capital Stock \$200,000.

MATTHEW LINCOLN, *President.*

JOHN S. CHADWICK, *Secretary.*

I.—ASSETS.	
Mortgages of real estate.....	\$225,400 00
Secured by collaterals.....	33,200 00
Interest accrued.....	10,931 00
Premiums in course of collection	18,189 29
Cash on hand	23,305 33
Bills receivable for marine risks	6,656 63
Total assets.....	317,682 25
II.—LIABILITIES.	
Losses unadjusted as claimed.....	50,805 96
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	31,058 02
whole amount received on marine risks.....	6,656 63
For salaries, etc.....	929 45
Total liabilities	89,450 06
Surplus of assets as regards policy-holders.....	228,232 19
Surplus of assets as regards stockholders.....	28,232 19
III.—INCOME.	
Net premiums received during the year on fire risks	57,583 67
Net premiums received during the year on marine risks	16,150 18
Interest, dividends and other earnings of assets	10,781 55
Total income.....	84,515 40
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	11,599 60
Losses paid during the year, marine	54 00
Taxes	99 48
Brokerage and commissions.....	9,574 20
Salaries, office and other expenses	4,184 58
Total expenditures.....	25,511 86
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	4,160,841 00
“ “ “ marine.....	507,961 00
Risks terminated during the year, fire.....	443,700 00
“ “ “ marine.....	377,411 00
Risks outstanding at end of year, fire.....	3,343,408 00
“ “ “ marine.....	130,550 00

BANGOR INSURANCE COMPANY—(CONCLUDED.)

A GENTS.

E. R. Drummond.....	Waterville	Pierce & Donnell.....	Houlton
E. P. Butler.....	Orono	David R. Straw, Jr.....	Guilford
William F. Garcelon.....	Lewiston	Isaac Libbey.....	Bradford
David Cargill.....	Augusta	D. H. Patten.....	Charleston
N. K. Chadwick.....	Gardiner	Martin Snell.....	Lagrange
Garey & Shaw.....	Biddeford	John C. Friend.....	Etna
William R. Ayer.....	Lincoln	E. R. Alford & J. W. Waldron....	Oldtown
John L. Field.....	St. Albans	Pulaski McCrillis.....	Dexter
Luther H. Webb.....	Hartland	J. C. Jewett.....	Machiasport
A. Hobart & Son.....	Newport	Joseph S. Hall.....	Fort Fairfield
Amos Whitney.....	East Dixmont	Henry O. Perry.....	Alva
William Carey.....	Hampden	John S. Arnold.....	Lyndon
John B. Redman.....	Ellsworth	John S. Minot.....	Belgrade
Daniel Warren.....	Bangor	Simon G. Jerrard.....	Levant
Charles Newcomb & Co.....	Brewer	F. D. Jenkins.....	Kenduskeag
G. W. Bowler.....	Liberty	L. M. Partridge.....	Stockton
Dow, Coffin & Libbey.....	Portland	Charles C. Burrill.....	Ellsworth
Samuel Copp.....	Corinna	C. M. Plummer.....	Bath
Ira B. Gardner.....	Patten		

BOOTHBAY MUTUAL FISHING INSURANCE COMPANY—BOOTHBAY.

December 14 1872. Organized in 1868.

JOS. NICKERSON, *President*. M. R. WHITE, *Secretary*. QUINCY A. DAWSON, *Treasurer*.

I.—ASSETS.	
Unpaid assessments, \$1,672.59, worth.....	\$1,672 59
Due for policies.....	73 00
	1,745 59
II.—LIABILITIES.	
Losses adjusted and not paid.....	1,437 59
On account and for salaries.....	276 87
	1,714 46
III.—INCOME.	
Premiums and advance payments during the year.....	18 50
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies issued last year, 61, amount.....	155,208 00
Policies existing at present time, none.	
Policies expired and withdrawn during the year, 61, amount.....	155,208 00
Last assessment made Dec. 14, 1872.....	1,672 59
No part of premium paid in advance.	

All policies are taken for the fishing season, and expire at its termination, when all losses and expenses are ratably assessed.

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WILLIAM P. ANDERSON, *Secretary.*

The company losses in the Boston fire were \$192,119.49, of which amount \$161,768.56 have been adjusted and paid, leaving due the balance of \$30,350.93 unadjusted and unpaid on March 4, 1873. The stockholders voluntarily assessed themselves sixty per cent. on their stock, of which amount \$60,000 was paid prior to January 1, and \$58,950 since, the impairment reported being thus reduced about or a little more than that sum.

EASTERN INSURANCE COMPANY—(CONCLUDED.)

AGENTS.

Pierce & Donnell	Houlton	Augustus Bailey	Gardiner
B. M. Flint	Calais	Loring & Thurston	Portland
George A. Dyer	Ellsworth	William R. Keith	Thomaston
W. H. Pillsbury	Bucksport	George W. Bowler	Liberty
E. H. Cochran	Rockland	D. S. Flanders	Monroe
William P. Wadsworth	Bath		

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	\$124,300 00
Secured by collaterals	25,700 00
Real estate	8,000 00
Premiums in course of collection	15,696 88
Cash on hand and in banks	14,378 64
Bills receivable for marine risks	84,489 57
Total assets	272,565 09
II.—LIABILITIES.	
Losses adjusted but not due	8,971 83
Losses unadjusted as claimed	22,267 00
Amount required to reinsure outstanding risks, viz:	
whole amount received on marine risks	80,647 82
Reinsurance notes	180 00
Total liabilities	112,066 65
Surplus of assets as regards policy-holders	160,498 44
Surplus of assets as regards stockholders	10,498 44
III.—INCOME.	
Gross premiums received during the year	98,355 62
Interest, dividends and other earnings of assets	40 46
Total income	98,396 08
IV.—EXPENDITURES.	
Losses paid during the year	86,554 84
Taxes	287 00
Brokerage, commissions and agents	3,739 23
Salaries, office and other expenses	5,652 68
Total expenditures	96,233 75
V.—MISCELLANEOUS.	
Risks written during the year, marine	3,981,513 00
Risks terminated during the year, marine	3,727,104 00
Risks outstanding at end of year, marine	1,151,892 00

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	\$71,314 00
Mortgages of real estate.....	750 00
Secured by collaterals.....	6,000 00
Real estate.....	80,000 00
Premiums in course of collection.....	47,182 90
Cash on hand.....	10,139 68
Interest accrued	1,504 00
Bills receivable for marine risks.....	2,466 43
Rents due.....	674 25
Salvage claims paid by company.....	12,000 00
Total assets.....	232,031 26
II.—LIABILITIES.	
Losses unadjusted as claimed.....	2,150 00
Amount required to reinsure outstanding risks, viz : whole amount received on marine risks.....	41,274 95
For dividends	225 00
Commissions and brokerage.....	200 00
Total liabilities.....	43,849 95
Surplus of assets as regards policy-holders.....	188,181 31
Surplus of assets as regards stockholders	48,181 31
III.—INCOME.	
Net premiums received during the year on marine risks.....	49,895 67
Interest, dividends and other earnings of assets.....	11,791 82
Received from commissions.....	100 87
Total income.....	61,788 36
IV.—EXPENDITURES.	
Losses paid during the year, marine.....	31,236 91
Dividends to stockholders.....	15,400 00
Taxes.....	1,208 13
Brokerage and commissions.....	1,527 79
Salaries, office and other expenses.....	6,572 03
Interest of borrowed money.....	235 62
Total expenditures.....	56,180 48
V.—MISCELLANEOUS.	
Risks written during the year, marine.....	2,356,583 00
Risks terminated during the year, marine.....	2,470,536 00
Risks outstanding at end of year, marine.....	818,647 00

UNION INSURANCE COMPANY—BANGOR.

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

N. C. AYER, *President.*R. B. FULLER, *Secretary.*

I.—ASSETS.	
U. S. Bonds	\$11,650 00
Other bonds and stocks	74,315 00
Mortgages of real estate	175,600 00
Secured by collaterals	24,400 00
Interest accrued	1,260 00
Premiums in course of collection	129,142 08
Cash on hand	66,566 58
Bills receivable for marine risks	118,795 13
Salvage	2,000 00
Bank dividends, interest and commissions due	1,504 74
Furniture, fixtures, safes and improvements, \$4,134.94.	
Total assets	605,233 53
II.—LIABILITIES.	
Losses adjusted but not due	76,160 33
Losses unadjusted as claimed	52,109 40
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	125,543 17
whole amount received on marine risks	124,373 43
Salaries, &c., accrued	200 00
For reinsurance	20,440 00
Total liabilities	398,826 33
Surplus of assets as regards policy-holders	206,407 20
Surplus of assets as regards stockholders	6,407 20
III.—INCOME.	
Net premiums received during the year on fire risks	193,970 91
Net premiums received during the year on marine risks	201,865 13
Interest, dividends and other earnings of assets	47,104 34
Received from calls on capital, \$41,825.	
Total income	442,940 38
IV.—EXPENDITURES.	
Losses paid during the year, fire	229,402 47
Losses paid during the year, marine	124,078 18
Dividends to stockholders	12,307 69
Taxes	5,125 22
Brokerage, commissions and agents	53,040 22
Salaries, office and other expenses	29,392 64
Total expenditures	453,346 42
V.—MISCELLANEOUS.	
Risks written during the year, fire	16,749,981 00
“ “ “ marine	8,419,140 00
Risks terminated during the year, fire	14,504,827 00
“ “ “ marine	7,999,369 00
Risks outstanding at end of year, fire	18,039,317 00
“ “ “ marine	1,764,560 00

UNION INSURANCE COMPANY—(CONCLUDED.)

AGENTS.

E. B. Gardner.....	Bucksport	Spaulding & Stuart.....	Richmond
Levi L. Lowell.....	Calais	H. H. Grant.....	Searsport
James A. Milliken.....	Cherryfield	L. M. Partridge.....	Stockton
D. W. Chapman.....	Damariscotta	William R. Keith.....	Thomaston
R. B. Clark.....	Eastport	L. T. Boothby.....	Waterville
George A. Dyer.....	Ellsworth	Daniel Warren.....	Bangor
Augustus Bailey.....	Gardiner	A. Hobart.....	Newport
Pierce & Donnell.....	Houlton	Lee A. Bowler.....	Bangor
Moses A. Safford.....	Kittery	H. S. French.....	Norridgewock
George A. Hopkins.....	Milbridge	T. H. Dinsmore..	Skowhegan
P. H. Longfellow.....	Machias	C. H. Boothby.....	Livermore
J. J. Parlin.....	North Anson	M. W. Farr.....	Augusta
E. P. Butler.....	Orono	N. French.....	Auburn
Samuel R. Carter.....	Paris Hill	Cox & Field.....	Belfast
William H. Foye.....	Portland	Elias M. Carter.....	Bethel
H. S. Nickerson.....	Pittsfield	C. C. Humphreys.....	Brunswick
Amasa Howe.....	Presque Isle	C. M. Plummer.....	Bath
E. H. Cochran.....	Rockland	J. M. Carpenter.....	Pittston

MAINE
Mutual Fire Insurance Companies.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1872.

MAINE MUTUAL FIRE INSURANCE COMPANIES. •

BANGOR MUTUAL FIRE INSURANCE COMPANY—BANGOR.

January 1, 1873. Organized in 1859.

F. M. SABINE, *President.*

J. B. BRADBURY, *Secretary.*

I.—ASSETS.	
U. S. bonds, par.....	\$8,950 00
State and municipal bonds	4,500 00
Corporation bonds and stocks.....	2,000 00
Cash	3,695 62
Other assets.....	320 00
Covenants in policies subject to assessment, \$60,514.20.	
	19,465 62
II.—LIABILITIES.	
Losses unadjusted as claimed	1,000 00
III.—INCOME.	
Premiums and advance payments during the year.....	12,908 36
Earnings of investments.....	1,022 42
Other income.....	72 16
	14,002 94
IV.—EXPENDITURES.	
For expenses of officers, agents and office expenses.....	4,970 19
For losses on risks underwritten.....	8,007 18
For premiums returned for cancelled policies.....	388 64
	13,366 01
V.—MISCELLANEOUS.	
Policies issued last year, 654, amount	976,218 00
Policies existing at present time, 2,543, amount.....	2,540,539 00
Policies expired and withdrawn during the year, 560, amount.....	849,556 00
No assessment ever made by the company.	
Premiums paid in advance.	

AGENTS.

Job Crocker	Dixmont	Henry O. Perry	Alva
Samuel Copp.....	Corinna	William P. Young	Milo
A. S. Coburn	Patten	J. C. Wilson	Orono
John C. Friend	Etna	L. M. Partridge	Stockton
Nathaniel French	Auburn	Martin Snell	Lagrange
L. D. Butters.....	Exeter	D. R. Straw, Jr.....	Guilford
H. S. French.....	Norridgewock	N. T. Talbot	Rockport
E. T. Fuller	Camden	Amos Whitney	East Dixmont
A. Hobart & Son	Newport	Nathan White	Bucksport
G. V. Mills	West Brooksville	John S. Minot	Belgrade
Daniel Warren.....	Bangor	C. G. Perry.....	Presque Isle
P. McCrillis.....	Dexter	Joel C. Pease	Bradley
Lorenzo Oak.....	Garland	Samuel Chapman.....	Bangor
D. H. Patten.....	Charleston	J. W. Caldwell.....	Sherman
John C. Jewett.....	Machiasport	L. A. Bowler.....	Bangor
C. M. Plummer ...	Bath	T. C. S. Berry.....	Houlton

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE CO—BRUNSWICK.

March 16, 1872.

JOHN S. GROSS, *President*. THOMAS U. EATON, *Secretary*. CHARLES SNOW, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force, or subject to assessments.....	\$9,247 18
II.—LIABILITIES.	
For loans.....	30 63
III.—INCOME.	
Premiums or advance payments for policies received during past year..	36 47
Policy fees.....	12 00
	48 47
IV.—EXPENDITURES.	
Loans paid during the last year, principal and interest.....	18 10
Officers, agents, &c.....	58 75
Premiums returned for cancelled policies.....	2 25
	79 10
V.—MISCELLANEOUS.	
Total risks underwritten last year, 24, amount.....	12,000 00
Total policies expired or withdrawn last year, 20, amount.....	10,000 00
Total risks now in force 210, amount.....	154,443 00
Date of last assessment, July 27, 1864.....	575 00
3 per cent. of premium note is required to be paid in advance in money	
Premium notes taken for 6 per cent of risk.	

CASCO MUTUAL FIRE INSURANCE COMPANY—CASCO.

September 30, 1872. Organized in 1868.

WILLIAM F. COOK, *President*.SPENCER DECKER, *Secretary*.PATTEN J. MAYBERRY, *Treasurer*.

I.—ASSETS.	
Premium notes on policies in force	3,495 25
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums.....	6 00
IV.—EXPENDITURES.	
Expenses of officers, agents, &c.....	15 00
V.—MISCELLANEOUS.	
Policies issued last year, 6, amount.....	4,225 00
Policies existing at present time, 104, amount.....	67,905 00
Policies expired and withdrawn during the year, 4, amount.....	3,300 00

FIRE COMPANIES.

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CUMBERLAND MUTUAL FIRE INSURANCE COMPANY—CUMBERLAND.

January 31, 1873. Organized in 1849.

JOHN WILSON, *President.*SAMUEL TRUE, *Secretary and Treasurer.*

I.—ASSETS.	
Cash	\$22 00
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year	22 00
From assessments	800 00
	822 00
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.	45 00
For losses on risks underwritten	800 00
For return premiums	1 00
	846 00
V.—MISCELLANEOUS.	
Policies issued last year, 21, amount	15,790 00
Policies existing at present time, 185, amount	178,169 00
Policies expired and withdrawn during the year, 3, amount	250 00
Last assessment made Dec. 9, 1872	800 00
3 per cent. of premium notes paid in advance.	

DANVILLE MUTUAL FIRE INSURANCE COMPANY—AUBURN.

October 1, 1872. Organized in 1861.

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

I.—ASSETS.	
Premium notes on policies in force	\$6,756 58
Cash	34 33
	6,790 91
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year	31 83
Earnings of investments	21 72
	53 55
IV.—EXPENDITURES.	
For expenses of officers, &c.	18 00
For losses on risks underwritten	360 00
	378 00
V.—MISCELLANEOUS.	
Policies issued last year, 26, amount	22,315 00
Policies existing at present time, 189, amount	142,128 00
Policies expired and withdrawn during the year, 13, amount	8,410 00
3 per cent. of premium notes paid in advance.	

EASTPORT MUTUAL FIRE INSURANCE COMPANY—EASTPORT.

November 4, 1872. Organized in 1858.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$38,672 60
Unpaid assessments \$360, worth.....	200 00
Cash.....	60 00
Office furniture and supplies.....	70 00
	39,002 60
II.—LIABILITIES.	
For loans.....	600 00
Officers' salary.....	265 00
	865 00
III.—INCOME.	
Premiums and advance payments during the year.....	182 00
Assessments.....	852 00
	1,034 00
IV.—EXPENDITURES.	
For loans paid during the year.....	42 00
For expenses of officers, &c.....	310 00
For losses on risks underwritten.....	600 00
Returned premiums.....	8 00
	960 00
V.—MISCELLANEOUS.	
Policies issued last year, 44, amount.....	27,765 00
Policies existing at present time, 687, amount.....	439,564 00
Policies expired and withdrawn during the year, 16, amount.....	1,842 00
Last assessment made January 2, 1872.....	\$1,400 00
Abated.....	188 00
	1,212 00
5 per cent. of premium notes paid in advance.	

AGENTS—Drisko & Parlin, Machias.

ELIOT AND KITTERY MUTUAL FIRE INSURANCE COMPANY—ELIOT.

May 1, 1872. Organized in 1844.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$42,520 00
Unpaid assessments \$166.71, worth.....	166 71
Cash.....	455 56
	43,172 27
II.—LIABILITIES.	
For loans.....	400 00
Outstanding orders.....	345 39
	745 39
III.—INCOME.	
Premiums and advance payments during the year.....	302 16
From assessments.....	1,840 32
	2,142 48

FIRE COMPANIES.

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ELIOT AND KITTERY INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
For expenses of officers, &c.....	\$261 14
For losses on risks underwritten.....	1,905 00
Premiums returned, &c.....	145 27
	2,311 41
V.—MISCELLANEOUS.	
Policies issued last year, 159, amount.....	173,356 00
Policies existing at present time, 865, amount.....	715,310 00
Policies expired and withdrawn during the year, 115, amount.....	118,498 00
Last assessment made May 29, 1871.....	2,007 03
3 per cent. of premium notes paid in advance.	

AGENTS.

Samuel C. Shapleigh.....	Eliot	William R. Parker.....	Kittery
Daniel A. Hill	"	Moses A. Safford.....	"
William Hill	"	Joseph H. Moody.....	York
Moses Goodwin.....	"	Alexander Thompson.....	"
Samuel Clark.....	"	George Hobbs.....	South Berwick
E. C. Spinney.....	Kittery	Elihu Hayes	West Lebanon
John Wentworth	"	Stephen D. Lord....	Centre Lebanon

FALMOUTH MUTUAL FIRE INSURANCE COMPANY—FALMOUTH.

September 16, 1872. Organized in 1851.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$17,437 28
Loaned or invested on good security.....	50 00
Cash	20 84
	17,508 12
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	70 65
Earnings of investments.....	2 50
	73 15
IV.—EXPENDITURES.	
For expenses of officers, &c.....	20 62
Premiums returned.....	10 00
	30 62
V.—MISCELLANEOUS.	
Policies issued last year, 20, amount.....	18,075 00
Policies existing at present time, 253, amount.....	207,251 00
Policies expired and withdrawn during the year, 51, amount.....	40,444 00
Last assessment made April 21, 1870.....	636 94
3 per cent. of premium notes paid in advance.	

FAYETTE MUTUAL FIRE INSURANCE COMPANY—FAYETTE.

September 15, 1872. Organized in 1858.

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

I.—ASSETS.	
U. S. bonds.....	\$175 00
Premium notes on policies in force.....	2,454 00
Cash	7 00
	2,636 00
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	12 00
Earnings of investments.....	10 00
	22 00
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies issued last year, 16, amount.....	12,300 00
Policies existing at present time, 69, amount.....	49,375 00
Policies expired and withdrawn during the year, 16, amount.....	11,150 00
3 per cent. of premium notes paid in advance.	

FRYEBURG MUTUAL FIRE INSURANCE COMPANY—FRYEBURG.

November 14, 1872. Organized in 1866.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$4,944 47
II.—LIABILITIES.	
Losses adjusted and not paid.....	66 66
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies issued last year, 51, amount.....	32,470 00
Policies existing at present time, 201, amount.....	126,650 00
Policies expired and withdrawn during the year, 63, amount.....	28,670 00
Last assessment made August 3, 1869.....	630 00
\$1.50 paid in advance.	

FIRE COMPANIES.

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GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY—GORHAM.

August 17, 1872. Organized in 1861.

EBENEZER MOULTON, *President.*ROBIE WHITNEY, *Secretary.*JOSIAH MOULTON, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$13,210 00
Cash	88 33
	13,298 33
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	35 00
Earnings of investments.....	6 33
	41 33
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	35 00
V.—MISCELLANEOUS.	
Policies existing at present time, 169, amount.....	132,100 00
Policies expired and withdrawn during the year, 32, amount.....	22,700 00
Last assessment made August 1868.....	135 00

HARPSWELL MUTUAL FIRE INSURANCE COMPANY—HARPSWELL.

March 1, 1872. Organized 1855.

THOMAS ALEXANDER, *President.*WILLIAM C. EATON, *Secretary.*SHUBAEL MERRYMAN, *Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$8,455 92
Cash	251 40
	8,707 32
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	56 66
Earnings of investments.....	5 00
	61 66
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	27 28
V.—MISCELLANEOUS.	
Policies issued last year, 27, amount.....	23,740 00
Policies existing at present time, 172, amount.....	134,702 00
Policies expired and withdrawn during the year, 24, amount.....	18,625 00
2½ to 4 per cent. of premium notes paid in advance.	

HARRISON MUTUAL FIRE INSURANCE COMPANY—HARRISON.

November 1, 1872. Organized in 1869.

O. G. COAK, *President.*JOHN DAWES, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$4,520 75
Loaned or invested on good security.....	140 00
Cash	40 56
	4,701 31
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	37 28
From interest	10 40
	47 68
IV.—EXPENDITURES.	
For expenses of officers.....	17 10
V.—MISCELLANEOUS.	
Policies issued last year, 24, amount.....	14,955 00
Policies existing at present time, 162, amount.....	75,240 00
Policies expired and withdrawn during the year, 14, amount.....	7,200 00
Last assessment made August 1, 1868	830 79
4 per cent. of premium notes paid in advance.	

HOPE MUTUAL FIRE INSURANCE COMPANY—HOPE.

September 9, 1872. Organized in 1860.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$2,919 00
Cash	31 35
	2,950 35
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	17 68
IV.—EXPENDITURES.	
Stamps	3 60
V.—MISCELLANEOUS.	
Policies issued last year, 24, amount.....	13,662 00
Policies existing at present time, 37, amount.....	22,462 00
Policies expired and withdrawn during the year, 27, amount.....	14,988 00
One per cent. of premium notes paid in advance.	

FIRE COMPANIES.

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JAY MUTUAL FIRE INSURANCE COMPANY—JAY.

October 3, 1872. Organized in 1866.

R. P. THOMPSON, *President.*

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

I.—ASSETS.	
Premium notes on policies in force.....	\$6,151 20
Cash	76 19
	6,227 39
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	64 14
Earnings of investments.....	6 00
From assessments	250 00
	320 14
IV.—EXPENDITURES.	
For expenses of officers, &c.....	54 50
For losses on risks underwritten	400 00
	454 50
V.—MISCELLANEOUS.	
Policies issued last year, 34, amount	20,445 00
Policies existing at present time, 153, amount.....	104,800 00
Policies expired and withdrawn during the year, 27, amount.....	13,270 00
Last assessment made June 28, 1872	250 00
5 per cent. of premium notes paid in advance.	

KENNEBUNK MUTUAL FIRE INSURANCE COMPANY—KENNEBUNK.

September 1, 1872. Organized in 1850.

WILLIAM L. THOMPSON, *President.*

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

I.—ASSETS.	
Notes secured by mortgages or collaterals.....	\$1,923 73
Premium notes on policies in force, or subject to assessments.....	9,481 00
Money	236 20
In Kennebunk savings bank.....	586 00
Office furniture.....	300 00
	12,526 93
II —LIABILITIES.	
None except risks.	
III —INCOME.	
Premiums or advance payments for policies received during past year..	611 47
Earnings of surplus, including interest,.....	103 00
	714 47
IV.—EXPENDITURES.	
Officers and office expenses.....	90 00
Premiums returned.....	41 54
	131 54
V.—MISCELLANEOUS.	
Risks underwritten last year, 71, amount	60,850 00
Policies expired or withdrawn, 77, amount.....	57,350 00
Risks now in force, 294, amount.....	238,000 00
20 per cent of premium is required to be paid in advance in money.	

MAINE MUTUAL

LOVELL MUTUAL FIRE INSURANCE COMPANY—LOVELL.

October 15, 1872. Organized in 1865.

J. G. HAMBLÉN, *President,*

ABEL HEALD, *Secretary and Treasurer.*

I.—ASSETS.	
Premiums notes on policies in force.....	\$3,876 00
Cash	28 44
	3,904 44
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	18 04
IV.—EXPENDITURES.	
For expenses of officers, &c.....	15 00
For losses on risks underwritten.....	5 00
	20 00
V.—MISCELLANEOUS.	
Policies issued last year, 25, amount	15,250 00
Policies existing at present time, 76, amount.....	62,950 00
Policies expired and withdrawn during the year, 15, amount.....	9,850 00
2 per cent. of premium notes paid in advance.	

MONMOUTH INSURANCE COMPANY—MONMOUTH.

December 6, 1872. Organized in 1836.

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

I.—ASSETS.		
Premium notes on policies in force,	{ first class	\$114,962 75
	{ second class	12,230 69
Unpaid assessments, \$1,966.51, first class, worth		1,800 00
Invested in savings bank, second class		2,720 84
Cash,	{ first class	873 04
	{ second class	578 19
Real estate, furniture, &c.,	{ first class	635 00
	{ second class	190 00
		<hr/> 133,990 51
II.—LIABILITIES.		
Losses adjusted and not paid,	{ first class	319 00
	{ second class	1,050 00
Losses unadjusted as claimed, first class		1,350 00
For loans, first class		13,405 64
For return premiums, taxes, &c.,	{ first class	40 00
	{ second class	5 55
		<hr/> 16,170 19
III.—INCOME.		
Premiums and advance payments during the year,	{ first class	1,258 25
	{ second class	2,474 21
Earnings of investments,	{ first class	45 45
	{ second class	118 23
From loans, first class		1,337 20
From assessments, first class		11,579 41
From revenue stamps,	{ first class	142 20.
	{ second class	53 27
		<hr/> 17,008 22

MONMOUTH INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
For loans paid during the year, first class.....	\$6,430 38
For expenses of officers, agents, &c., { first class.....	1,853 09
{ second class.....	665 04
For losses on risks underwritten, { first class.....	5,705 26
{ second class.....	801 00
Premiums returned, { first class.....	1 90
{ second class.....	75 58
	15,532 25
V.—MISCELLANEOUS.	
Policies issued last year, { first class, 964, amount.....	750,830 00
{ second class, 439, amount.....	319,360 00
Policies existing at present time, { first class, 3,795, amount.....	2,745,381 00
{ second class, 1,042, amount.....	801,265 00
Policies expired and withdrawn during year, { first class, 1,218, am't..	841,850 00
{ second class, 103, am't..	84,575 00
Last assessment made October 14, 1871, first class.....	14,443 53
4 per cent. of premium notes paid in advance, first class.	
33½ per cent. of premium paid in advance and premium note for the other two-thirds in second class.	

The *first* class includes risks taken according to the usual practice of mutual companies in this State. The second class pay in advance what is regarded as a sufficient premium, and deposit notes taken for double that sum to meet contingencies. The classes are distinct, except that common expenses, as rent, &c., are ratably apportioned.

AGENTS.

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

NORTH YARMOUTH MUTUAL FIRE INSURANCE CO.—NORTH YARMOUTH.

October 30, 1872. Organized in 1853.

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

I.—ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$11,348 15
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums or advance payments for policies received during past year .	59 47
From assessments.....	1,200 16
	1,259 63
IV.—EXPENDITURES.	
Collection expenses	22 64
Losses paid during the year.....	1,130 10
	1,152 74
V.—MISCELLANEOUS.	
Risks underwritten last year, 72, amount.....	60,239 00
Policies expired or withdrawn, 67, amount.....	61,635 60
Risks now in force, 261, amount.....	226,963 00
Last assessment May 6, 1872	1,177 51
2 per cent. of premium required to be paid in advance in money.	

NORWAY MUTUAL FIRE INSURANCE COMPANY—NORWAY.

September 30, 1872. Organized in 1855.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$8,109 92
Unpaid assessments, \$852.15, worth.....	800 00
Cash	15 01
	8,924 93
II.—LIABILITIES.	
Losses adjusted and not paid.....	400 00
For loans.....	235 00
	635 00
III.—INCOME.	
Premiums and advance payments during the year	110 23
IV.—EXPENDITURES.	
For loans paid during the year	60 00
V.—MISCELLANEOUS.	
Policies issued last year, 66, amount	36,800 00
Policies existing at present time, 261, amount.....	156,815 00
Policies expired and withdrawn during the year, 34, amount.....	18,925 00
Last assessment made September 30, 1872	852 15
5 per cent. of premium paid in advance.	

OTISFIELD MUTUAL FIRE INSURANCE COMPANY—OTISFIELD.

September 20, 1872. Organized in 1859.

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

None.		I.—ASSETS.	
None except risks.		II.—LIABILITIES.	
None.		III.—INCOME.	
None.		IV.—EXPENDITURES.	
		V.—MISCELLANEOUS.	
Risks underwritten last year			\$90,000 00
Policies expired or withdrawn, 4, amount.....			1,000 00
Risks now in force, 196, amount.....			89,000 00
Date of last assessment August 12, 1868.....			325 00
No part of premium paid in advance.			

PENOBSCOT MUTUAL FIRE INSURANCE COMPANY—BANGOR.

May 1, 1872. Organized in 1836.

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

		I.—ASSETS.	
Premium notes and policies in force			\$167,242 30
Unpaid assessments, \$16,892.12, worth.....			15,808 00
Cash			5,909 99
			188,960 29
		II.—LIABILITIES.	
Losses unadjusted as claimed			1,304 50
For loans.....			12,259 00
For money retained of policy-holders.....			942 10
For agents' balances.....			70 83
			14,576 43
		III.—INCOME.	
Premiums and advance payments during the year.....			1,568 72
From loans.....			22,244 00
From assessments			43,131 04
Other income			145 62
			67,089 38
		IV.—EXPENDITURES.	
For loans paid during the year.....			47,467 81
For expenses of officers, agents, &c.....			4,370 77
For losses on risks underwritten.....			9,875 94
Return premiums.....			53 03
Other expenditures			299 84
			62,067 39
		V.—MISCELLANEOUS.	
Policies issued last year, 721, amount			628,655 00
Policies existing at present time, 3,827, amount.....			3,454,678 00
Policies expired and withdrawn during the year, 1,052, amount			916,295 00
Last assessment made September 1, 1871.....			59,205 92
6 per cent. of premium note paid in advance.			

PENOBSCOT MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

AGENTS.

Ambrose Simpson	Sullivan	John Gray.....	Emden
L. R. Sawyer.....	Steuben	Ebenezer C. Wilder.....	West Pembroke
Asa Smith.....	Mattawamkeag	George W. McIntire.....	Solon
Joseph F. Nye.....	Kendall's Mills	John Somes.....	Mt. Desert
Oliver Nash.....	Addison	John G. Moore.....	North Anson
N. T. Talbot.....	Rockport	S. D. Greenleaf.....	Starks
John E. Stockwell.....	East Eddington	Daniel Foster.....	Augusta
L. J. Thomas.....	Eden	J. N. R. Smith.....	Baring
J. T. Hinckley.....	Bluehill	Nathaniel B. Rich.....	North Bucksport
D. W. Dinsmore.....	Harrington	Leonard Pierce.....	Houlton
Ezekiel Hopkins.....	Hampden Corner	R. D. Sprague.....	North Islesborough
E. P. Butler.....	Orono	L. D. Butters.....	East Exeter
M. M. Foster.....	Lubec	Ira D. Fish.....	Patten
O. S. Livermore.....	Eastport	Charles Cary.....	East Machias
J. W. Caldwell.....	Sherman Mills	J. F. Woods.....	Farmington
E. R. Alford.....	Oldtown	J. W. Porter.....	Burlington
George V. Mills.....	West Brooksville	Oliver P. Dorr.....	Orland
D. S. Flanders.....	Monroe	Roswell Silsby.....	Aurora
Warren King.....	East Lamoine	J. S. Grant.....	Vienna
William B. Ireland.....	Stetson	Abraham Richardson.....	Tremont
Warren Leighton.....	Millbridge	Fred. C. Nash.....	Columbia
Josiah Varnum.....	Penobscot	J. A. Milliken.....	Cherryfield
Reuben A. Rich.....	Winterport	George A. Dyer.....	Ellsworth
H. M. Soule.....	Gouldsborough	Cyrus H. Kilby.....	Dennysville
H. C. Parsons.....	Dexter	L. A. Bowler.....	Bangor
Levi L. Lowell.....	Calais	E. H. Treat.....	Enfield
Job Crocker.....	Dixmont	Isaac Libbey.....	Bradford
James Wright.....	Skowhegan	J. O. Sargent.....	Ellsworth
Arvida Briggs.....	Ripley	Ethan A. Cass.....	North Cornville
T. B. Seekins.....	Pittsfield	Nathan A. Swan.....	Franklin

PISCATAQUIS MUTUAL FIRE INSURANCE COMPANY—DOVER.

December 28, 1872. Organized in 1835.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$60,989 00
Unpaid assessments, \$960, worth.....	640 00
Cash.....	300 00
	61,929 00
II.—LIABILITIES.	
Losses adjusted and not paid.....	300 00
For loans.....	3,634 00
Due for interest and on account.....	220 00
	4,154 00
III.—INCOME.	
Premiums and advance payments during the year.....	431 39
From loans.....	4,750 00
From assessments.....	4,810 10
	9,991 49
IV.—EXPENDITURES.	
For loans paid during the year.....	2,927 14
For expenses of officers, agents, &c.....	542 00
For losses on risks underwritten.....	5,593 60
For collection expenses, refunded and other charges.....	500 00
	9,562 14

PISCATAQUIS MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.	
Policies issued last year, 452, amount.....	\$334,130 00
Policies existing at present time, 1,765, amount.....	1,229,895 00
Policies expired and withdrawn during the year, 155, amount.....	113,780 00
Last assessment made June 31, 1872	5,417 39
3 per cent. of premium notes paid in advance.	

AGENTS.

Martin L. Robinson.....	Dover	Jeremiah Page	Charleston
Joseph Morrill.....	Sebec	A. Oscar Noyes	Norway
Seth Lee.....	Atkinson	David R. Straw, Jr.,	Guilford
William E. Gould.....	Milo	W. H. Ingalls.....	Abbot
Samuel D. Attwood	Medford	Josiah S. Folsom.....	Sangerville
George H. McKechnie.....	Alton	Charles Davison.....	Monson
Lorenzo Oak.....	Garland	John F. Robinson.....	Lincoln

RAYMOND MUTUAL FIRE INSURANCE COMPANY—RAYMOND.

January 1, 1873.

DAVID NASH, *President.*ERASTUS A. PLUMMER, *Treasurer.*FRANCIS H. WITHAM, *Secretary.*

I.—ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$937 50
Money	18 41
II.—LIABILITIES.	
None but risks.	
III.—INCOME.	
Premiums received during past year.....	68 20
IV.—EXPENDITURES.	
Officers' fees and agents.....	53 00
V.—MISCELLANEOUS.	
Risks underwritten last year, 26, amount	15,500 00
Risks now in force, 26, amount.....	15,500 00

SACO MUTUAL FIRE INSURANCE COMPANY—SACO.

September 1, 1872. Organized in 1827.

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

I.—ASSETS.	
U. S. and other bonds and stocks.....	\$21,546 30
Cash	107 38
Premium notes on policies in force, \$8,587.57.	
	21,653 68
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	2,138 42
Earnings of investments	1,618 78
For policy and endorsement fees.....	150 00
	3,907 20
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	639 55
For losses on risks underwritten	992 00
Return premiums	30 45
Taxes and revenue stamps.....	164 91
Premium on stocks purchased.....	42 61
	1,869 52
V.—MISCELLANEOUS.	
Policies issued last year, 193, amount.....	195,983 00
Policies existing at present time, 682, amount.....	688,559 00
Policies expired and withdrawn during the year, 257, amount.....	231,143 00
Last assessment made, 1843.	
One-half premium paid in advance.	

SIDNEY MUTUAL FIRE INSURANCE COMPANY—SIDNEY.

September 15, 1872. Organized in 1856.

PAUL T. STEVENS, *President.*BENJ. FIELD, *Treasurer.*THEO. D. MERRILL, *Secretary.*

I.—ASSETS.	
Premium notes on policies in force	\$6,424 10
Loaned or invested on good security.....	124 00
Cash	206 14
	6,754 24
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	114 22
Earnings of investments	13 33
From loans.....	7 44
	134 99
IV.—EXPENDITURES.	
For expenses of officers, &c	46 50
For return premiums.....	60
	47 11
V.—MISCELLANEOUS.	
Policies issued last year, 59, amount	47,975 00
Policies existing at present time, 188, amount.....	144,985 00
Policies expired and withdrawn during the year, 59, amount.....	39,925 00
4 per cent. of premium notes paid in advance.	

SOMERSET MUTUAL FIRE INSURANCE COMPANY—SHOWHEGAN.

April 30, 1872. Organized in 1836.

EBENEZER H. NEIL, *President.*WILLIAM PHILBRICK, *Treasurer.*TILSON H. DINSMORE, *Secretary.*

I.—ASSETS.	
Corporation notes or bills receivable.....	\$9,679 99
Deposit notes on policies in force, or subject to assessments.....	38,553 95
Money	1,292 58
	49,526 52
II.—LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments for policies received during past year..	5,656 25
Interest.....	651 59
	6,307 84
IV.—EXPENDITURES.	
Officers, agents, &c.....	1,978 21
Losses paid during the year.....	2,727 03
Premiums returned for cancelled policies.....	310 02
	5,015 26
V.—MISCELLANEOUS.	
Policies issued last year, 961.	
Risks now in force, 3,407, amount	2,526,350 00
Whole premium is required to be paid in advance in money and deposit note for double the premium.	

AGENTS.

Chandler Baker	Bingham	E. Kempton	Winthrop
Luther Curtis.....	New Sharon	A. W. Greenwood	Larone
William Gray	Detroit	John S. Minot.....	Belgrade
L. A. Bowler.....	Bangor	H. C. Packard.....	Readfield
C. W. Boynton.....	Detroit	E. G. Pratt.....	Kendall's Mills
W. S. Towle.....	Strong	Benj. P. & B. L. Reed.....	Kendall's Mills
John F. Woods.....	Farmington	James Porter	Mount Vernon
A. K. Bumpus	West Minot	John Russell	Cambridge
J. & T. B. Barrett.....	Canaan	J. H. Rowell.....	Solon
Joshua Cumston.....	Monmouth	P. M. Stubbs	Strong
Asa E. Duley.....	Starks	S. B. Walton.....	Mercer
James F. Blunt.....	Mount Vernon	Ezra Winslow.....	New Portland
John C. Daggett	Greene Corner	True Woodbury	Litchfield
F. G. Danforth	Norridgewock	D. W. Harriman	Kent's Hill
James Fuller.	Hartland	Isaac A. Ellis.....	Canton Point
Edwin Gray.....	Starks	John Will.....	Strong
C. D. Ford.....	Turner		

THOMASTON MUTUAL FIRE INSURANCE COMPANY—THOMASTON.

October 20, 1872. Organized in 1828.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$45,000 00
Unpaid assessments, worth	3,500 00
Cash and other assets, estimated at.....	6,129 00
	54,629 00
II.—LIABILITIES.	
Losses unadjusted as claimed	1,800 00
For loans	12,170 00
Other indebtedness.....	907 16
	14,877 16
III.—INCOME.	
Premiums and advance payments during the year.....	732 41
IV.—EXPENDITURES.	
For loans paid during the year.....	1,750 00
For expenses of officers, agents, &c.....	1,754 80
For losses incurred in the Calais fire.....	16,758 13
For losses on risks underwritten other than above.....	150 00
For agents' licenses	30 00
	20,442 93
V.—MISCELLANEOUS.	
Policies issued last year, 168, amount.....	171,930 00
Policies existing at present time, 992, amount.....	1,041,515 00
Policies expired and withdrawn during the year, 232, amount.....	234,864 00
Last assessment made August 27, 1870.....	32,864 96
10 per cent. of premium notes paid in advance.	

A GENTS.

Winslow Bates.....	Eastport	A. G. Page.....	Bath
Levi L. Lowell.....	Calais	T. W. Gross.....	Orland
Charles Rogers.....	Castine	E. J. Gerry.....	Robbinston
Nathan White.....	Bucksport	Ebenezer Wells.....	Freeport
Robert Long.....	St. George	Charles S. Davis.....	Perry
J. G. Cousens.....	Kennebunk	E. M. Wood.....	Camden
David Wasson.....	Brooksville		

FIRE MARINE COMPANIES.

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UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY—UNION.

October 3, 1872. Organized in 1857.

MARLBORO PACKARD, *President.*GEORGE W. MORSE, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$5,746 25
Cash	369 63
	<hr/>
	6,115 88
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year, <i>p.</i>	58 00
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies issued last year, 16, amount.....	14,000 00
Policies existing at present time, 78, amount.....	59,250 00
Policies expired and withdrawn during the year, 1, amount.....	800 00
3 per cent. of premium notes paid in advance.	

WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY—WARREN.

December 14, 1872. Organized in 1871.

JOEL HILLS, *President.*J. P. STARRETT, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$2,341 12
Unpaid assessments \$114 41, worth	114 41
Cash	153 23
	<hr/>
	2,608 76
II.—LIABILITIES.	
For loans	224 00
For collecting assessments and printing.....	19 14
	<hr/>
	243 14
III.—INCOME.	
Premiums and advance payments during the year.....	74 46
Earnings of investments.....	7 55
From loans.....	224 00
From assessments	228 47
Policy fees.....	24 00
	<hr/>
	558 48
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	48 25
For losses on risks underwritten.....	488 28
Returned premiums.....	1 95
	<hr/>
	538 48
V.—MISCELLANEOUS.	
Policies issued last year, 24, amount.....	20,858 33
Policies existing at present time, 95, amount.....	69,813 33
Policies expired and withdrawn during the year, 2, amount	1,450 00
Last assessment made September 20, 1872	342 88
10 per cent. of premium notes paid in advance.	

WATERFORD MUTUAL FIRE INSURANCE COMPANY—WATERFORD.

October 19, 1872. Organized in 1862.

OLIVER PORTER, *President*. L. K. NELSON, *Treasurer*. JAMES M. SHAW, *Secretary*.

I.—ASSETS.	
Premium notes on policies in force	\$2,994 20
Cash	38 03
Town note and interest on same	116 30
	3,148 53
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
Premiums and advance payments during the year	33 58
Earnings of investment	6 00
From assessments	312 25
	351 83
IV.—EXPENDITURES.	
For printing	8 00
For losses on risks underwritten	335 33
	343 33
V.—MISCELLANEOUS.	
Policies issued last year, 52, amount	32,280 00
Policies existing at present time, 96, amount	56,795 00
Policies expired and withdrawn during the year, 50, amount	29,300 00
Last assessment made June 4, 1872	312 25
2 per cent. of premium notes paid in advance.	

WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE COMPANY—HERMON.

September 25, 1872. Organized in 1866.

D. M. HALL, *President*.S. B. KNOWLES, *Secretary and Treasurer*.

I.—ASSETS.	
Cash	46 64
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
For expenses of officers	4 00
V.—MISCELLANEOUS.	
Policies issued last year, 10, amount	9,150 00
Policies existing at present time, 40, amount	33,450 00
Policies expired and withdrawn during the year, 6, amount	4,065 00
Last assessment made November 24, 1871	23 61
No premium paid in advance.	

WELLS MUTUAL FIRE INSURANCE COMPANY—WELLS.

December 9, 1872. Organized in 1836.

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

I.—ASSETS.	
Premium notes on policies in force.....	\$23,963 02
Unpaid assessments, \$7.13, worth.....	4 00
Cash	46 45
	<hr/> 24,013 47
II.—LIABILITIES.	
Losses adjusted and not paid	25 00
Losses unadjusted as claimed.....	50 00
For loans.....	175 00
For expenses.....	107 44
	<hr/> 357 44
III.—INCOME.	
Premiums and advance payments during the year	46 45
From loans.....	175 00
From assessments.....	829 22
	<hr/> 1,050 67
IV.—EXPENDITURES.	
For loans paid during the year.....	555 31
For expenses of officers, agents, &c	127 27
For losses on risks underwritten	275 00
Expense of collecting assessment.....	83 00
	<hr/> 1,040 58
V.—MISCELLANEOUS.	
Policies issued last year, 95, amount	78,300 00
Policies existing at present time, 503, amount.....	405,155 00
Policies expired and withdrawn during the year, 71, amount.....	46,450 00
Last assessment made April 16, 1872.....	829 22

WILTON MUTUAL FIRE INSURANCE COMPANY—WILTON.

September 25, 1872. Organized in 1859.

J. O. EATON, *President*.L. F. ABBOTT, *Secretary and Treasurer*.

I.—ASSETS.	
Premium notes and policies in force.....	\$5,688 57
Unpaid assessments, \$113.25, worth	113 25
Cash	41 51
Due on account.....	1 78
	<hr/> 5,845 11
II.—LIABILITIES.	
Losses adjusted and not paid	100 00
III.—INCOME.	
From assessments	608 00
IV.—EXPENDITURES.	
For expenses of officers, agents, &c.....	28 00
For losses on risks underwritten	600 00
	<hr/> 628 00

WILTON MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.	
Policies issued last year, 29, amount.....	\$23,800 00
Policies existing at present time, 146, amount.....	101,938 00
Policies expired and withdrawn during the year, 32, amount.....	25,475 00
Last assessment made August 20, 1872.....	113 23
1 per cent. of premium notes paid in advance.	

WINDHAM MUTUAL FIRE INSURANCE COMPANY—WINDHAM.

October 15, 1872. Organized in 1859.

JASON WEBB, *President.*LUTHER WISWELL, *Secretary and Treasurer.*

I.—ASSETS.	
Premium notes on policies in force.....	\$11,630 00
Cash on hand and in savings bank.....	296 25
Interest accrued about.....	15 00
	11,941 25
II.—LIABILITIES.	
None except risks.	
III.—INCOME.	
Premiums and advance payments during the year.....	100 75
Interest.....	11 50
	112 25
IV.—EXPENDITURES.	
For expenses of officers, &c.....	58 75
V.—MISCELLANEOUS.	
Policies issued last year, 96, amount.....	72,638 00
Policies existing at present time, 299, amount.....	208,072 00
Policies expired and withdrawn during the year, 83, amount.....	40,947 00
Last assessment made January, 1864.....	300 00
3 per cent. of premiums paid in advance.	

WOOLWICH MUTUAL FIRE INSURANCE COMPANY—WOOLWICH.

December 11, 1872. Organized in 1862.

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

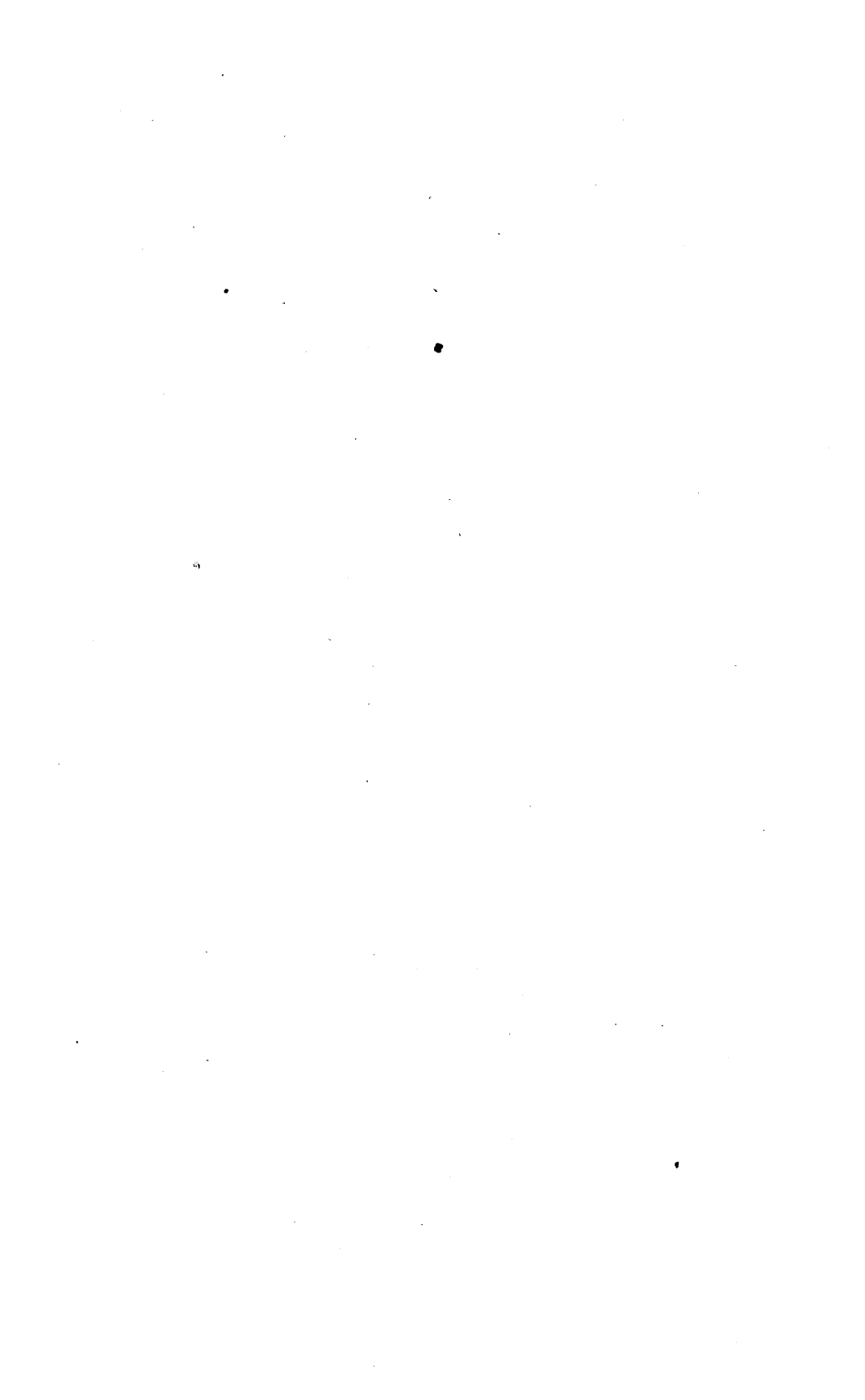
I.—ASSETS.	
Premium notes on policies in force.....	\$3,184 12
Cash.....	90 00
	3,274 12
II.—LIABILITIES.	
None beside risks.	
III.—INCOME.	
None.	
IV.—EXPENDITURES.	
None.	
V.—MISCELLANEOUS.	
Policies existing at present time, 102, amount.....	76,950 00
Policies expired and withdrawn during the year, amount.....	3,300 00
Last assessment made November 12, 1872.....	380 00
2 per cent. of premium notes paid in advance.	

FOREIGN
Fire and Fire-Marine Insurance Companies

DOING BUSINESS IN

MAINE.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1872.



FOREIGN FIRE AND FIRE-MARINE COMPANIES.

ÆTNA INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1819. Capital stock \$2,000,000.

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I.—ASSETS.	
U. S. Bonds	\$451,970 00
Other bonds and stocks	3,216,280 69
Mortgages of real estate	93,330 00
Secured by collaterals	57,140 00
Real estate	405,000 00
Premiums in course of collection	928,097 73
Cash on hand	223,632 37
Interest accrued	20,929 71
Total assets	5,396,380 50
II.—LIABILITIES.	
Losses adjusted but not due	286,452 79
Losses unadjusted as claimed	652,418 29
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	2,024,652 92
50 per cent. of premiums received on inland risks	17,936 72
Due for borrowed money and interest	401,672 21
Due for printing, etc	500 00
Total liabilities	3,383,632 93
Surplus of assets as regards policy-holders	2,012,747 57
Surplus of assets as regards stockholders	12,747 57
III.—INCOME.	
Net premiums received during the year on fire risks	4,313,356 82
Net premiums received during the year on inland risks	414,078 53
Interest, dividends and other earnings of assets	315,062 17
Total income	5,042,497 52
IV.—EXPENDITURES.	
Losses paid during the year, fire	4,313,989 45
Losses paid during the year, inland	253,024 44
Taxes	97,451 90
Brokerage and commissions	677,255 81
Salaries, office and other expenses	359,103 01
Interest on borrowed money	24,465 55
Total expenditures	5,725,290 15
V.—MISCELLANEOUS.	
Risks written during the year, fire	393,824,900 00
“ “ “ inland	50,167,146 00
Risks terminated during the year, fire	363,500,742 00
“ “ “ inland	49,947,138 00
Risks outstanding at end of year, fire	318,647,837 00
“ “ “ inland	647,316 00

ÆTNA INSURANCE COMPANY—(CONCLUDED.)

AGENTS.

David Cargill	Augusta	B. A. Neal	Gardiner
D. M. Howard	Bangor	H. R. Millett	Gorham
J. H. Kimball	Bath	J. H. Bradford	Houlton
Cox & Field	Belfast	William M. Chamberlain	Lewiston
J. M. Goodwin	Biddeford	P. H. Longfellow	Machias
George G. Wight	Bridgton	Freeland Howe	Norway
J. W. Forsaith	Brunswick	Dow, Coffin & Libbey	Portland
Jno. A. Lee	Calais	E. H. & G. W. Cochran	Rockland
James A. Milliken	Cherryfield	T. H. Dinsmore	Skowhegan
Thomas H. B. Pierce	Dexter	J. B. Nealley	South Berwick
E. J. Noyes	Eastport	Creamer & Stahl	Waldoborough
A. M. Bradley	East Vassalborough	E. G. Meader	Waterville
J. F. Woods	Farmington	Charles Humphrey	Yarmouth
E. C. Townsend	Freeport	John A. Hale	Ellsworth
A. Jackson	Foxcroft		

AGRICULTURAL INSURANCE COMPANY—WATERTOWN, N. Y.

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

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

I.—ASSETS.	
U. S. bonds	\$97,470 00
Other bonds and stocks	46,521 25
Mortgages of real estate	268,853 05
Secured by collaterals	27,946 11
Real estate	31,460 28
Premiums in course of collection	98,644 60
Cash on hand and in bank	102,133 42
Interest accrued	15,245 16
Rents	315 00
Due from agents	26,508 44
Furniture, \$7,705.55.	
Total assets	715,097 31
II.—LIABILITIES.	
Losses unadjusted as claimed	6,298 85
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	291,464 26
Dividends unpaid	54 00
Total liabilities	297,817 11
Surplus of assets as regards policy-holders	417,280 20
Surplus of assets as regards stockholders	217,280 20
III.—INCOME.	
Net premiums received during the year	521,927 87
Interest, dividends and other earnings of assets	30,620 50
Total income	552,548 37

AGRICULTURAL INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses paid during the year	\$293,903 98
Dividend to stockholders.....	40,000 00
Taxes.....	6,512 42
Brokerage, commissions and agents.	59,764 88
Salaries, office and other expenses.....	48,926 14
Assets capitalized, \$100,000.....	
Total expenditures.....	449,107 42
V.—MISCELLANEOUS.	
Risks written during the year.....	68,739,250 00
Risks terminated during the year.....	54,099,345 00
Risks outstanding at end of year	93,714,366 00

AGENTS.

S. P. Crossman, Gen. Agent..	Lisbon Falls	J. W. Thomas.....	Farmington
George and G. L. Taber....	Vassalborough	F. W. Gross.....	Orland
H. C. Goddard.....	East Vassalborough	John Palmer	West Levant
Joseph Hamilton.....	Pembroke	Nathan Bowler.....	Liberty
Noah Hall.....	West Peru	M. F. Ricker.....	Canton
John Elliot.....	Abbot	A. M. Austin.....	Buckfield
Cox & Field.....	Belfast	T. U. Eaton.....	Brunswick
J. J. Parlin.....	North Anson	L. T. Boothby.....	Waterville
James H. Cook.....	Unity	Edward Weeks.....	Alna
Lewis S. Reed.....	Harmony	Moses R. Brackett.....	Limerick
George A. Pettingill.....	Lisbon Falls	Orrin McFadden.....	Wiscasset
W. D. Merrill.....	New Gloucester	M. W. Jenkins.....	Newport
B. Barnes, Jr.....	Portland	Almond Dow.....	E. Dover
Douglas & Robinson.....	Ferry Village	J. G. Lovejoy.....	Rockland
John S. Kimball.....	Bangor	M. H. White.....	Bowdoinham
Sanborn & Briant.....	Lewiston	Arthur N. Willey.....	Cherryfield
E. B. Hooper.....	Biddeford		

ALEMANNIA FIRE INSURANCE COMPANY—CLEVELAND, OHIO.

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

WILLIAM MEYER, *President*.ISIDORE WOLF, *Secretary*.

I.—ASSETS.	
Mortgages of real estate.....	\$235,195 00
Premiums in course of collection.....	70,622 99
Cash on hand.....	54,060 57
Interest accrued.....	36,369 56
Rents due.....	25 00
Endorsed notes, \$6,322.75.	
Total assets.....	396,273 12
II.—LIABILITIES.	
Losses	17,549 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	96,935 75
Salaries, &c., due.....	136 30
Taxes	1,880 80
Commissions, &c.....	14,124 60
Total liabilities.....	130,626 45
Surplus of assets as regards policy-holders.....	265,646 67
Surplus of assets as regards stockholders.....	15,646 67

ALEMANNIA FIRE INSURANCE COMPANY—(CONCLUDED.)

III.—INCOME.	
Net premiums received during the year.....	\$255,470 68
Interest, dividends and other earnings of assets.....	7,375 77
Received from return commissions	390 75
Calls on capital, \$35,681.00.	
Total income.....	263,237 20
IV.—EXPENDITURES.	
Losses paid during the year.....	198,082 20
Taxes.....	5,803 55
Brokerage, commissions and agents	62,746 13
Salaries, office and other expenses.....	20,980 29
Interest on borrowed money	2,098 33
Returned borrowed money	36,000 00
Total expenditures.....	325,710 50
V.—MISCELLANEOUS.	
Risks written during the year.....	18,457,100 23
Risks terminated during the year.....	11,375,232 48
Risks outstanding at end of year.....	10,726,757 10

AGENTS.

C. M. Plummer.....	Bath	C. F. Dunlap.....	Lewiston
John S. Kimball.....	Bangor	W. D. Little & Co.....	Portland
E. H. Hayes.....	Biddeford	E. H. & G. W. Cochran	Rockland

ALPS INSURANCE COMPANY—ERIE, PENNSYLVANIA.

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

ORANGE NOBLE, *President.*THOMAS F. GOODRICH, *Secretary.*

I.—ASSETS.	
Mortgages of real estate.....	\$106,000 00
Secured by collaterals.....	151,210 58
Interest accrued	15,000 00
Premiums in course of collection.....	56,206 17
Cash on hand and in bank.....	44,307 75
Due for re-insurance	2,779 92
Bills receivable for marine risks	3,046 72
Total assets	378,551 14
II.—LIABILITIES.	
Losses unadjusted as claimed.....	54,267 41
Amount required to reinsure outstanding risks, viz :	
50 per cent of premiums received on fire risks.....	139,365 23
50 per cent. of premiums received on inland risks.....	2,856 68
Total liabilities.	196,489 32
Surplus of assets as regards policy-holders.....	182,061 82
Impairment of capital.....	17,938 18
III.—INCOME.	
Net premiums received during the year, fire risks.....	269,020 46
Net premiums received during the year on marine risks	12,025 93
Interest, dividends and other earnings of assets.....	20,089 36
Bills receivable unpaid for marine risks, \$1,700.....	
Total income.....	301,167 75

ALPS INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses paid during the year, fire.....	\$126,382 68
Losses paid during the year, marine and inland.....	15,426 04
Taxes.....	6,012 35
Brokerage, commissions and agents.....	62,679 18
Salaries, office and other expenses.....	35,347 82
Total expenditures.....	245,848 07
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	18,234,462 00
“ “ “ marine.....	1,762,251 00
Risks terminated during the year, fire.....	5,195,703 00
“ “ “ marine.....	850,500 00
Risks outstanding at end of year, fire.....	18,235,362 00
“ “ “ marine.....	150,000 00

AGENTS.

E. H. Hayes.....	Biddeford	Putnam & Sanborn.....	Lewiston
V. C. Tarbox.....	Bath	W. D. Little & Co.....	Portland
John S. Kimball.....	Bangor	E. H. & G. W. Cochran.....	Rockland
Augustus Bailey.....	Gardiner		

AMAZON INSURANCE COMPANY—CINCINNATI, OHIO.

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

GAZZAM GANO, *President*.BYRON D. WEST, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$201,576 50
Other bonds and stocks.....	46,834 87
Mortgages of real estate.....	619,572 00
Secured by collaterals.....	65,050 00
Interest accrued.....	29,683 18
Premiums in course of collection.....	66,170 36
Cash on hand and in bank.....	13,581 77
Bills receivable for marine risks.....	27,791 36
Furniture, &c., \$10,000, (cost \$20,000.)	
Total assets.....	1,070,260 04
II.—LIABILITIES.	
Losses adjusted but not due.....	83,306 24
Losses unadjusted as claimed.....	76,030 46
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	422,055 25
50 per cent. of premiums received on inland risks.....	25,490 53
Dividends and other items.....	4,935 56
Total liabilities.....	611,818 04
Surplus of assets as regards policy-holders.....	458,442 00
Impairment of capital.....	41,558 00
III.—INCOME.	
Net premiums received during the year on fire risks.....	1,012,057 50
Net premiums received during the year on marine risks.....	139,775 86
Interest, dividends and other earnings of assets.....	70,197 16
Notes received for marine premiums unpaid, \$27,791.36.	
Total income.....	1,222,030 52

AMAZON INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses paid during the year, fire.....	\$440,956 79
Losses paid during the year, marine.....	103,123 85
Dividends to stockholders.....	45,000 00
Taxes.....	11,875 99
Brokerage, commissions and agents.....	103,242 93
Salaries, office and other expenses.....	134,416 14
Total expenditures.....	838,615 70
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	80,809,756 00
“ “ “ marine.....	14,945,169 00
Risks terminated during the year, fire.....	39,825,214 00
“ “ “ marine.....	14,144,571 00
Risks outstanding at end of year, fire.....	51,352,214 00
“ “ “ marine.....	1,521,128 00

AGENTS.

David Cargill.....	Augusta	D. Horace Holman.....	Lewiston
Chadwick & Hammatt.....	Bangor	Jeremiah Dow.....	Portland
John H. Small.....	Biddeford	Chandler Tuttle.....	Skowhegan
William P. Wadsworth.....	Bath	Frederick Atwood.....	Winterport
Cox & Field.....	Belfast	J. E. Dow & J. S. Palmer.....	Portland
Hiram K. Morrell.....	Gardiner		

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.....	\$177,346 00
Mortgages of real estate.....	481,189 50
Secured by collaterals.....	86,540 83
Real estate.....	150,000 00
Premiums in course of collection.....	31,347 78
Cash on hand and in bank.....	153,328 05
Interest accrued.....	15,489 89
Rents.....	733 72
Total assets.....	1,095,975 77
II.—LIABILITIES.	
Losses adjusted but not due.....	3,349 90
Losses unadjusted as claimed.....	239,026 42
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	171,962 71
95 per cent. received on perpetual risks.....	263,095 96
Dividends due.....	862 50
Total liabilities.....	678,297 49
Surplus of assets as regards policy-holders.....	417,678 28
Surplus of assets as regards stockholders.....	17,678 28

AMERICAN FIRE INSURANCE COMPANY—(CONCLUDED.)

III.—INCOME.	
Net premiums received during the year.....	\$302,677 83
Interest, dividends and other earnings of assets including gain in sale of stocks.....	78,288 49
Received from policies, surveys and transfers.....	622 00
Gain on perpetual policies cancelled	310 87
Deposit premiums on perpetual policies, \$20,182.53.	
Total income	381,899 19
IV.—EXPENDITURES.	
Losses paid during the year	292,100 40
Dividends to stockholders.....	60,420 00
Taxes.....	6,623 32
Brokerage or commissions.....	65 40
Salaries, office and other expenses.....	85,233 69
Total expenditures.....	444,442 81
V.—MISCELLANEOUS.	
Risks written during the year	40,496,122 00
Risks terminated during the year.....	31,682,348 00
Risks outstanding at end of year.....	44,264,023 00

AGENTS.

Loring & Thurston	Portland	E. M. Sabine.....	Bangor
David Cargill	Augusta	Putnam & Sanborn	Lewiston

AMERICAN CENTRAL INSURANCE COMPANY—ST. LOUIS.

Incorporated in 1853. Capital stock, \$275,000.

GEORGE P. PLANT, *President*.GEORGE T. CRAM, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$229,000 00
Other bonds and stocks.....	112,800 00
Premiums in course of collection.....	62,292 07
Cash on hand.....	133,351 61
Office furniture, \$7,500.	
Total assets.....	537,443 68
II.—LIABILITIES.	
Losses adjusted but not due	20,000 00
Losses unadjusted as claimed.....	17,498 28
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on fire risks.....	197,390 24
Total liabilities	234,888 52
Surplus of assets as regards policy-holders.....	302,555 16
Surplus of assets as regards stockholders.....	27,555 16
III.—INCOME.	
Net premiums received during the year on fire risks.....	452,799 96
Net premiums received during the year on marine risks.....	66,765 16
Interest, dividends and other earnings of assets.....	19,470 02
Total income.....	539,035 14

AMERICAN CENTRAL INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses paid during the year, fire.....	\$193,318 63
Losses paid during the year, marine.....	51,978 91
Dividends to stockholders.....	446 45
Taxes.....	11,120 88
Brokerage, commissions and agents.....	85,689 77
Salaries, office and other expenses.....	74,771 14
Total expenditures.....	417,325 78
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	30,333,433 00
“ “ “ marine.....	11,136,014 00
Risks terminated during the year, fire.....	15,928,095 00
“ “ “ marine.....	11,136,014 00
Risks outstanding at end of year, fire.....	24,746,737 00

AGENTS—Loring & Thurston, Portland.

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

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

J. S. PARISH, *President*.T. W. HAYWARD, JR., *Secretary*.

I.—ASSETS.	
Bonds and stocks.....	\$114,543 00
Secured by collaterals.....	15,698 25
Real estate.....	144,436 26
Premiums in course of collection.....	14,146 19
Cash on hand and in savings bank.....	68,422 85
Interest accrued.....	621 94
Bills receivable for marine risks.....	1,622 50
Rents.....	4,226 70
Total assets.....	363,717 69
II.—LIABILITIES.	
Losses unadjusted as claimed.....	142,345 82
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	22,254 94
Whole amount received on marine risks.....	7,054 17
Dividends, &c. due.....	436 00
Salaries, &c. due.....	1,218 75
Total liabilities.....	173,309 68
Surplus of assets as regards policy-holders.....	190,408 01
Impairment.....	9,591 99
III.—INCOME.	
Net premiums received during the year on fire risks.....	29,086 98
Net premiums received during the year on marine risks.....	21,460 59
Interest, dividends and other earnings of assets.....	19,179 84
Notes received for marine premiums unpaid, \$1,622.50.	
Received for calls on capital, \$150,000.	
For increased capital, \$50,000.	
Total income.....	69,727 41

ATLANTIC FIRE AND MARINE INSURANCE COMPANY—(CONTINUED)

IV.—EXPENDITURES.	
Losses paid during the year, fire.....	\$167,946 65
Losses paid during the year, marine.....	10,044 39
Dividends to stockholders.....	20,042 00
Taxes.....	1,128 68
Brokerage, commissions and agents.....	8,098 17
Salaries, office and other expenses.....	12,188 05
Total expenditures.....	219,447 94
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	4,630,747 49
“ “ “ marine.....	2,591,066 76
Risks terminated during the year, fire.....	2,010,954 00
“ “ “ marine.....	2,300,700 76
Risks outstanding at end of year, fire.....	3,542,579 99
“ “ “ marine.....	251,250 00

AGENTS.—W. D. Little & Co., Portland.

BREWERS' FIRE INSURANCE COMPANY OF AMERICA—MILWAUKEE.

Incorporated in 1868. Capital stock, \$200,000.

JACOB OBERMANN, *President.*JOSEPH SCHLITZ, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$113,183 74
Other bonds and stocks.....	208,110 00
Mortgages of real estate.....	8,000 00
Premiums in course of collection.....	36,509 34
Cash on hand and in bank.....	53,155 48
Interest accrued.....	538 11
For reinsurance \$1,230, worth.....	300 00
Office furniture \$750.....	
Total assets.....	419,796 67
II.—LIABILITIES.	
Losses adjusted, but not due.....	13,937 46
Losses unadjusted as claimed.....	22,300 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	144,958 43
Total liabilities.....	181,195 89
Surplus of assets as regards policy-holders.....	238,600 78
Surplus of assets as regards stockholders.....	38,600 78
III.—INCOME.	
Net premiums received during the year.....	268,078 35
Interest, dividends and other earnings of assets.....	26,556 14
Received from calls on capital.....	\$6,200
For increased capital.....	17,000
	23,200
Total income.....	294,634 49

BREWERS' FIRE INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses paid during the year.....	\$129,556 70
Taxes	5,747 16
Brokerage and commissions.....	46,217 47
Salaries, office and other expenses.....	41,446 11
Total expenditures.....	222,967 44
V.—MISCELLANEOUS.	
Risks written during the year.....	17,375,686 00
Risks terminated during the year.....	6,858,027 00
Risks outstanding at end of year.....	14,776,787 00

AGENTS.—John E. Dow and J. S. Palmer, Portland.

COMMERCE INSURANCE COMPANY—ALBANY, N. Y.

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

ADAM VAN ALLEN, *President.*RICHARD VARICK DEWITT, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$282,500 00
Other bonds and stock.....	21,250 00
Real estate	45,000 00
Premiums in course of collection.....	19,421 30
Cash on hand and in bank.....	31,236 55
Interest accrued	250 00
Rents accrued.....	500 00
Total assets.....	400,157 85
II.—LIABILITIES.	
Losses adjusted but not due.....	1,500 00
Losses unadjusted as claimed.....	53,085 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	123,899 13
Commissions, &c., accrued.....	2,929 93
Return premiums.....	986 63
Total liabilities.....	182,400 69
Surplus of assets as regards policy-holders.....	217,757 16
Surplus of assets as regards stockholders.....	17,757 16
III.—INCOME.	
Net premiums received during the year.....	213,686 92
Interest, dividends and rents.....	24,500 00
Total income.....	238,186 92
IV.—EXPENDITURES.	
Losses paid during the year.....	176,689 24
Dividends to stockholders.....	10,000 00
Taxes	9,761 11
Brokerage and commissions	31,159 23
Salaries, office and other expenses.....	28,434 70
Total expenditures.....	256,044 28

COMMERCE INSURANCE COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.	
Risks written during the year.....	\$21,190,614 00
Risks terminated during the year.....	21,340,707 00
Risks outstanding at end of year.....	21,537,163 00

AGENT.—Joseph H. Webster, Portland.

U. S. BRANCH OF COMMERCIAL UNION ASSURANCE COMPANY—LONDON.

Incorporated in 1861. Capital stock, \$1,250,000.

ALFRED GILES, *President*.

ALEXANDER SUTHERLAND, *Secretary*.

Principal office in U. S. at New York, ELIJAH ALLIGER, Agent and Attorney for U. S.

I.—ASSETS.	
U. S. bonds.....	\$342,000 00
Premiums in course of collection.....	13,838 35
Cash in company's principal office in New York and in bank.....	150,134 93
Salvage.....	9,935 84
Total assets.....	515,909 12
II.—LIABILITIES.	
Losses adjusted but not due.....	35,416 68
Losses unadjusted as claimed.....	66,396 35
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	202,162 72
For commissions, &c.....	1,666 77
Total liabilities.....	305,642 52
Surplus of assets as regards policy-holders.....	210,266 60
III.—INCOME.	
Net premiums received during the year.....	444,885 91
Received from home office, \$269,966.00.	
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	451,150 39
Taxes.....	8,474 91
Brokerage, commissions and agents.....	88,977 18
Salaries, office and other expenses.....	5,296 77
Remitted to home office, \$40,522.05.	
Total expenditures.....	553,899 25
V.—MISCELLANEOUS.	
Risks written during the year.....	43,117,314 00
Risks terminated during the year.....	27,423,787 00
Risks outstanding at end of year.....	32,860,838 00

A GENTS.

S. P. Johnson.....Bangor | Loring & Thurston.....Portland

CONNECTICUT FIRE INSURANCE COMPANY—HARTFORD.

Incorporated in 1850. Capital stock, \$500,000.

JOHN B. ELDRIDGE, *President.*M. BENNETT, JR., *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$174,150 00
Other bonds and stocks.....	380,380 00
Secured by collaterals.....	24,935 00
Premiums in course of collection.....	46,500 00
Cash on hand.....	84,307 78
Total assets.....	710,272 78
II.—LIABILITIES.	
Losses unadjusted as claimed.....	50,525 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received.....	130,645 24
For borrowed money.....	25,000 00
Total liabilities.....	206,170 24
Surplus of assets as regards policy-holders.....	504,102 54
Surplus of assets as regards stockholders.....	4,102 54
III.—INCOME.	
Net premiums received during the year.....	270,293 11
Interest, dividends and other earnings of assets.....	49,578 76
Received from borrowed money, \$25,000.	
Total income.....	319,871 87
IV.—EXPENDITURES.	
Losses paid during the year.....	145,499 93
Dividends to stockholders.....	30,000 00
Taxes.....	6,745 00
Brokerage and commissions.....	31,441 76
Salaries, office and other expenses.....	17,103 93
Interest on borrowed money.....	527 78
Total expenditures.....	231,318 40
V.—MISCELLANEOUS.	
Risks written during the year.....	23,430,000 00
Risks terminated during the year.....	8,550,518 00
Risks outstanding at end of year.....	22,499,900 00

AGENTS.

Jeremiah Dow.....	Portland	Herbert Fuller.....	Bangor
Nathan Bowler.....	Liberty	S. P. Johnson.....	Bangor
W. F. Hallett.....	Augusta	John F. Cobb.....	Auburn
E. H. Hayes.....	Biddeford		

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.....	\$521,700 00
Other bonds and stocks	57,762 50
Mortgages of real estate.....	452,300 00
Secured by collaterals.....	41,270 00
Real estate.....	632,000 00
Premiums in course of collection.....	168,798 55
Cash on hand and in banks and savings bank.....	389,766 29
Interest accrued	17,221 30
Rents accrued.....	3,433 33
Total assets	2,284,251 97
II.—LIABILITIES.	
Losses unadjusted as claimed	380,127 92
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	801,175 27
Interest due.....	14,570 02
Dividends due.....	1,724 50
Outstanding scrip ordered to be redeemed.....	33,496 00
Total liabilities.....	1,231,093 71
Surplus of assets as regards policy-holders	1,053,158 26
Surplus of assets as regards stockholders.....	53,158 26
III.—INCOME.	
Net premiums received during the year	1,549,153 35
Interest, dividends and other earnings of assets.....	108,335 98
Received for calls on capital, \$400,000.	
Total income	1,657,489 33
IV.—EXPENDITURES.	
Losses paid during the year, net.....	1,747,387 05
Dividends to stockholders.....	58,755 50
Taxes.....	43,933 27
Brokerage, commissions and agents.....	273,432 80
Salaries, office and other expenses.....	303,967 39
Scrip redeemed in cash	13,217 00
Interest paid to scrip-holders	2,947 02
Total expenditures.....	2,443,640 03
V.—MISCELLANEOUS.	
Risks written during the year	221,862,298 00
Risks terminated during the year.....	206,771,492 00
Risks outstanding at end of year	192,439,698 00

AGENTS.

C. A. Plummer.....	Bath	H. K. Morrell	Gardiner
John Safford	Monmouth	W. J. Wheeler	South Paris
Mason & Milliken	Saco	F. M. Sabine.....	Bangor
Thayer & Marston	Waterville		

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

Incorporated in 1859. Capital stock, \$300,000.

THOMAS G. TURNER, *President.*

FRED W. ARNOLD, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$348,300 00
Real estate	70,000 00
Premiums in course of collection.....	18,290 84
Cash on hand and in bank.....	6,139 89
Bills receivable for marine risks.....	879 40
Rents.....	300 00
Total assets.....	443,910 13
II.—LIABILITIES.	
Losses adjusted but not due.....	265,229 48
Losses unadjusted as claimed.....	50,000 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	54,864 65
50 per cent. of premiums received on inland risks.....	241 68
Whole amount received on marine risks.....	6,497 31
Dividends due.....	90 00
Salaries, &c. due.....	1,500 00
Commissions, taxes, &c., due.....	2,600 00
Total liabilities.....	381,023 12
Surplus of assets as regards policy-holders.....	62,887 01
Impairment of capital.....	237,112 99
III.—INCOME.	
Net premiums received during the year on fire risks.....	91,133 91
Net premiums received during the year on marine risks.....	44,324 38
Interest, dividends and other earnings of assets.....	26,623 78
Increased capital, \$100,000.....	
Total income.....	162,082 07
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	65,084 16
Losses paid during the year, marine.....	20,925 74
Dividends to stockholders.....	25,303 00
Taxes.....	4,051 15
Brokerage, commissions and agents.....	17,555 06
Salaries, office and other expenses.....	15,262 56
Total expenditures.....	148,181 67
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	10,173,814 66
“ “ “ marine.....	29,937,306 62
Risks terminated during the year, fire.....	10,825,792 01
“ “ “ marine.....	30,079,524 89
Risks outstanding at end of year, fire.....	8,275,218 18
“ “ “ marine.....	267,171 76

Since filing the above statement the company has reduced its capital stock to \$200,000 and received \$140,000 from assessments, to repair its capital. By supplemental statement rendered January 29, 1873, the company on that day was possessed of assets amounting to \$330,202.11, with liabilities amounting to \$124,796.05, leaving a surplus as to policy-holders of \$205,406.06, and a surplus as to stockholders of \$5,406.06.

AGENTS.

John W. Munger.....Portland | Herbert Fuller.....Bangor

FAME INSURANCE COMPANY—PHILADELPHIA, PENN.

Incorporated in 1854. Capital stock, \$200,000.

CHARLES RICHARDSON, *President.*WILLIAMS I. BLANCHARD, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$81,200 00
Mortgages of real estate.....	84,600 00
Secured by collaterals.....	22,100 00
Real estate.....	3,500 00
Premiums in course of collection.....	12,271 89
Cash on hand and in bank.....	18,695 67
Interest accrued.....	4,664 30
Office furniture and fixtures, \$3,750.	
Total assets.....	227,031 86
II.—LIABILITIES.	
Losses unadjusted as claimed.....	15,000 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	23,365 00
Reclaimable on perpetual risks.....	21,258 91
Total liabilities.....	59,623 91
Surplus of assets as regards policy-holders.....	167,407 95
Impairment of capital.....	32,592 05
III.—INCOME.	
Net premiums received during the year.....	63,347 65
Interest, dividends and rents.....	12,675 93
Total income.....	76,023 58
IV.—EXPENDITURES.	
Losses paid during the year.....	49,684 13
Brokerage, commissions and agents.....	6,064 12
Salaries, taxes, office and other expenses.....	11,358 58
Total expenditures.....	67,106 83
V.—MISCELLANEOUS.	
Risks written during the year.....	5,329,013 00
Risks terminated during the year.....	4,626,352 00

AGENTS.

L. T. Boothby.....	Waterville	David T. Wright.....	Lewiston
A. G. Davis.....	Gardiner	J. E. Dow & J. S. Palmer.....	Portland
E. H. & G. W. Cochran.....	Rockland	Garey & Shaw.....	Biddeford
William P. Wadsworth.....	Bath	Thomas E. Wharf.....	Calais
Wiggin & Champlin.....	Bangor		

FIREMAN'S FUND INSURANCE COMPANY—SAN FRANCISCO.

Incorporated in 1863. Capital stock, \$300,000.

DAVID J. STAPLES, *President.*GEORGE D. DORWIN, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$113,304 03
State bonds.....	17,809 43
Mortgages of real estate.....	146,761 10
Secured by collaterals.....	15,500 06
Real estate.....	165,000 00
Premiums in course of collection.....	22,513 43
Cash on hand and in bank.....	41,490 36
Interest accrued	4,174 69
Bills receivable for marine premiums.....	10,000 95
Salvage, \$497.89—stamps, \$538.65.....	1,036 54
Due from agents and branch offices.....	76,802 97
Furniture	\$4,227 98
Suspense account.....	600 00
	<hr/> 4,827 98
Total assets	614,393 50
II.—LIABILITIES.	
Losses adjusted but not due.....	11,490 50
Losses unadjusted as claimed	40,920 64
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	178,608 53
Whole amount received on marine risks.....	13,206 21
Dividends due.....	225 50
Eastern bills payable for losses.....	78,750 06
Personal accounts, &c.....	1,599 35
Total liabilities.....	324,800 73
Surplus of assets as regards policy-holders.....	289,592 77
Impairment of capital.....	10,407 23
III.—INCOME.	
Net premiums received during the year on fire risks.....	410,949 90
Net premiums received during the year on marine risks.....	65,718 30
Interest, dividends and other earnings of assets.....	48,939 94
Received from tax on policies.....	609 73
Bills receivable for marine premiums \$10,000.95.....	
Total income.....	526,217 87
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	465,723 54
Losses paid during the year, marine.....	33,468 16
Taxes.....	6,737 31
Brokerage, commissions and agents.....	68,362 45
Salaries, office and other expenses.....	96,138 43
Total expenditures	670,429 89
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	35,527,443 00
" " " marine.....	3,690,441 00
Risks terminated during the year, fire.....	31,744,366 00
" " " marine.....	3,508,544 00
Risks outstanding at end of year, fire.....	25,138,894 00
" " " marine.....	665,405 00

AGENTS.

John E. Dow and J. S. Palmer...Portland | Herbert Fuller.....Bangor

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.....	\$69,575 00
Secured by collaterals.....	55,100 00
Premiums in course of collection.....	13,780 51
Cash on hand.....	46,424 67
Interest accrued.....	1,295 83
Office furniture, \$300.	
Total assets	186,176 01
II.—LIABILITIES.	
Losses unadjusted as claimed.....	16,300 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	65,548 16
Total liabilities.....	81,848 16
Surplus of assets as regards policy-holders	104,327 85
Surplus of assets as regards stockholders.....	4,327 85
III.—INCOME.	
Net premiums received during the year.....	115,365 74
Interest, dividends and other earnings of assets	10,625 88
Received from calls on capital, \$45,000.	
Total income	125,991 62
IV.—EXPENDITURES.	
Losses paid during the year.....	115,282 38
Taxes	2,834 41
Brokerage, commissions and agents	15,128 63
Salaries, office and other expenses.....	12,556 65
Total expenditures.....	145,802 07
V.—MISCELLANEOUS.	
Risks written during the year.....	8,372,553 00
Risks terminated during the year.....	7,686,705 00
Risks outstanding at end of year.....	7,858,672 00

AGENTS.

Cox & Field.....	Belfast	Rollins & Adams.....	Portland
Garey & Shaw	Biddeford	G. W. Swett	South Windham
D. Horace Holman.....	Lewiston		

FRANKLIN FIRE INSURANCE COMPANY—PHILADELPHIA, PENN.

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

ALFRED G. BAKER, *President*.THEODORE M. REGER, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$49,381 25
Other bonds and stocks	110,622 00
Mortgages of real estate	2,589,684 28
Secured by collaterals	128,750 00
Real estate	65,000 00
Premiums in course of collection	221,792 72
Cash on hand and in bank	151,108 42
Interest accrued	44,463 49
Deposit premium	2,869 00
Total assets	3,363,671 16
II.—LIABILITIES.	
Losses adjusted but not due	125,821 30
Losses unadjusted as claimed	239,600 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	873,131 17
Dividends unpaid	120 00
Reclaimable on perpetual risks	1,290,499 34
Due for borrowed money	96,879 00
Surveys, &c.	12,939 75
Total liabilities.	2,638,990 56
Surplus of assets as regards policy-holders	724,680 60
Surplus of assets as regards stockholders	324,680 60
III.—INCOME.	
Net premiums received during the year	1,546,436 91
Interest, dividends and other earnings of assets	202,468 87
Received from surveys	3,036 00
Total income	1,751,941 78
IV.—EXPENDITURES.	
Losses paid during the year	1,051,721 60
Dividends to stockholders	130,576 00
Taxes	41,503 69
Brokerage, commissions and agents	202,694 78
Salaries, office and other expenses	253,262 62
Deposit premiums returned, \$38,945.41.	
Total expenditures	1,679,758 69
V.—MISCELLANEOUS.	
Risks written during the year, fire	119,534,941 95
Risks terminated during the year, fire	125,787,726 94
Risks outstanding at end of year, fire	143,331,894 58

AGENTS.

Rollins & Adams	Portland	H. C. Parsons	Dexter
James B. Drake	Bath	Emery Sawyer	Searsport
Samuel D. Leavitt	Eastport	E. H. & G. W. Cochran	Rockland
J. W. Forsaith	Brunswick	Creamer & Stahl	Waldoborough
Thomas E. Wharf	Calais	J. H. Bradford	Houlton
William F. Garcelon	Lewiston	George G. Wight	Bridgton
Wiggin & Champlin	Bangor	Benjamin Davis & Co	Augusta
John H. Small	Biddeford	William J. Wheeler	South Paris
A. P. Davis	Gardner		

GERMAN FIRE INSURANCE COMPANY—ERIE, PENN.

Incorporated in 1867. Capital stock, \$200,000.

M. SCHLANDECKER, *President.*J. EICHENLAUB, JR., *Secretary.*

I.—ASSETS.	
City bonds.....	\$22,000 00
Mortgages of real estate.....	157,939 75
Secured by collaterals.....	17,780 00
Premiums in course of collection.....	36,670 40
Cash on hand and in savings bank.....	163,529 13
Interest accrued.....	11,263 18
Bills receivable for premiums.....	24 50
Interest on deposits.....	2,189 21
Office furniture and fixtures, \$2,500.	
Total assets.....	351,396 17
II —LIABILITIES.	
Losses adjusted but not due.....	33,750 00
Losses unadjusted as claimed.....	11,339 72
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received of fire risks.....	102,362 20
Commissions, &c., due.....	5,500 00
Total liabilities.....	152,951 92
Surplus of assets as regards policy-holders.....	198,444 25
Impairment of capital.....	1,555 75
III —INCOME.	
Net premiums received during the year.....	273,678 25
Interest, dividends and other earnings of assets.....	5,895 84
Total income.....	279,574 09
IV.—EXPENDITURES.	
Losses paid during the year.....	76,743 80
Dividends to stockholders.....	20,071 02
Taxes.....	5,490 56
Brokerage, commissions and agents.....	47,258 78
Salaries, office and other expenses.....	14,406 94
Total expenditures.....	163,971 10
V.—MISCELLANEOUS.	
Risks written during the year.....	15,350,200 00
Risks terminated during the year.....	6,550 216 00
Risks outstanding at end of year.....	11,684,502 00

A G E N T S .

J. E. Dow & J. S. Palmer.....	Portland	E. W. McFadden.....	Kendall's Mills
George K. Hatch.....	Pembroke	S. P. Johnson.....	Bangor
C. M. Plummer.....	Bath	David T. Wright.....	Lewiston
Charles C. Burrell.....	Ellsworth	John G. Lovejoy.....	Rockland
Willis Mason.....	Saco	Chandler Tuttle.....	Skowhegan
R. B. Clark.....	Eastport	Moses W. Farr.....	Augusta
Garay & Shaw.....	Biddeford	L. T. Boothby.....	Waterville
Thomas E. Wharf.....	Calais	Josiah Maxcy.....	Gardiner

GERMANIA FIRE INSURANCE COMPANY—NEW YORK.

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

REED GARRIGUE, *President*.HUGO SCHUMANN, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$451,500 00
Other bonds and stocks	23,600 00
Mortgages of real estate	494,900 00
Secured by collaterals	12,250 00
Real estate	49,365 95
Premiums in course of collection	86,721 63
Cash on hand	167,133 54
Interest accrued	9,061 25
Bills receivable for marine risks	4,353 11
Salvage	3,000 00
Rents	800 00
Office furniture, &c., \$10,691.98.	
Total assets	1,302,685 48
II.—LIABILITIES.	
Losses adjusted but not due	118,980 91
Losses unadjusted as claimed	160,460 71
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	449,400 61
Commissions, &c., due	10,276 21
Total liabilities	739,124 44
Surplus of assets as regards policy-holders	563,561 04
Surplus of assets as regards stockholders	63,561 04
III.—INCOME.	
Net premiums received during the year on fire risks	837,267 39
Net premiums received during the year on marine risks	1,151 59
Interest, dividends and other earnings of assets	82,975 93
Received from calls on capital, \$250,000.	
Total income	921,394 91
IV.—EXPENDITURES.	
Losses paid during the year, fire	543,061 14
Losses paid during the year, marine	3,638 62
Dividends to stockholders	50,000 00
Taxes	19,017 52
Brokerage, commissions and agents	123,212 04
Salaries, office and other expenses	172,396 51
Total expenditures	911,325 83
V.—MISCELLANEOUS.	
Risks written during the year, fire	94,113,546 00
“ “ “ marine	117,980 00
Risks terminated during the year, fire	84,252,521 00
“ “ “ marine	135,146 00
Risks outstanding at end of year, fire	101,189,767 00

A GENTS.

Dow, Coffin & Libby.....Portland | Daniel M. Howard.....Bangor

GIRARD FIRE AND MARINE INSURANCE COMPANY—PHILADELPHIA.

Incorporated in 1853. Capital stock, \$300,000.

THOMAS CRAVEN, *President.*JAMES B. ALVORD, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$81,094 00
Other bonds and stocks	134,247 95
Mortgages of real estate	124,850 00
Secured by collaterals	9,150 00
Real estate	183,000 00
Premiums in course of collection	54,329 72
Cash on hand and in bank	50,074 76
Interest accrued	2,495 28
Loaned on personal security	1,521 00
Franchise, &c. of Quaker City Bank	7,500 00
Rents	558 58
Amount deposited for perpetual insurance of company's building	1,500 00
Office furniture, \$3,000.	
Total assets	650,321 29
II.—LIABILITIES.	
Losses unadjusted as claimed	9,900 00
Amount required to reinsure outstanding risk, viz: 50 per cent. of premiums received on fire risks	197,874 04
Salaries, &c., accrued	800 00
Taxes, &c., accrued	470 56
Commissions, &c.	9,609 57
Return premiums	405 63
Total liabilities	219,059 80
Surplus of assets as regards policy-holders	431,261 49
Surplus of assets as regards stockholders	131,261 49
III.—INCOME.	
Net premiums received during the year	364,596 00
Interest, dividends and other earnings of assets	28,716 23
Received deposit premiums, \$5,663.32.	
Total income	393,312 23
IV.—EXPENDITURES.	
Losses paid during the year	154,106 28
Dividends to stockholders	30,000 00
Taxes	14,874 96
Brokerage, commissions and agents	50,259 46
Salaries, office and other expenses	57,072 84
Deposit premiums returned, \$2,725.20.	
Total expenditures	306,313 54
V.—MISCELLANEOUS.	
Risks written during the year	29,556,122 00
Risks terminated during the year	17,710,543 00
Risks outstanding at end of year	34,958,714 00

AGENTS.

B. Barnes, Jr. Portland | Herbert Fuller Bangor

GLOUCESTER FIRE INSURANCE COMPANY—GLOUCESTER.

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

JOSIAH O. FRIEND, *President*.JAMES DAVIS, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$10,975 00
Other bonds and stocks	65,304 00
Mortgages of real estate	17,725 00
Secured by collaterals	396 40
Interest accrued	561 05
Premiums in course of collection	10,928 56
Cash on hand and in bank	5,555 22
Salvage	97 37
Bills receivable for marine risks	3,790 00
Total assets	115,332 60
II.—LIABILITIES.	
Losses unadjusted as claimed	9,600 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	15,569 57
whole amount received on marine risks	3,154 80
Dividends unpaid	797 00
Salaries due. &c.	866 63
Total liabilities	29,988 00
Surplus of assets as regards policy-holders	85,344 60
Impairment of capital	14,655 40
III.—INCOME.	
Gross premiums received during the year on fire risks	18,711 38
Gross premiums received during the year on marine risks	8,959 49
Interest, dividends and other earnings of assets	6,387 22
Received from commission	8 47
Notes for premiums, \$3,552.	
Total income	34,066 56
IV.—EXPENDITURES.	
Losses paid during the year, fire	31,977 94
Losses paid during the year, marine	653 66
Dividends to stockholders	5,940 00
Taxes	1,305 25
Brokerage, commissions and agents	2,313 59
Salaries, office and other expenses	2,971 91
Total expenditures	45,162 35
V.—MISCELLANEOUS.	
Risks written during the year, fire	2,174,390 33
" " " marine	309,410 91
Risks terminated during the year, fire	864,850 00
" " " marine	283,945 91
Risks outstanding at end of year, fire	2,070,360 33
" " " marine	59,665 00

AGENTS.

J. M. Heath.....Portland | Garey & Shaw.....Biddeford

HANOVER FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1852. Capital stock, \$250,000.

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

I.—ASSETS.	
U. S. bonds.....	\$453,887 50
Other bonds and stocks	60,226 75
Mortgages of real estate.....	147,700 00
Secured by collaterals.....	34,500 00
Real estate.....	2,725 95
Premiums in course of collection.....	97,976 28
Cash on hand and in bank.....	59,141 99
Interest accrued.....	9,578 42
Bills receivable for marine risks.....	4,353 11
Salvage.....	100 00
Rents.....	404 15
Due from underwriter's agency.....	4,946 25
Office furniture \$11,000.	
Total assets	875,540 40
II.—LIABILITIES.	
Losses adjusted but not due.....	39,747 27
Losses unadjusted as claimed.....	126,629 97
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	455,989 67
Total liabilities.....	622,366 91
Surplus of assets as regards policy-holders.....	253,173 49
Surplus of assets as regards stockholders.....	3,173 49
III.—INCOME.	
Net premiums received during the year, on fire risks	801,090 77
Net premiums received during the year on marine risks.....	1,151 59
Interest, dividends and other earnings of assets.....	48,861 56
Total income.....	851,103 92
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	514,101 55
Losses paid during the year, marine.....	3,639 26
Dividends to stockholders.....	40,000 00
Taxes.....	20,196 10
Brokerage, commissions and agents.....	117,609 78
Salaries, office and other expenses.....	144,092 18
Total expenditures.....	839,638 87
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	100,009,218 32
“ “ “ marine.....	117,980 00
Risks terminated during the year, fire.....	87,448,493 50
“ “ “ marine.....	135,146 00
Risks outstanding at end of year, fire.....	83,470,677 10

AGENTS.

W. F. Hallett.....	Augusta	John Safford.....	Monmouth
Miles S. Staples.....	Belfast	Loring & Thurston.....	Portland
Chadwick & Hammatt.....	Bangor	E. H. & G. W. Cochran.....	Rockland
James B. Drake.....	Bath	J. W. Spaulding.....	Richmond
Charles C. Burrell.....	Ellsworth	Chandler Tuttle.....	Skowhegan
Augustus Bailey.....	Gardiner	Thayer & Marston.....	Waterville
Wm. F. Garcelon.....	Lewiston		

HARTFORD FIRE INSURANCE COMPANY—HARTFORD.

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

GEORGE L. CHASE, *President*.J. D. BROWNE, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$71,906 00
Other bonds and stocks	902,825 21
Mortgages of real estate	457,250 00
Interest accrued	42,139 38
Real estate	448,175 60
Premiums in course of collection	156,856 20
Cash on hand and in bank	92,387 68
Rents due	2,735 83
For reinsurance	2,250 00
State tax due from non-resident stockholders	12,790 35
Drawbacks due on claims already paid	12,263 16
Bills receivable	2,817 13
Total assets	2,204,396 54
II.—LIABILITIES.	
Losses unadjusted as claimed	313,103 25
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	920,175 15
For borrowed money	115,900 00
Total liabilities	1,348,278 40
Surplus of assets as regards policy-holders	856,118 14
Impairment of capital	143,881 86
III.—INCOME.	
Net premiums received during the year	2,138,306 61
Interest, dividends and other earnings of assets	90,928 31
Total income	2,229,234 92
IV.—EXPENDITURES.	
Losses paid during the year	2,233,551 94
Taxes	45,692 46
Brokerage, commissions and agents	311,379 11
Salaries, office and other expenses	249,182 29
Total expenditures	2,839,805 80
V.—MISCELLANEOUS.	
Risks written during the year	150,888,916 00
Risks terminated during the year	143,058,166 00
Risks outstanding at end of year	157,830,750 00

AGENTS.

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

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	\$63,800 00
Mortgages of real estate.....	166,750 00
Interest accrued.....	5,242 68
Premiums in course of collection.....	48,706 34
Cash on hand and in bank.....	1,356 10
Office furniture, \$2,500.	
Total assets	285,855 12
II.—LIABILITIES.	
Losses adjusted but not due	11,223 90
Losses unadjusted as claimed.....	82,060 12
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	96,114 61
Salaries, &c., accrued.....	1,000 00
Commissions, &c., accrued.....	2,084 18
Return premiums.....	130 13
Total liabilities.....	192,612 94
Surplus of assets as regards policy-holders.....	93,242 18
Impairment of capital.....	106,757 82
III.—INCOME.	
Net premiums received during the year.....	200,179 83
Interest, dividends and other earnings of assets.....	12,333 68
Profit on bonds and mortgage purchased.....	6,082 58
Total income	218,596 09
IV.—EXPENDITURES.	
Losses paid during the year.....	177,181 44
Dividends to stockholders.....	20,050 00
Taxes	5,954 21
Brokerage, commissions and agents	31,116 17
Salaries, office and other expenses.....	38,468 50
Total expenditures.....	272,770 32
V.—MISCELLANEOUS.	
Risks written during the year.....	23,593,286 07
Risks terminated during the year.....	16,042,585 83
Risks outstanding at end of year.....	17,491,537 21

An assessment of \$100,000 to repair capital was all paid in on February 20, 1873, leaving an impairment of \$6,757.82 only.

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.	
Bonds and stocks.....	\$146,590 00
Mortgages of real estate.....	9,298 41
Secured by collaterals.....	1,500 00
Real estate.....	55,000 00
Premiums in course of collection.....	1,353 25
Cash on hand.....	13,384 43
Interest accrued.....	1,549 96
Note receivable.....	5,374 84
Rents due and accrued.....	128 75
Office furniture, \$1,000.	
Total assets.....	234,179 64
II.—LIABILITIES.	
Losses adjusted but not due.....	21,564 51
Losses unadjusted as claimed.....	48,940 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	165,623 58
Dividends unclaimed.....	898 60
For borrowed money.....	10,000 00
Taxes, commissions and return premiums.....	840 01
Total liabilities.....	247,866 70
Impairment.....	13,687 06
III.—INCOME.	
Net premiums received during the year.....	127,700 46
Interest and dividends.....	19,119 06
Received from rents, &c.....	3,018 76
Total income.....	149,838 28
IV.—EXPENDITURES.	
Losses paid during the year.....	174,755 12
Dividends to policy-holders.....	24,901 72
Taxes.....	2,833 58
Brokerage and commissions.....	19,829 83
Salaries, office and other expenses.....	9,892 11
Interest on borrowed money.....	180 83
Total expenditures.....	232,393 19
V.—MISCELLANEOUS.	
Risks written during the year.....	9,440,640 25
Risks terminated during the year.....	7,014,676 96
Risks outstanding at end of year.....	22,310,849 99

Since the foregoing statement, the company has acquired a guarantee capital under the recent act of the Legislature to the amount of \$100,000, which has been paid in and invested, so that on March 1st the company had assets, \$310,622.68, and liabilities, \$220,618.02, leaving a surplus of \$90,004.66.

AGENTS.

Ambrose H. Abbot.....	South China	A. F. Drinkwater.....	Ellsworth
Henry Butler.....	Hampden	J. W. Forsaith.....	Brunswick
Cox & Field.....	Belfast	Jno. M. Goodwin.....	Biddeford
Charles Cary.....	East Machias	Partmore Houghton.....	Eastport
Enoch Cousens.....	Kennebunkport	H. R. Haskell.....	Deer Isle

HOLYOKE MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

AGENTS.

Leonard A. Ingalls.....	Denmark	Joseph Wood.....	Wiscasset
Dominicus Jordan.....	Saco	Thomas E. Wharf.....	Calais
S. P. Johnson.....	Bangor	Joseph H. Webster.....	Portland
Asa Low.....	Springvale	Charles F. Dunlap.....	Lewiston
Nathaniel T. Talbot.....	Rockport		

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.....	\$1,695,745 00
Other bonds and stocks.....	30,220 00
Mortgages of real estate.....	1,910,765 00
Secured by collaterals.....	94,123 49
Interest accrued.....	52,735 33
Premiums in course of collection.....	290,484 48
Cash on hand and in bank.....	204,233 61
Salvage.....	35,201 64
Bills receivable for marine risks, &c.....	17,126 83
Advanced and secured accounts.....	28,723 40
Reinsurance.....	37,500 00
Lease.....	30,000 00
Office furniture, &c., \$20,000.	
Total assets.....	4,426,858 78
II.—LIABILITIES.	
Losses unadjusted as claimed.....	587,939 19
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	1,686,244 00
Dividends unpaid.....	2,975 00
Total liabilities.....	2,277,158 19
Surplus of assets as regards policy-holders.....	2,149,700 59
Impairment of capital.....	350,299 41
III.—INCOME.	
Net premiums received during the year.....	3,142,306 33
Interest, dividends and other earnings of assets.....	259,388 11
Bills and notes received for premiums unpaid, \$3,628.66.	
Total income.....	3,401,694 44
IV.—EXPENDITURES.	
Losses paid during the year.....	2,582,731 88
Dividends to stockholders.....	122,435 00
Taxes.....	66,207 22
Brokerage, commissions and agents.....	478,844 91
Salaries, office and other expenses.....	404,546 96
Total expenditures.....	3,654,765 97
V.—MISCELLANEOUS.	
Risks written during the year.....	346,036,172 00
Risks terminated during the year.....	299,174,423 00
Risks outstanding at end of year.....	340,149,668 00

HOME INSURANCE COMPANY—(CONCLUDED.)

AGENTS.

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

HOWARD INSURANCE COMPANY—NEW YORK.

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

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

I.—ASSETS.

U. S. bonds	\$210,600 00
Other bonds and stocks	163,208 00
Mortgages of real estate	63,900 00
Secured by collaterals	1,000 00
Real estate	125,000 00
Premiums in course of collection	16,887 87
Cash on hand and in bank	16,440 98
Interest accrued	4,810 40
Salvage	1,250 00
Rents	866 67
Office furniture, \$5,000.	

Total assets..... 603,963 92

II.—LIABILITIES.

Losses unadjusted as claimed	5,633 06
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	100,229 29
Due to agents	56 63

Total liabilities..... 105,918 98

Surplus of assets as regards policy-holders	498,044 94
Impairment	1,955 06

III.—INCOME.

Net premiums received during the year on fire risks	231,816 38
Net premiums received during the year on marine risks	1,136 00
Interest, dividends and other earnings of assets	33,302 15

Total income..... 266,254 53

FIRE MARINE COMPANIES.

65

HOWARD INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses paid during the year.....	\$263,856 59
Taxes	11,394 72
Brokerage, commissions and agents.....	25,636 21
Salaries, interest, office and other expenses.....	40,935 73
Total expenditures.....	341,823 25
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	33,932,469 00
“ “ “ marine.....	23,200 00
Risks terminated during the year, fire.....	30,715,055 00
“ “ “ marine.....	33,200 00
Risks outstanding during the year, fire.....	27,585,649 00
“ “ “ marine.....	10,000 00

AGENT—Winthrop G. Ray, Portland.

U. S. BRANCH OF IMPERIAL FIRE INSURANCE COMPANY—LONDON.

Incorporated in 1863. Capital stock, £700,000.

E. M. ARCHIBALD, *Chairman.* E. W. CROWELL, *Resident Manager, New York.*

I.—ASSETS IN U. S.	
U. S. bonds.....	\$957,917 50
State bonds	91,820 00
Secured by collaterals.....	100,000 00
Premiums in course of collection.....	182,890 37
Cash on hand.....	15,105 50
Bills receivable.....	774 07
Total assets.....	1,348,507 44
II.—LIABILITIES.	
Losses unadjusted as claimed.....	358,532 02
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received.....	682,448 87
Salaries, &c., accrued.....	1,666 67
Commissions, &c., accrued.....	27,433 54
Total liabilities.....	1,070,081 10
Surplus of assets as regards policy-holders.....	278,426 34
III.—INCOME.	
Net premiums received during the year.....	1,422,153 52
Interest, dividends and other earnings of assets.....	1,921 26
Received from home office, \$526,583 97.	
Total income.....	1,424,074 78
IV.—EXPENDITURES.	
Losses paid during the year.....	1,267,658 55
Taxes	34,513 82
Brokerage, commissions and agents.....	209,950 21
Salaries, office and other expenses.....	242,063 38
Total expenditures.....	1,754,185 96

U. S. BRANCH OF IMPERIAL FIRE INSURANCE COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.	
Risks written during the year.....	\$174,758,323 03
Risks terminated during the year.....	122,671,318 34
Risks outstanding at end of year.....	116,720,112 17

AGENTS.

C. M. Plummer.....	Bath	Barker A. Neal.....	Gardiner
D. M. Howard.....	Bangor	Loring & Thurston.....	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.....	\$340,500 00
Other bonds and stocks.....	947,938 00
Mortgages of real estate.....	878,250 00
Secured by collaterals.....	53,695 23
Real estate.....	35,000 00
Premiums in course of collection.....	196,660 13
Cash on hand.....	177,115 19
Due from agents in course of transmission.....	154,677 11
Bills receivable for marine risks.....	458,035 07
Premium on gold and balances due the company.....	24,498 01
Interest accrued.....	10,370 17
Total assets.....	3,276,738 91
II.—LIABILITIES.	
Losses unadjusted as claimed.....	784,967 91
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	906,048 26
50 per cent. of premiums received on inland risks.....	439,614 69
Reclaimable for perpetual risks.....	312,878 94
Dividends due.....	2,500 00
Total liabilities.....	2,446,009 80
Surplus of assets as regards policy-holders.....	830,729 11
Surplus of assets as regards stockholders.....	330,729 11
III.—INCOME.	
Net premiums received during the year on fire risks.....	1,821,819 24
Net premiums received during the year on marine risks.....	1,179,949 70
Interest, dividends and other earnings of assets.....	161,404 11
Received on deposit for perpetual risks, \$53,415.08.	
Bills receivable for marine premiums unpaid, \$458,035.07.	
Total income.....	3,163,173 05
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	1,982,226 67
Losses paid during the year, marine.....	986,402 29
Dividends to stockholders.....	97,500 00
Taxes.....	74,731 12
Brokerage, commissions and agents.....	393,294 58
Salaries, office and other expenses.....	194,948 49
Perpetual premiums returned, \$5,593.65.	
Total expenditures.....	3,729,103 15

INSURANCE COMPANY OF NORTH AMERICA—(CONCLUDED.)

V.—MISCELLANEOUS.	
Risks written during the year, fire.....	\$165,565,580 00
“ “ “ marine.....	129,375,284 00
Risks terminated during the year, fire.....	139,696,208 00
“ “ “ marine.....	133,346,895 00
Risks outstanding at end of year, fire.....	166,054,173 00
“ “ “ marine.....	16,629,729 00

A G E N T S.

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

AMERICAN BRANCH OF LIVERPOOL AND LONDON AND GLOBE INSURANCE
COMPANY—LIVERPOOL, ENG.

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

ALFRED PELL, *Resident Manager.*

ARTHUR PELL, *Assistant Secretary.*

In city of New York.

I.—ASSETS.	
U. S. bonds	\$1,487,930 00
State bonds	32,500 00
Mortgages of real estate.....	1,065,400 00
Secured by collaterals.....	600 00
Real estate.....	447,916 78
Premiums in course of collection.....	343,803 55
Cash on hand.....	756,399 47
Interest accrued.....	25,304 04
Rents.....	5,436 23
Bills receivable, fully secured.....	30,482 33
Total assets	4,195,772 40
II.—LIABILITIES.	
Losses unadjusted as claimed	814,456 81
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	1,656,727 66
whole amount reclaimable on perpetual risks.....	296,044 91
Reinsurance fund in life insurance.....	106,470 72
Total liabilities.....	2,873,700 10
Surplus of assets as regards policy-holders	1,322,072 30
III.—INCOME.	
Net premiums received during the year.....	3,501,246 41
Interest, dividends and other earnings of assets.....	188,291 33
Exchange	20,481 32
Life premiums	23,081 56
Received from home office, \$1,088,631.54.	
Received for perpetual risks deposit, \$42,743.42.	
Total income	3,733,100 62

LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses paid during the year	\$3,631,538 84
Taxes.....	57,907 03
Salaries, agents and other expenses.....	784,041 44
Life expenditures and annuities.....	11,511 55
Total expenditures.....	4,484,998 86
V.—MISCELLANEOUS.	
Risks written during the year.....	429,538,988 00
Risks terminated during the year.....	404,096,874 00
Risks outstanding at end of year	278,869,431 00

The company has on deposit in the United States, for the security of policy-holders, the following sums, viz: In New York, \$310,000; Massachusetts, \$200,000; Ohio, \$100,000; Nevada, \$50,000; Oregon, \$50,000; Tennessee, \$20,000; South Carolina, \$20,000; Alabama, \$10,000; Mississippi, \$20,000; Virginia, \$45,000.

AGENTS.

Charles C. Burrill.....	Ellsworth	Chandler Tuttle.....	Skowhegan
Deming & Sons.....	Calais	John H. Shapleigh.....	West Lebanon
R. Fenderson.....	Farmington	G. & G. L. Taber.....	Vassalborough
Heath & Drew.....	Portland	D. M. Howard.....	Bangor
D. Horace Holman.....	Lewiston	E. B. Gardiner.....	Bucksport
Hall & Stoutenburgh.....	Richmond	Cox & Field.....	Belfast
E. W. McFadden.....	Kendall's Mills	E. H. & G. W. Cochran.....	Rockland
Pierce & Donnell.....	Houlton	David Cargill.....	Augusta
Thomas H. B. Pierce.....	Dexter	C. C. Humphreys.....	Brunswick
George A. Peabody.....	Eastport	L. T. Boothby.....	Waterville

MANHATTAN FIRE INSURANCE COMPANY—NEW YORK.

Incorporated in 1872. Capital stock, \$250,000.

ANDREW J. SMITH, *President.*

JOHN C. BEDELL, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$197,760 00
Other bonds and stocks	44,900 00
Mortgages of real estate.....	105,063 00
Secured by collaterals.....	20,835 56
Interest accrued	5,000 00
Premiums in course of collection	52,479 80
Cash on hand and in bank.....	67,730 83
Total assets	493,769 19
II.—LIABILITIES.	
Losses adjusted but not due	45,000 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	148,475 00
Total liabilities.	193,475 00
Surplus of assets as regards policy-holders.....	300,294 19
Surplus of assets as regards stockholders.....	50,294 19

MANHATTAN FIRE INSURANCE COMPANY—(CONCLUDED.)

III.—INCOME.	
Net premiums received during the year, fire risks.....	\$345,645 68
Net premiums received during the year on marine risks	6,000 00
Interest, dividends and other earnings of assets.....	10,991 62
Total income.....	362,636 30
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	94,266 96
Brokerage, commissions and agents.....	53,114 31
Salaries, office and other expenses.....	35,292 71
Total expenditures.....	182,673 98
V.—MISCELLANEOUS.	
Risks written during the year, fire.. ..	32,384,808 27
“ “ “ marine	527,580 00
Risks terminated during the year, fire.....	9,823,126 60
“ “ “ marine	527,580 00
Risks outstanding at end of year, fire.....	22,887,199 17

AGENTS.

D. M. Howard	Bangor	D. T. Wright.....	Lewiston
Dow, Coffin & Libby.....	Portland		

MERCHANTS' INSURANCE COMPANY—PROVIDENCE.

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

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

I.—ASSETS.	
U. S. bonds	\$81,562 50
Other bonds and stocks	270,587 00
Interest accrued	5,471 48
Premiums in course of collection.....	10,444 27
Cash on hand and in bank and trust company.....	71,969 22
Total assets.....	440,034 47
II.—LIABILITIES.	
Losses adjusted but not due	114,449 00
Losses unadjusted as claimed.....	92,281 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	86,579 11
Whole amount received on marine risks.....	27 50
Total liabilities.....	293,336 61
Surplus of assets as regards policy-holders.....	146,697 86
Impairment of capital.....	53,302 14
III.—INCOME.	
Net premiums received during the year on fire risks.....	170,862 16
Net premiums received during the year on marine risks.....	8,172 60
Interest, dividends and other earnings of assets.....	25,160 06
Bills and notes received for assessments unpaid, \$21,225.	
Total income.....	204,194 82

MERCHANTS' INSURANCE COMPANY—(CONCLUDED.)

VI.—EXPENDITURES.	
Losses paid during the year, fire.....	\$145,106 71
Losses paid during the year, marine.....	1,531 33
Dividends to stockholders.....	20,000 00
Taxes.....	6,950 84
Brokerage, commissions and agents.....	27,276 70
Salaries, office and other expenses.....	11,669 44
Total expenditures.....	212,535 02
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	15,787,281 00
“ “ “ marine.....	1,833,210 00
Risks terminated during the year, fire.....	16,748,253 00
“ “ “ marine.....	1,860,411 00
Risks outstanding at end of year, fire.....	12,654,227 00
“ “ “ marine.....	9,650 00

An assessment of \$100,000 was laid by the company previous to December 31, 1872, in order to repair its capital, but was only partially collected. Since the above statement a supplemental one was rendered on March 1, 1873, showing at that date assets to the amount of \$344,020.18, and liabilities amounting to \$150,529.57—a surplus as to policy-holders of \$193,490.61, besides \$7,454.25 due on assessment. Inclusive of the latter sum a surplus of assets as to stockholders remains of \$944.86 and of \$200,944.86 as to policy-holders.

A GENTS.

M. T. Stickney.....	Bangor	William M. Chamberlain.....	Lewiston
F. & E. Reed.....	Bath	A. H. Eaton.....	Norridgewock
J. M. Goodwin.....	Biddeford	C. W. Boynton.....	Detroit
Loring & Thurston.....	Portland	Edwin P. Hill.....	Bucksport
C. C. Humphreys.....	Brunswick	Frederick Atwood.....	Wint' rport
David Cargill.....	Augusta	Frank J. Watts.....	Norridgewock
Mitchell & Gilman.....	West Waterville	Wiggin & Champlin.....	Bangor
B. A. Neal.....	Gardiner		

MERCHANTS' MUTUAL INSURANCE COMPANY—NEWARK, N. J.

Incorporated in 1858. Capital stock, \$200,000.

SILAS MERCHANT, *President.*HENRY POWLES, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$12,540 00
Mortgages of real estate.....	275,705 00
Secured by collaterals, &c.....	81,575 00
Real estate, less mortgage incumbrance (\$10,000).....	86,500 00
Premiums in course of collection.....	31,076 42
Cash on hand.....	31,483 06
Bills receivable.....	500 00
Rents due.....	887 50
Scrip purchased.....	10,844 40
Interest accrued.....	7,105 84
Office furniture, \$2,699.60.	
Total assets.....	538,217 22
II.—LIABILITIES.	
Losses unadjusted as claimed.....	10,214 16
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	120,862 74
whole amount reclaimable on perpetual policies.....	570 00
Due for scrip.....	3,311 00
Interest due.....	7,946 54
Dividends due.....	240 00
Commissions, &c., due.....	4,984 01
Interest accrued on mortgage on company's property.....	233 33
Total liabilities.....	148,361 78
Surplus of assets as regards policy-holders.....	389,845 44
Surplus of assets as regards stockholders.....	189,845 44
III.—INCOME.	
Net premiums received during the year.....	214,662 02
Interest, dividends and other earnings of assets.....	26,690 40
Deposit premiums on perpetual risks, \$95.	
Total income.....	241,352 42
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	65,478 13
Scrip or certificates redeemed in cash.....	8,767 00
Dividends to stockholders and interest to scrip-holders.....	20,567 25
Taxes.....	2,081 40
Brokerage, commissions and agents.....	30,594 28
Salaries, office and other expenses.....	28,147 83
Total expenditures.....	155,635 89
V.—MISCELLANEOUS.	
Risks written during the year.....	24,791,681 00
Risks terminated during the year.....	17,802,277 00
Risks outstanding at end of year.....	22,924,126 00

AGENT.—B. Barnes, Jr., Portland.

MERIDEN FIRE INSURANCE COMPANY—MERIDEN, CONN.

Incorporated in 1868. Capital stock, \$200,000.

JEDEDIAH WILCOX, *President.*E. B. COWLES, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$5,729 00
Other bonds and stocks.....	55,280 00
Mortgages of real estate.....	10,400 00
Secured by collaterals.....	124,730 00
Interest accrued.....	6,816 05
Premiums in course of collection.....	5,649 24
Cash on hand.....	42,730 09
Due from non-resident stockholders.....	305 00
Office furniture \$1,497.61.	
Total assets.....	251,639 38
II.—LIABILITIES.	
Losses adjusted, but not due.....	13,906 61
Losses unadjusted as claimed.....	7,825 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	40,506 93
Salaries, rent, &c.....	600 00
Commissions and brokerage.....	633 21
Total liabilities.....	63,471 77
Surplus of assets as regards policy-holders.....	188,167 61
Impairment of capital.....	11,832 39
III.—INCOME.	
Net premiums received during the year.....	80,934 49
Interest, dividends and other earnings of assets.....	4,224 70
Received from calls on capital, \$200,000.	
Total income.....	85,159 19.
IV.—EXPENDITURES.	
Losses paid during the year.....	20,176 64
Taxes.....	2,536 49
Brokerage and commissions.....	12,483 37
Salaries, agents, office and other expenses.....	9,674 91
Total expenditures.....	44,871 41
V.—MISCELLANEOUS.	
Risks written during the year.....	6,322,350 00
Risks terminated during the year.....	402,438 00
Risks outstanding at end of year.....	5,816,262 00

AGENTS.

Samuel P. Johnson Bangor | John W. Munger..... Portland

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

Incorporated in 1859. Capital stock, \$250,000.

HENRY HARRIS, *President.*IRA A. FOSTER, *Secretary.*

I.—ASSETS.	
Bank stocks.....	\$229,993 50
Mortgages of real estate.....	120,784 79
Premiums in course of collection.....	68,878 01
Cash on hand and in bank.....	58,496 01
Interest accrued.....	2,649 03
Bills receivable for marine risks.....	36,751 32
Salvage.....	6,500 00
Reinsurance.....	7,012 55
Office furniture, \$2,500.	
Total assets.....	531,065 21
II.—LIABILITIES.	
Losses adjusted but not due.....	21,050 87
Losses unadjusted as claimed.....	100,859 04
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	134,530 97
Salaries, &c., accrued.....	2,620 85
Taxes.....	2,060 32
Commissions, &c., accrued.....	10,331 70
Total liabilities.....	271,453 75
Surplus of assets as regards policy-holders.....	259,611 46
Surplus of assets as regards stockholders.....	9,611 46
III.—INCOME.	
Net premiums received during the year on fire risks.....	257,795 90
Net premiums received during the year on marine risks.....	111,396 15
Interest, dividends and other earnings of assets.....	57,834 04
Bills and notes for marine risks unpaid, \$26,793.75.	
Total income.....	427,026 09
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	365,058 40
Losses paid during the year, marine.....	163,407 85
Taxes.....	8,611 22
Brokerage, commissions and agents.....	45,495 26
Salaries, office and other expenses.....	25,559 60
Total expenditures.....	608,132 33
V —MISCELLANEOUS.	
Risks written during the year, fire.....	21,504,653 00
“ “ “ marine.....	5,497,357 00
Risks terminated during the year, fire.....	22,211,671 00
“ “ “ marine.....	6,380,330 00
Risks outstanding at end of year, fire.....	20,603,241 00

A GENTS.

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

NATIONAL FIRE INSURANCE COMPANY—HARTFORD, CONN.

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

MARK HOWARD, *President*.JAMES NICHOLS, *Secretary*.

I.—ASSETS.	
Bonds and stocks.....	\$340,721 00
Mortgages of real estate.....	135,000 00
Secured by collaterals.....	53,890 00
Interest accrued.....	8,213 48
Cash on hand.....	169,341 60
Due from agents.....	35,000 00
Total assets.....	742,166 08
II.—LIABILITIES.	
Losses adjusted but not due.....	27,539 67
Losses unadjusted as claimed.....	42,044 96
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	163,101 67
Total liabilities.....	232,686 30
Surplus of assets as regards policy-holders.....	509,479 78
Surplus of assets as regards stockholders.....	9,479 78
III.—INCOME.	
Net premiums received during the year.....	332,298 51
Interest, dividends and other earnings of assets.....	34,596 23
From stockholders to restore capital, \$150,000.	
Total income.....	366,894 74
IV.—EXPENDITURES.	
Losses paid during the year.....	174,509 34
Dividends to stockholders.....	20,000 00
Taxes.....	2,593 68
Brokerage and commissions	49,518 45
Salaries, agents, office and other expenses.....	52,298 41
Interest.....	1,370 76
Total expenditures.....	300,290 64
V.—MISCELLANEOUS.	
Risks written during the year.....	28,256,279 00
Risks terminated during the year.....	5,688,095 00
Risks outstanding at end of year.....	24,127,945 00

AGENTS.

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

NATIONAL FIRE INSURANCE COMPANY—NEW YORK.

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

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

I.—ASSETS.	
New York produce exchange stock.....	\$200 00
Mortgages of real estate.....	190,450 00
Secured by collaterals.....	43,385 00
Real estate.....	2,000 00
Premiums in course of collection.....	5,156 72
Cash on hand, in bank and trust companies.....	123,781 48
Due from agents.....	7,500 00
Interest accrued.....	3,236 93
Accrued on open policies.....	250 00
Total assets.....	375,960 13
II.—LIABILITIES.	
Losses unadjusted as claimed.....	90,306 53
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	70,450 00
Salaries, &c., accrued.....	666 66
Total liabilities.....	161,423 19
Surplus of assets as regards policy-holders.....	214,536 94
Surplus of assets as regards stockholders.....	14,536 94
III.—INCOME.	
Net premiums received during the year.....	159,733 98
Interest, dividends and other earnings of assets.....	19,732 77
Received for calls on capital, \$80,000.	
Total income.....	179,466 75
IV.—EXPENDITURES.	
Losses paid during the year.....	105,674 85
Dividends to stockholders.....	10,000 00
Taxes.....	7,491 03
Brokerage, commissions and agents.....	18,651 51
Salaries, office and other expenses.....	39,494 17
Total expenditures.....	181,311 56
V.—MISCELLANEOUS.	
Risks written during the year.....	27,039,434 00
Risks terminated during the year.....	25,598,948 00
Risks outstanding at end of year.....	23,572,143 00

AGENT.—Winthrop G. Ray, Portland.

NEWPORT FIRE AND MARINE INSURANCE COMPANY—NEWPORT, R. I.

Incorporated in 1871. Capital stock, \$200,000.

J. H. DeWOLF, *President*.RESOLVED WATERMAN, *Secretary*.

I.—ASSETS.	
Bonds and stocks	\$193,800 00
Secured by collaterals.....	27,500 00
Premiums in course of collection.....	33,524 15
Cash on hand and in bank.....	96,687 55
Interest accrued	1,496 99
Bills receivable for marine risks.....	13,159 87
Salvage.....	2,000 00
Reinsurance	811 26
Total assets.....	368,979 82
II.—LIABILITIES.	
Losses adjusted but not due.....	66,800 00
Losses unadjusted as claimed.....	40,534 33
Amount required to reinsure outstanding risks, viz:	
50 per cent of premiums received on fire risks.....	35,876 69
whole amount received on marine risks.....	26,091 25
Dividends due.....	369 00
Salaries, &c., due.....	451 87
Due for reinsurance	3,449 71
Total liabilities.....	173,572 85
Surplus of assets as regards policy-holders.....	195,406 97
Impairment of capital.....	4,593 03
III.—INCOME.	
Net premiums received during the year on fire risks.....	73,679 78
Net premiums received during the year on marine risks.....	68,669 72
Interest, dividends and other earnings of assets.....	4,308 61
Calls on capital, \$52,500 00.	
Bills receivable unpaid for marine risks, \$13,159.87.	
Total income.....	146,658 11
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	36,424 06
Losses paid during the year, marine.....	18,158 81
Dividends to stockholders	11,631 00
Taxes	1,696 64
Brokerage, commissions and agents.....	11,027 83
Salaries, office and other expenses.....	12,262 88
Total expenditures	91,201 22
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	11,378,060 00
" " " marine.....	12,376,543 00
Risks terminated during the year, fire.....	5,862,431 00
" " " marine.....	12,274,433 00
Risks outstanding at end of year, fire.....	6,224,404 00
" " " marine.....	707,178 00

AGENT.—J. W. Munger, Portland.

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

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

DAVID SMITH, *General Manager*.JOHN OGILVIE, *Secretary*.

December 31, 1871.

I.—ASSETS.	
U. S. Bonds	\$1,420,664 03
Other bonds and stocks	588,649 13
Mortgages of real estate.....	65,128 77
Secured by collaterals	83,525 00
Real estate.....	931,006 44
Premiums in course of collection.....	62,450 99
Cash on hand and deposited.....	181,522 10
Due from agents and branches.....	1,026,089 00
Bills receivable.....	2,685 62
Interest accrued.....	8,250 00
All other assets.....	22,786 30
Total assets	4,392,757 38
II.—LIABILITIES.	
Losses as claimed.....	221,559 15
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	1,101,031 00
Dividends due.....	8,110 77
Other claims.....	143,865 52
Total liabilities.....	1,474,566 44
Surplus of assets as regards policy-holders.....	2,918,190 94
Surplus of assets as regards stockholders.....	1,668,190 94
III.—INCOME.	
Net premiums received during the year on fire risks.....	3,303,093 10
Interest, dividends and other earnings of assets.....	236,913 60
Received from other sources.....	12,620 10
Total income.....	3,552,626 80
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	3,225,525 88
Dividends to stockholders.....	375,000 00
Taxes	5,780 91
Brokerage, commissions and other expenses.....	902,911 10
Total expenditures.....	4,509,217 89

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

Commenced business in America in 1866. Principal office in U. S. at New York.

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

I.—ASSETS.	
U. S. bonds	\$963,760 00
Other bonds and stocks	328,980 00
Premium notes	101,750 37
Cash on hand and in bank.....	284,977 02
Interest accrued	12,300 00
Bills receivable.....	2,796 77
Office furniture, &c., \$6,882.79.	
Total assets.....	1,694,564 16
II.—LIABILITIES.	
Losses adjusted but not due	157,775 64
Losses unadjusted as claimed.....	194,783 50
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	876,197 87
Total liabilities.....	1,228,757 01
Surplus of assets as regards policy-holders	465,807 15
III.—INCOME.	
Net premiums received during the year	1,747,253 17
Interest, dividends and other earnings of assets	77,085 97
Received from home office, \$298,333.08.	
Total income	1,824,339 14
IV.—EXPENDITURES.	
Losses paid during the year	1,530,548 30
Taxes.....	39,206 18
Brokerage, commissions and agents	253,385 95
Salaries, office and other expenses.....	199,027 45
Total expenditures.....	2,022,167 88
V.—MISCELLANEOUS.	
Risks written during the year.....	199,454,836 51
Risks terminated during the year	171,027,780 59
Risks outstanding at end of year	144,203,841 92

AGENTS.

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

NORTH MISSOURI INSURANCE COMPANY—MACON, MO.

Incorporated in 1867. Capital stock, \$350,000.

JOHN F. WILLIAMS, *President*.ALBERT LARRABEE, *Secretary*.

I.—ASSETS.	
State bonds	\$152,485 00
Mortgages of real estate.....	175,662 26
Secured by collaterals.....	20,259 42
Real estate.....	37,000 00
Premiums in course of collection	186,650 62
Cash on hand and in bank	78,424 90
Interest accrued	7,060 99
Bills receivable for marine risks, &c.....	85,338 13
Salvage.....	275 00
Rents	300 00
Office furniture, \$10,221.73.	
Stock notes, \$150,000.	
Total assets	743,456 32
II.—LIABILITIES.	
Losses unadjusted as claimed.....	61,478 18
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	330,572 59
Whole amount received on marine risks.....	5,924 88
Total liabilities.....	397,975 65
Surplus of assets as regards policy-holders.....	345,480 67
Impairment of capital.....	4,519 33
III.—INCOME.	
Net premiums received during the year on fire risks.....	722,553 72
Net premiums received during the year on marine risks.....	84,889 52
Interest, dividends and other earnings of assets.....	14,653 31
Received from interest on loans.....	3,186 87
Exchange.....	1,188 91
Calls on capital, \$150,000.	
Bills received for marine premiums, \$53,413.81.	
Total income.....	826,472 33
IV.—EXPENDITURES.	
Losses paid during the year, fire	268,607 99
Losses paid during the year, marine... ..	32,006 14
Taxes.....	8,122 00
Brokerage, commissions and agents.....	155,203 07
Salaries, office and other expenses.....	104,272 39
Total expenditures.....	568,212 19
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	39,791,363 67
“ “ “ marine.....	5,638,612 50
Risks terminated during the year, fire.....	20,517,611 81
“ “ “ marine.....	5,548,245 50
Risks outstanding at end of year, fire.....	27,118,547 21
“ “ “ marine.....	90,367 00

AGENTS.

J. W. Munger.....	Portland	William P. Wadsworth.....	Bath
J. H. Small.....	Biddeford	C. D. Ford.....	Turner
J. S. Kimball.....	Bangor		

ORIENT INSURANCE COMPANY—HARTFORD, CONN.

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

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

I.—ASSETS.	
Bonds and stocks.....	\$292,597 00
Mortgages of real estate.....	157,955 90
Secured by collaterals.....	130,365 95
Interest accrued.....	10,554 37
Premiums in course of collection.....	75,000 00
Cash on hand.....	30,728 60
Due from agents.....	5,817 78
Furniture and fixtures, \$2,500.	
Total assets.....	703,019 60
II.—LIABILITIES.	
Losses as claimed.....	51,958 41
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	145,408 86
Accrued for salaries, &c.....	2,000 00
For borrowed money.....	60,000 00
For commissions, &c.....	13,125 00
Total liabilities.....	272,492 27
Surplus of assets as regards policy-holders.....	430,527 33
Impairment.....	69,472 67
III.—INCOME.	
Net premiums received during the year.....	314,391 27
Interest, dividends and other earnings of assets.....	31,613 93
Total income.....	346,005 20
IV.—EXPENDITURES.	
Losses paid during the year.....	196,573 68
Taxes.....	7,924 59
Brokerage and commissions.....	47,362 39
Salaries, office and other expenses.....	58,987 89
Total expenditures.....	310,848 55
V.—MISCELLANEOUS.	
Risks outstanding at end of year.....	19,254,006 0 0

AGENTS.

John F. Cobb.....	Auburn	W. D. Little & Co.....	Portland
E. H. & G. W. Cochran.....	Rockland	B. A. Neal.....	Gardiner
George Fisher.....	Bath	D. V. B. Ormsby.....	Farmington
D. M. Howard.....	Bangor	John Safford.....	Monmouth
George K. Hatch.....	Pembroke	Benjamin F. Smith.....	Wiscasset

FIRE MARINE COMPANIES.

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PENN FIRE INSURANCE COMPANY—PHILADELPHIA.

Incorporated in 1855. Capital stock, \$156,650.

CHARLES H. STOKES, *President.*

J. R. WARNER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$5,737 50
Other bonds and stocks.....	10,150 00
Mortgages of real estate.....	95,945 83
Secured by collaterals.....	18,687 50
Real estate.....	13,300 00
Premiums in course of collection.....	65,898 61
Cash on hand.....	32,674 22
Interest accrued.....	3,525 34
Bills receivable.....	357 50
Furniture and supplies, \$2,984.46.	
Total assets.....	236,276 50
II.—LIABILITIES.	
Losses unadjusted as claimed.....	23,075 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	49,809 80
Salaries due.....	525 00
Commissions, &c.....	13,974 65
Total liabilities.....	87,384 45
Surplus of assets as regards policy-holders.....	148,892 05
Impairment.....	7,757 95
III.—INCOME.	
Net premiums received during the year on fire risks.....	40,724 03
Interest, dividends and other earnings of assets.....	150 00
Calls on capital, \$18,862.50.	
Total income.....	40,874 03
IV.—EXPENDITURES.	
Losses paid during the year.....	809 94
Taxes.....	1,137 73
Brokerage, commissions and agents.....	7,748 24
Salaries, office and other expenses.....	11,668 90
Total expenditures.....	21,364 81
V.—MISCELLANEOUS.	
Risks written during the year.....	5,086,043 29
Risks terminated during the year.....	148,700 00
Risks outstanding at end of year.....	4,915,038 29

AGENT.—Warren Sparrow, Portland.

PENNSYLVANIA FIRE INSURANCE COMPANY—PHILADELPHIA, PENN.

Incorporated in 1825. Capital stock, \$400,000.

DANIEL SMITH, JR., *President.*WILLIAM G. CROWELL, *Secretary.*

I.—ASSETS.	
Bonds and stocks.....	\$401,700 00
Mortgages of real estate.....	480,957 00
Secured by collaterals.....	7,250 00
Real estate.....	60,000 00
Premiums in course of collection.....	114,182 00
Cash on hand and in bank.....	113,209 46
Interest accrued.....	12,027 00
Total assets.....	1,189,325 46
II.—LIABILITIES.	
Losses adjusted but not due.....	103,065 00
Losses unadjusted as claimed.....	87,673 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	321,488 50
Reclaimable on perpetual policies.....	382,735 00
Dividends unpaid.....	682 50
For commissions, brokerage, &c.....	26,823 00
Total liabilities.....	922,467 00
Surplus of assets as regards policy-holders.....	266,858 46
Impairment of capital.....	133,141 54
III.—INCOME.	
Net premiums received during the year.....	580,855 24
Interest, dividends and other earnings of assets, &c.....	89,582 57
Perpetual premiums, less 5 per cent., \$32,885.19.	
Total income.....	670,437 81
IV.—EXPENDITURES.	
Losses paid during the year.....	539,090 81
Dividends to stockholders.....	59,317 50
Taxes.....	9,841 91
Brokerage, commissions and agents.....	127,719 42
Salaries, office and other expenses.....	24,501 26
Deposit premiums returned on perpetual risks, \$5,871.93.	
Total expenditures.....	760,470 90
V.—MISCELLANEOUS.	
Risks written during the year.....	53,544,617 00
Risks terminated during the year.....	29,836,059 00
Risks outstanding at end of year.....	60,980,711 00
By a subsequent statement, made February 4, 1873, the following appears:	
Gross amount of assets.....	\$1,154,014 23
Liabilities.....	803,022 55
Surplus as to policy-holders.....	350,991 68
Leaving an impairment of.....	49,608 32

AGENTS.

J. B. Drake.....	Bath	J. H. Bradford.....	Houlton
S. D. Leavitt.....	Eastport	J. M. Goodwin & Son.....	Biddeford
Rollins & Adams.....	Portland	Charles C. Hobbs.....	South Berwick
William F. Garcelon.....	Lewiston	James G. Young.....	Great Falls, N. H.
William J. Wheeler.....	South Paris	H. K. Morrell.....	Gardiner
E. H. & G. W. Cochran.....	Rockland	P. M. Blake.....	Bangor
Creamer & Stahl.....	Waldoborough	Benj. Davis & Co.....	Augusta

PHENIX INSURANCE COMPANY—BROOKLYN, N. Y.

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

STEPHEN CROWELL, *President*.PHILANDER SHAW, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$437,680 12
Other bonds and stocks	241,529 35
Mortgages of real estate	370,895 00
Secured by collaterals	87,800 00
Real estate	225,000 00
Premiums in course of collection	213,048 17
Cash on hand and in bank	145,493 55
Interest accrued	13,995 29
Bills receivable for marine risks	154,104 99
Salvage	62,220 00
Rents	4,580 84
Reinsurance	17,961 71
Wrecking apparatus	17,000 00
Office furniture, &c., \$10,000.	
Total assets	1,991,309 02
II.—LIABILITIES.	
Losses adjusted but not due	252,377 28
Losses unadjusted as claimed	115,095 48
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	473,207 36
whole amount received on marine risks	100,724 92
Total liabilities	941,405 04
Surplus of assets as regards policy-holders	1,049,903 98
Surplus of assets as regards stockholders	49,903 98
III.—INCOME.	
Net premiums received during the year on fire risks	1,193,720 05
Net premiums received during the year on marine risks	339,739 30
Interest, dividends and other earnings of assets	83,488 37
Premium notes on marine risks unpaid, \$131,060.81.	
Total income	1,616,947 72
IV.—EXPENDITURES.	
Losses paid during the year, fire	842,342 88
Losses paid during the year, marine	181,190 96
Dividends to stockholders	100,000 00
Taxes	33,844 07
Brokerage, commissions and agents	199,169 41
Salaries, office and other expenses	212,981 94
Total expenditures	1,569,529 26
V.—MISCELLANEOUS.	
Risks written during the year, fire	137,306,931 00
" " " marine	37,797,601 00
Risks terminated during the year, fire	117,641,544 00
" " " marine	38,009,422 00
Risks outstanding at end of year, fire	97,202,455 00
" " " marine	3,834,323 00

AGENTS.

Moses W. Farr	Augusta	S. R. Carter	Paris
P. M. Blake	Bangor	Loring & Thurston	Portland
C. M. Plummer	Bath	William R. Keith	Thomaston
John M. Goodwin	Biddeford	C. G. Moffit	Rockland
Samuel D. Leavitt	Eastport	Jas. G. Young	Great Falls, N. H
William F. Garcelon	Lewiston & Auburn		

PHOENIX INSURANCE COMPANY—HARTFORD.

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

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

I.—ASSETS.	
U. S. bonds	\$129,842 50
Other bonds and stocks	1,013,782 03
Mortgages of real estate	19,386 00
Secured by collaterals	35,000 00
Real estate	79,012 46
Premiums in course of collection	196,188 71
Cash on hand	107,192 45
Interest accrued	2,242 40
Total assets	1,582,646 55
II.—LIABILITIES.	
Losses unadjusted as claimed	185,720 73
Amount required to reinsure outstanding risk, viz:	
50 per cent. of premiums received on fire risks	784,905 23
For borrowed money	100,000 00
Total liabilities	1,070,625 96
Surplus of assets as regards policy-holders	512,020 59
Impairment of capital	87,979 41
III.—INCOME.	
Net premiums received during the year	1,525,181 57
Interest, dividends and other earnings of assets	89,534 98
Total income	1,614,716 55
IV.—EXPENDITURES.	
Losses paid during the year	1,407,848 05
Taxes	45,255 93
Brokerage and commissions	227,818 45
Salaries, office and other expenses	183,300 99
Total expenditures	1,864,223 42
V.—MISCELLANEOUS.	
Risks written during the year	118,578,128 00
Risks terminated during the year	109,355,330 00
Risks outstanding at end of year	132,892,967 00

A G E N T S .

Benjamin Davis & Co.	Augusta	Augustus Bailey	Gardiner
J. F. Cobb	Auburn	W. D. Little & Co.	Portland
Edward Weeks	Alna	C. D. Ford	Turner
J. H. Humphrey	Bath	L. T. Boothby	Waterville
D. M. Howard	Bangor		

PROVIDENCE WASHINGTON INSURANCE COMPANY—PROVIDENCE.

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

JOHN KINGSBURY, *President*.WARREN S. GREEN, *Secretary*.

I.—ASSETS.	
Bonds and stocks.....	\$50,500 00
Interest accrued.....	3,224 04
Premiums in course of collection.....	21,590 38
Cash on hand and in bank and trust companies.....	69,314 15
Loans.....	6,225 00
Interest in participation account of Rhode Island Hospital Trust Co. . .	100,000 00
Total assets.....	250,853 57
II.—LIABILITIES.	
Losses unadjusted as claimed.....	16,891 81
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	30,317 24
Salaries, &c., accrued.....	500 00
Total liabilities.....	47,709 05
Surplus of assets as regards policy-holders.....	203,144 52
Surplus of assets as regards stockholders.....	3,144 52
III.—INCOME.	
Net premiums received during the year.....	59,753 44
Interest, dividends and other earnings of assets.....	7,886 69
Received from return premiums and reinsurance and policies cancelled,	140 64
Calls on capital, \$60,000.	
Increased capital, \$149,485.	
Total income.....	67,780 77
IV.—EXPENDITURES.	
Losses paid during the year.....	78,947 24
Taxes.....	810 61
Brokerage, commissions and agents.....	7,972 23
Salaries, office and other expenses.....	9,346 50
Total expenditures.....	97,076 58
V.—MISCELLANEOUS.	
Risks written during the year.....	6,893,161 00
Risks terminated during the year.....	1,640,231 00
Risks outstanding at end of year.....	5,248,390 00

AGENTS.—Loring & Thurston, Portland.

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

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

W. H. Ross, *Manager, New York.*

I.—ASSETS.	
U. S. bonds	\$596,050 00
Other bonds and stocks	7,000 00
Premiums in course of collection	13,912 54
Cash on hand and in bank	38,114 93
Due for reinsurance	4,000 00
Total assets	659,077 47
II.—LIABILITIES.	
Losses unadjusted as claimed	46,413 00
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks	240,131 40
For perpetual risks deposit	12,236 75
Salaries, &c., due	1,333 33
Commissions, &c., due	1,637 29
Total liabilities	301,751 77
Surplus of assets as regards policy-holders	357,325 70
III.—INCOME.	
Net premiums received during the year	1,020,757 56
Interest, dividends and other earnings of assets	16,235 15
Received from home office, \$541,522.50.	
Received for perpetual risks, \$6,676.60.	
Total income	1,036,992 71
IV.—EXPENDITURES.	
Losses paid during the year	1,326,294 28
Taxes	28,740 29
Brokerage, commissions and agents	148,283 14
Salaries, office and other expenses	74,124 45
Total expenditures	1,577,442 16
V.—MISCELLANEOUS.	
Risks written during the year	107,595,986 00
Risks terminated during the year	85,127,174 00
Risks outstanding at end of year	70,144,794 00

AGENTS.

Benjamin Davis & Co Augusta | John E. Dow and J. S. Palmer... Portland
P. M. Blake Bangor

QUINCY MUTUAL FIRE INSURANCE COMPANY—QUINCY, MASS.

Incorporated in 1851. Mutual.

ISRAEL W. MUNROE, *President.*CHARLES A. HOWLAND, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$51,475 00
Other bonds and stocks.....	78,212 00
Mortgages of real estate.....	79,150 00
Secured by collaterals.....	28,210 73
Real estate.....	7,000 00
Premiums in course of collection.....	14,267 28
Cash on hand and in bank.....	100,443 43
Interest accrued.....	9,232 14
Total assets.....	367,990 58
II.—LIABILITIES.	
Losses unadjusted as claimed.....	339,303 14
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	294,016 26
Salaries, &c., due.....	989 96
Commissions, &c., due.....	156 98
Total liabilities.....	634,466 34
Excess of liabilities as regards policy-holders.....	266,475 76
III.—INCOME.	
Net premiums received during the year.....	149,395 08
Interest, dividends and other earnings of assets.....	37,702 20
Total income.....	187,097 28
IV.—EXPENDITURES.	
Losses paid during the year.....	193,673 43
Dividends to policy-holders.....	49,094 91
Taxes.....	4,258 27
Brokerage, commissions and agents.....	23,159 27
Salaries, office and other expenses.....	14,497 18
Total expenditures.....	284,683 06
V.—MISCELLANEOUS.	
Risks written during the year.....	10,141,277 00
Risks terminated during the year.....	9,230,464 00
Risks outstanding at end of year.....	36,974,689 00

An assessment of \$299,956.66 has been laid to repair deficiency of assets, and is now in process of collection. About \$80,000 had been collected up to February 26.

AGENTS.

Rufus Small & Son	Biddeford	D. H. Holman	Lewiston
Leverett Lord.....	Hallowell	W. F. Lord	Kennebunk

ROGER WILLIAMS INSURANCE COMPANY—PROVIDENCE.

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

ANDREW A. WILLIAM, *President.*JOSEPH W. DAVENPORT, *Secretary.*

I.—ASSETS.	
Bank stocks.....	\$150,730 00
Secured by collaterals.....	15,201 03
On personal security.....	1,296 00
Premiums in course of collection.....	18,969 49
Cash on hand and in bank.....	35,497 05
Bills receivable for marine risks.....	6,600 00
Office furniture, \$900.	
Total assets.....	228,293 57
II.—LIABILITIES.	
Losses adjusted but not due.....	1,724 80
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks.....	12,812 55
whole amount received on marine risks.....	425 17
Accrued for salaries, &c.....	1,037 50
Commissions and brokerage.....	2,482 84
Return premiums.....	1,146 70
Total liabilities.....	19,629 56
Surplus of assets as regards policy-holders.....	208,664 01
Surplus of assets as regards stockholders.....	8,664 01
III.—INCOME.	
Net premiums received during the year on fire risks.....	929 41
Net premiums received during the year on marine risks.....	675 25
Interest and dividends.....	185 83
Received from calls on capital, \$18,545.	
Total income.....	1,790 49
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	165 59
Losses paid during the year, marine.....	927 19
Taxes.....	3 30
Brokerage, commissions and agents.....	144 41
Salaries, office and other expenses.....	327 46
Total expenditures.....	1,567 95
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	1,217,319 00
“ “ “ marine.....	99,619 00
Risks terminated during the year, fire.....	97,750 00
“ “ “ marine.....	69,607 00
Risks outstanding at end of year, fire.....	1,920,717 00
“ “ “ marine.....	29,952 00

AGENTS.

J. B. Drake.....	Bath	W. F. Lord.....	Kennebunk
T. H. Dinsmore.....	Skowhegan	Levi L. Lowell.....	Calais
B. A. Neal.....	Gardiner	J. W. Forsaith.....	Brunswick
David Cargill.....	Augusta	Freeland Howe.....	Norway
Cox & Field.....	Belfast	Dow, Coffin & Libbey.....	Portland
E. H. & G. W. Cochran.....	Rockland	Joseph Wood.....	Wiscasset

ROYAL INSURANCE COMPANY—LIVERPOOL, ENGLAND.

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

June 30, 1872.

JOHN H. McLAREN, *Manager*.CHARLES G. FOTHERGILL, *Sub-Manager*.

I.—ASSETS.		£	s.	d.
U. S. bonds.....		229,368	3	8
Other bonds and stocks.....		736,318	4	2
Mortgages of real estate.....		75,025	18	2
Secured by collaterals.....		882,392	2	3
Real estate.....		199,200	11	5
Premiums in course of collection.....		24,147	7	11
Cash on hand.....		140,282	18	8
Loaned on security of life policies.....		74,628	19	7
Total assets.....		2,361,364	5	10
II.—LIABILITIES.				
Losses.....		28,618	12	10
Amount required to reinsure outstanding risks, viz:				
50 per cent. of premiums received on fire risks.....		286,229		
Amount reclaimable on perpetual policies.....		4,808	5	4
Life insurance reserve.....		1,349,372	13	2
Dividends due.....		1,085	19	
Total liabilities.....		1,670,114	10	4
Surplus of assets as regards policy-holders.....		691,249	15	6
Surplus of assets as regards stockholders.....		402,154	15	6
III.—INCOME.				
Gross premiums received during the year.....		772,851	10	3
Interest, dividends and other earnings of assets.....		32,904	6	7
Transfer fees.....		38	7	
Returned anonymously.....		1,540		
Deposit premiums for perpetual risks, £1,009 7s. 6d.				
Total income.....		807,334	3	10
IV.—EXPENDITURES.				
Losses paid during the year.....		435,897	16	3
Dividends to stockholders.....		48,182	10	
Brokerage, commissions and agents.....		98,812	5	2
Taxes, office and other expenses.....		91,242	5	8
Total expenditures.....		674,134	17	1
V.—MISCELLANEOUS.				
Risks written during the year, fire.....		214,841,300		
Risks terminated during the year.....		26,855,100		
Risks outstanding at end of year.....		164,269,300		

U. S. BRANCH ROYAL INSURANCE COMPANY—LIVERPOOL.

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

I.—ASSETS.		Market value.
Deposited with Insurance Department, New York.....		\$262,887 50
“ “ “ Ohio.....	\$100,000	409,837 50
“ “ “ Illinois.....	200,000	
“ “ “ Virginia.....	50,000	
“ “ “ Alabama.....	10,000	
Held by trustees in New York.....		596,929 13
Other assets in the United States.....		75,631 90
Total assets		1,345,286 03
II.—LIABILITIES.		
For Losses *		394,433 90
Amount required to reinsure outstanding risks, viz :		
50 per cent. of premiums received.....		1,044,347 55
Total liabilities.....		1,438,781 45
III.—INCOME.		
Gross premiums received during the year.....		2,224,633 33
IV.—EXPENDITURES.		
Losses paid during the year.....		1,915,968 94
Taxes, commissions and other expenses		459,492 59
Paid for reinsurance.....		15,752 66
Premiums returned for cancelled policies.....		170,064 81
Total expenditures.....		2,561,279 00
V.—MISCELLANEOUS.		
Risks written during the year.....		148,323,340 17

* The losses reported have since the first of January been mostly paid by draft on the home office.

A GENTS.

J. B. Drake.....	Bath	Rollins & Adams.....	Portland
P. M. Blake.....	Bangor	E. H. & G. W. Cochran.....	Rockland
George G. Wight.....	Bridgton	Emery Sawyer.....	Searsport
S. D. Leavitt.....	Eastport	C. C. Hobbs.....	South Berwick
Augustus Bailey.....	Gardiner	Mason & Milliken.....	Saco
J. H. Bradford.....	Houlton	James G. Young.....	Great Falls, N. H.
W. F. Garcelon.....	Lewiston		

SAINT NICHOLAS INSURANCE COMPANY—NEW YORK.

Incorporated in 1852. Capital stock, \$150,000.

WILLIAM WINSLOW, *President.*J. DuBois, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$110,000 00
Mortgages of real estate	51,400 00
Secured by collaterals	21,650 00
Real estate	25,000 00
Premiums in course of collection	21,285 00
Cash on hand	17,409 26
Interest accrued	2,311 39
Reinsurance	2,890 00
Claims for return assessments	1,174 09
Judgments	4,000 00
Office furniture, &c., \$4,500.	
Total assets	257,119 74
II.—LIABILITIES.	
Losses adjusted but not due	14,400 00
Losses unadjusted as claimed	26,700 00
Amount required to reinsure outstanding risks, viz : 50 per cent. of premiums received on fire risks	61,741 07
Total liabilities	102,841 07
Surplus of assets as regards policy-holders	154,278 67
Surplus of assets as regards stockholders	4,278 67
III.—INCOME.	
Net premiums received during the year on fire risks	164,986 70
Net premiums received during the year on marine risks	1,783 11
Interest, dividends and other earnings of assets	11,726 78
Total income	178,496 59
IV.—EXPENDITURES.	
Losses paid during the year, fire	102,703 56
Losses paid during the year, marine	1,636 24
Dividends to stockholders	15,000 00
Taxes	2,917 03
Brokerage, commissions and agents	26,094 27
Salaries, office and other expenses	26,855 69
Total expenditures	175,206 79
V.—MISCELLANEOUS.	
Risks written during the year, fire	20,364,713 00
“ “ “ marine	142,650 00
Risks terminated during the year, fire	17,458,725 00
“ “ “ marine	142,650 00
Risks outstanding at end of year, fire	17,252,913 00

AGENTS.

Daniel W. Shaw, Gen. Agent....	Portland	Willis Mason	Saco
John H. Small	Biddeford	George F. Mariner	Westbrook
D. Horace Holman	Lewiston	J. W. Thomas	Farmington
E. W. McFadden	Kendall's Mills	Albert M. Austin	Buckfield
C. M. Plummer	Bath	D. W. Merrill	Upper Gloucester
Mitchell & Gilman	West Waterville	John S. Kimball	Bangor
George A. Pettingill	Lisbon Falls	Edwin P. Hill	Bucksport
Levi L. Lowell	Calais	Noah Hall	West Peru
John G. Lovejoy	Rockland	Warren Sparrow	Portland
R. B. Clark	Eastport	Fred Atwood	Winterport

SAINT PAUL FIRE AND MARINE INSURANCE CO.—SAINT PAUL, MINN.

Incorporated in 1865. Capital stock, \$400,000.

J. C. BURBANK, *President*.C. H. BIGELOW, *Secretary*.

I.—ASSETS.	
Mortgages of real estate.....	\$111,696 78
Secured by collaterals.....	225,922 43
Real estate.....	98,814 14
Net premiums in course of collection.....	62,489 11
Cash on hand and in bank.....	107,535 76
Interest accrued.....	14,269 83
Office furniture and supplies, \$5,394.60.	
Total assets.....	620,728 05
II —LIABILITIES.	
Losses adjusted but not due.....	15,000 00
Losses unadjusted as claimed.....	13,381 25
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received of fire risks.....	173,570 20
Total liabilities.....	201,951 45
Surplus of assets as regards policy-holders.....	418,776 60
Surplus of assets as regards stockholders.....	18,776 60
III —INCOME.	
Net premiums received during the year on fire risks.....	331,152 85
Net premiums received during the year on marine risks.....	54,193 14
Interest, dividends and other earnings of assets.....	45,601 24
Commissions.....	3,205 57
From suspense account.....	100 20
Total income.....	434,253 00
IV.—EXPENDITURES.	
Losses paid during the year, fire.....	156,439 86
Losses paid during the year, marine.....	30,504 50
Dividends to stockholders.....	20,000 00
Taxes.....	2,921 28
Brokerage, commissions and agents.....	55,808 79
Salaries, office and other expenses.....	48,180 40
Total expenditures.....	313,854 83
V.—MISCELLANEOUS.	
Risks written during the year, fire.....	19,052,877 00
“ “ “ marine.....	8,004,126 00
Risks terminated during the year, fire.....	7,703,827 00
“ “ “ marine.....	8,004,126 00
Risks outstanding at end of year, fire.....	20,512,894 00

A GENTS.

Warren Sparrow.....	Portland	D. Horace Holman.....	Lewiston
Chadwick & Hammatt.....	Bangor	J. H. Small.....	Biddeford
John G. Lovejoy.....	Rockland		

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

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

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

I.—ASSETS.	
Bonds and stocks.....	\$345,892 00
Mortgages of real estate.....	219,666 55
Secured by collaterals.....	143,428 51
Real estate.....	100,000 00
Premiums in course of collection.....	80,472 23
Cash on hand.....	171,076 44
Interest accrued.....	7,176 55
Rents accrued.....	666 66
Furniture, \$2,363.07.	
Total assets.....	1,068,378 94
II.—LIABILITIES.	
Losses adjusted but not due.....	76,278 58
Losses unadjusted as claimed.....	74,962 43
Amount required to reinsure outstanding risks, viz:	
50 per cent. of premiums received on fire risks.....	408,077 96
For commissions, brokerage, &c.....	10,880 04
Total liabilities.....	570,199 01
Surplus of assets as regards policy-holders.....	498,179 93
Impairment of capital.....	1,820 07
III.—INCOME.	
Net premiums received during the year.....	634,184 94
Interest, dividends and rents.....	59,780 19
Received from calls on capital, \$150,000.	
Total income.....	693,965 13
IV.—EXPENDITURES.	
Losses paid during the year.....	600,489 31
Dividends to stockholders.....	40,256 40
Taxes.....	19,279 73
Brokerage, commissions and agents.....	95,125 98
Salaries, office and other expenses.....	61,763 65
Total expenditures.....	816,915 07
V.—MISCELLANEOUS.	
Risks written during the year.....	58,230,712 00
Risks terminated during the year.....	46,838,857 00
Risks outstanding at end of year.....	67,277,611 00

AGENTS.

John H. Kimball.....	Bath	John F. Woods.....	Farmington
Cox & Field.....	Belfast	Tilson H. Dinsmore.....	Skowhegan
W. F. Hallett.....	Augusta	Alpheus B. Lovewell.....	Bolster's Mills
E. H. Cochran.....	Rockland	Charles C. Humphrey.....	Brunswick
N. T. Talbot.....	Rockport	John H. Shapleigh.....	West Lebanon
Dominicus Jordan.....	Saco	Augustus F. Holt.....	New Sharon
John B. Nealley.....	South Berwick	Wiggin & Champlin.....	Bangor
Levi T. Boothby.....	Waterville	W. F. Lord.....	Kennebunk
Charles Humphrey.....	Yarmouth	E. G. Tappan.....	North Berwick
Thompson & Putnam.....	Lewiston	E. Cousens.....	Kennebunkport
H. K. Morrell.....	Gardiner	George Taber.....	Vassalborough
Frank Nelson.....	Calais	Charles Cary.....	East Machias
Loring & Thurston.....	Portland	B. Holt.....	New Gloucester

TRADERS' INSURANCE COMPANY—CHICAGO.

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

B. R. HUTCHINSON, *President*.W. E. ROLLO, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$500,500 00
Mortgages of real estate	30,111 10
Premiums in course of collection	14,981 46
Cash on hand	25,451 37
Bills receivable for marine risks	960 00
Interest accrued	699 29
Salvage	11,600 00
Reinsurance	2,335 91
Office furniture, \$1,702.97.	
Total assets	586,639 13
II.—LIABILITIES.	
Losses unadjusted as claimed	8,266 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	59,510 24
50 per cent. of premiums received on inland risks	3,062 50
whole amount received on marine risks	728 25
Salaries, &c., due	6,633 55
Total liabilities..	78,200 54
Surplus of assets as regards policy-holders	510,141 56
Surplus of assets as regards stockholders	10,141 56
III.—INCOME.	
Net premiums received during the year on fire risks	161,563 91
Net premiums received during the year on marine risks	99,850 90
Interest, dividends and other earnings of assets	14,525 61
Total income	275,940 42
IV.—EXPENDITURES.	
Losses paid during the year, fire	116,550 06
Losses paid during the year, marine	36,498 35
Brokerage, commissions and agents	14,210 77
Salaries, office and other expenses	21,538 43
Total expenditures	188,797 61
V.—MISCELLANEOUS.	
Risks written during the year, fire	16,389,750 00
" " " marine	12,784,430 00
Risks terminated during the year, fire	6,835,350 00
" " " marine	12,155,790 00
Risks outstanding at end of year, fire	9,329,900 00
" " " marine	628,640 00

AGENTS.—Rollins & Adams, Portland.

TRADERS AND MECHANICS' INSURANCE COMPANY—LOWELL.

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

CHARLES B. COBURN, *President.*O. F. OSGOOD, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$33,750 00
Other bonds and stocks	35,195 00
Mortgages of real estate	45,865 19
Secured by collaterals	9,500 00
Premiums in course of collection	5,846 39
Cash on hand and in bank	15,182 92
Interest accrued	1,612 21
Total assets	146,951 71
II.—LIABILITIES.	
Losses unadjusted as claimed	19,500 00
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received on fire risks	21,780 79
For salaries, &c.	1,078 60
For commissions, &c.	869 77
Total liabilities	43,229 16
Surplus of assets as regards policy-holders	103,722 55
Surplus of assets as regards stockholders	3,722 55
III.—INCOME.	
Net premiums received during the year	26,724 21
Interest, dividends and other earnings of assets	16,962 86
Total income	43,687 07
IV.—EXPENDITURES.	
Losses paid during the year	87,927 57
Dividends to stockholders	10,020 00
Taxes	2,709 02
Brokerage, commissions and agents	3,356 98
Salaries, office and other expenses	2,811 56
Total expenditures	106,825 13
V.—MISCELLANEOUS.	
Risks written during the year	2,635,997 00
Risks terminated during the year	2,045,221 00
Risks outstanding at end of year	3,455,645 00

A GENTS.

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

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.....	\$146,343 75
Other bonds and stocks.....	67,520 00
Mortgages of real estate.....	210,187 50
Secured by collaterals.....	6,000 00
Real estate.....	28,500 00
Premiums in course of collection.....	78,007 60
Cash on hand.....	59,565 30
Interest accrued.....	4,762 52
Office furniture, safes, &c., \$3,000.	
Total assets.....	600,886 67
II.—LIABILITIES.	
Losses adjusted but not due.....	10,431 00
Losses unadjusted as claimed.....	63,498 83
Amount required to reinsure outstanding risks, viz :	
50 per cent. of premiums received.....	306,056 40
Dividends unpaid.....	612 20
Commissions, &c., due.....	2,496 30
Total liabilities.....	383,094 73
Surplus of assets as regards policy-holders.....	217,791 94
Surplus of assets as regards stockholders.....	17,791 94
III.—INCOME.	
Gross premiums received during the year.....	579,493 64
Interest, dividends and other earnings of assets.....	31,530 61
Total income.....	611,024 25
IV.—EXPENDITURES.	
Losses paid during the year.....	364,227 09
Dividends to stockholders.....	16,834 75
Taxes.....	10,791 38
Brokerage, commissions and agents.....	93,168 89
Salaries, office and other expenses.....	64,916 93
Total expenditures.....	549,939 04
V.—MISCELLANEOUS.	
Risks written during the year.....	57,869,825 00
Risks terminated during the year.....	37,294,640 00
Risks outstanding at end of year.....	60,048,040 00

AGENTS.

J. E. Jenks.....	Portland	Garey & Shaw.....	Biddeford
D. Horace Holman.....	Lewiston	David Cargill.....	Augusta
S. P. Johnson.....	Bangor	C. M. Plummer.....	Bath
Thomas E. Wharf.....	Calais		

LIFE INSURANCE COMPANIES

DOING BUSINESS IN

MAINE.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1872.

LIFE INSURANCE COMPANIES.

ÆTNA LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated in 1820. Capital stock, \$103,056.

T. O. ENDERS, *President.*

J. L. ENGLISH, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$385,538 75
Other bonds and stocks	3,675,074 04
Mortgages of real estate.....	5,451,001 02
Secured by collaterals.....	594,799 36
Premium notes and loans on interest on policies in force.....	5,602,199 61
Interest accrued on cash loans.....	496,813 25
Cash on hand and in bank	942,656 29
Reinsurance.....	47,000 00
Leases for company's own use.....	\$7,539 64
Loans on personal security	24 258 78
Furniture, &c.....	13,693 35
Agents' and office balances.....	30,076 31
Stockholders' notes endorsed.....	46,944 00
	<hr/> 122,512 08
Total assets.....	<hr/> 17,195,082 32
II.—LIABILITIES.	
Losses and policy claims adjusted but not due	69,981 16
Losses and policy claims unadjusted as claimed.....	431,277 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.	\$15,737,155 67
Less net deferred and uncollected premiums	359,469 55
	<hr/> 15,377,686 12
Unpaid dividends to policy-holders.....	486,023 33
Due for salaries, rents and office expenses.....	2,706 25
Total liabilities.....	<hr/> 16,867,673 86
Surplus of assets as regards policy-holders.....	827,408 46
III.—INCOME.	
Gross premiums received during the year in cash.....	3,590,753 16
Gross premiums received during the year by note	1,160,552 86
Cash received for interest on premium notes or loans.....	312,034 87
Interest, dividends and other earnings of assets, &c.....	892,077 83
Discount on claims paid in advance	2,553 45
Reinsurance receipts from other companies for losses.....	60,705 00
Income from other sources.....	22,268 75
Total income.....	<hr/> 6,040,945 92

ÆTNA LIFE INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	\$1,915,196 86
Losses and claims paid during the year, by note.....	635,270 18
Dividends to stockholders.....	45,064 00
Paid to policy-holders other than above, by cash.....	286,652 86
Paid to policy-holders other than above, by note.....	765,368 27
Taxes and revenue stamps.....	103,233 27
Brokerage, commissions, agents and medical examiners.....	434,867 94
Salaries, rent, office and other expenses.....	118,245 83
Paid for reinsurance premiums.....	105,358 52
Total expenditures.....	4,409,257 73
V.—MISCELLANEOUS.	
Policies issued during the year, 8,769, amount.....	15,275,106 00
Policies terminated during the year, 6,416, amount.....	16,041,376 50
Risks outstanding at end of year, 50,028, amount.....	100,617,772 50

AGENTS.

A. G. Dewey, Gen. Agent.....	Portland	Malcom H. Angell.....	Bangor
Asia Jones.....	Springfield	George A. Hopkins.....	Milbridge
David Cargill.....	Augusta	Philo Hersey.....	Belfast
John W. Forsaith.....	Brunswick	A. A. Woodbridge.....	Rockland
Silas S. Shaw.....	Bath	E. A. Gammon.....	Mechanic Falls
E. H. & G. W. Cochran.....	Rockland	John W. Caldwell.....	Sherman Mills
Fred Lewis.....	Camden	George W. Lord.....	Burlington
Edmund P. Walker.....	Vinalhaven	Jeremiah J. Partridge.....	Rumford Centre
George A. Dyer.....	Ellsworth	John H. Bradford.....	Houlton
Henry W. Sargent.....	Sargentsville	Elias S. Kinney.....	Eastport
Harrison Hume.....	Cherryfield	Joseph S. Farrar.....	Princeton
John B. Stevens.....	Vanceborough	Lysander W. Trask.....	Great Lake Stream
George K. Hatch.....	Pembroke	James H. Burgess.....	Winn
George W. Smith.....	Mattawamkeag	George A. Curran.....	Calais
James W. Waldron.....	Oldtown	Frank W. Webster.....	Medway
John S. Kimball & Son.....	Bangor	Joseph A. Chamberlain.....	Bristol
J. & C. H. Treat.....	Winterport	Martin H. Bibber.....	Bowdoinham
Jeremiah Mason.....	Saco	John M. Mitchell.....	Portland
Micah Stockbridge.....	South Freeport	George F. Jenkins.....	Portland
Samuel F. Gibson.....	Bethel	John H. Plumer.....	South Berwick
William F. Jenks.....	Brownville	Isaac G. Meserve.....	Naples
George G. Wight.....	Bridgton	Albert W. Wetherbee.....	Lincoln
Henry L. Wood.....	Dexter	A. W. Butler.....	Hurricane Island
Albert J. Webb.....	Lowell	William A. McGlinchey.....	Calais
Fred A. Piper.....	Dix Island	Eben H. King.....	Lamoine

AMERICAN POPULAR LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1866. Capital stock, \$180,000.

THOMAS S. LAMBERT, *President.*JAMES CRUIKSHANK, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$138,062 50
Other bonds and stocks	48,700 00
Mortgages of real estate.....	41,700 00
Secured by collaterals.....	9,213 03
Premium notes and loans on interest on policies in force.....	70,757 34
Interest accrued on cash loans.....	6,222 70
Interest accrued on premium notes and loans	5,469 57
Rents accrued	3,434 06
Cash on hand and in bank and trust companies.....	73,396 10
Postage and revenue stamps.....	5 00
Leases for company's own use.....	\$7,000 00
Loans on personal security.....	13,951 00
Furniture, &c.....	10,608 49
Plates, copyrights, &c.....	5,000 00
Agents' and office balances.....	9,134 33
	45,693 82
Total assets.....	396,960 30
II.—LIABILITIES.	
Losses and policy claims.....	4,000 00
*Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$391,255 00
Less net deferred and uncollected premiums.....	78,666 29
	312,588 71
Total liabilities	316,588 71
Surplus of assets as regards policy-holders.....	80,371 59
III.—INCOME.	
Gross premiums received during the year in cash.....	142,325 83
Gross premiums received during the year by note.....	20,168 65
Interest, dividends and other earnings of assets	13,458 26
Received from increase of capital stock, \$30,000.	
Total income	175,952 74
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	29,387 76
Losses and claims paid during the year, by note.....	6,667 88
Dividends to stockholders.....	7,000 00
Paid to policy-holders other than above.....	30,595 31
Taxes and revenue stamps.....	675 57
Brokerage, commissions, agents and medical examiners.....	20,831 15
Salaries, rent, office and other expenses	36,651 72
Commuted commissions.....	8,156 18
Furniture and fixtures.....	1,216 98
Paid for reinsurance premiums	2,575 68
Total expenditures.....	143,758 23

*The company do business on specific rates proportioned to the nature of the individual risks, instead of applying the uniform rule based on the average as shown by tables of mortality. Calculated according to the rate adopted, the reserve or policy valuation by the same table at $4\frac{1}{2}$ per cent. is estimated to be \$282,936.

AMERICAN POPULAR LIFE INSURANCE COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.	
Policies issued during the year, 515, amount.....	\$1,097,217 00
Policies terminated during the year, 528, amount.....	1,271,458 00
Policies outstanding at end of year, 2,769, amount.....	6,142,174 00

AGENT.—E. P. Hill, Bucksport.

ASBURY LIFE INSURANCE COMPANY—NEW YORK.

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

C. C. NORTH, *President*.

W. K. FLUMARTY, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$164,575 00
Mortgages of real estate.....	8,269 83
Secured by collaterals.....	22,600 00
Premium notes and loans on interest on policies in force.....	71,749 88
Cash on hand and in bank.....	78,128 56
Advance to agents, \$28,065.	
Agents' and office balances, \$1,759.98.	
Furniture, safes and fixtures, \$10,059.88.	
Total assets	345,323 27
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	7,922 34
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$350,000 00
Less net deferred and uncollected premiums.....	64,167 99
	285,832 01
Unpaid dividends to stockholders.....	579 48
Due for salaries, rents and office expenses.....	1,232 72
Other liability.....	493 35
Total liabilities.....	296,059 90
Surplus of assets as regards policy-holders.....	49,263 37
III.—INCOME.	
Gross premiums received during the year in cash.....	179,322 47
Gross premiums received during the year by note.....	16,639 55
Cash received for interest on premium notes or loans.....	3,628 02
Interest, dividends and other earnings of assets.....	9,000 38
Reinsurance receipts from other companies.....	10,880 61
From other sources	769 09
Total income.....	220,240 12
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	65,968 03
Losses and claims paid during the year, by note.....	838 00
Paid to policy-holders other than above, by cash.....	6,375 92
Paid to policy-holders other than above, by note.....	5,255 01
Taxes and revenue stamps.....	3,089 25
Brokerage, commissions, agents and medical examiners.....	45,188 68
Salaries, rent, office and other expenses.....	40,670 98
Paid for reinsurance premiums.....	5,542 16
Total expenditures.....	172,928 03

ASBURY LIFE INSURANCE COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.	
Policies issued during the year, 1,512, amount.....	\$3,040,254 00
Policies terminated during the year, 1,700, amount.....	2,878,380 00
Policies outstanding at end of year, 2,775, amount.....	5,127,139 00

AGENTS.

Josiah W. Green, Gen'l Agent.... Bangor	J. H. Rich..... Pittsfield
Lemuel Hathaway..... Bangor	O. H. Jewell..... Gardiner
Robert P. Ewer..... Bangor	Gilbert L. Curtis..... Winterport
William S. Howe..... Pittsfield	

BROOKLYN LIFE INSURANCE COMPANY—NEW YORK.

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

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

I.—ASSETS.	
U. S. bonds.....	\$189,595 00
Other bonds and stocks	51,300 00
Mortgages of real estate.....	927,834 67
Secured by collaterals.....	24,200 00
Premium notes and loans on interest on policies in force.....	486,528 60
Interest accrued on cash loans.....	23,500 23
Interest accrued on premium notes and loans.....	17,705 72
Cash on hand and in bank	124,777 37
Loans on pledge of policies as collateral.....	6,576 78
Total assets	1,852,018 37
II.—LIABILITIES.	
Losses and policy claims.....	19,000 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$1,680,736 00
Less net deferred and uncollected premiums.....	56,155 26
Total liabilities.....	1,624,580 74
Surplus of assets as regards policy-holders	1,643,580 74
208,437 63	
III.—INCOME.	
Gross premiums received during the year in cash.....	540,111 04
Gross premiums received during the year by note.....	75,389 63
Cash received for interest on premium notes or loans	32,529 93
Interest, dividends and other earnings of assets.....	68,474 05
Reinsurance receipts.....	5,000 00
Premium on gold.....	4,015 03
Total income.....	725,519 68

BROOKLYN LIFE INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	\$168,583 48
Losses and claims paid during the year, by note.....	69,500 47
Dividends to stockholders.....	16,250 00
Paid to policy-holders other than above, by cash.....	61,610 37
Taxes and revenue stamps.....	6,458 40
Brokerage, commissions, agents and medical examiners.....	65,005 42
Salaries, rent, office and other expenses.....	79,081 95
Advanced to agents to be repaid by services, including commuted com- missions	26,702 43
Furniture and fixtures	4,127 93
Paid for reinsurance premiums	7,497 16
Interest on capital	8,750 00
Total expenditures.....	513,567 61
V.—MISCELLANEOUS.	
Policies issued during the year, 1,272, amount.....	3,140,427 00
Policies terminated during the year, 1,236, amount.....	3,248,920 00
Policies outstanding at end of year, 4,589, amount.....	11,992,958 00

AGENTS.—Spaulding & Stuart, Richmond.

CHARTER OAK LIFE INSURANCE COMPANY—HARTFORD, CONN.

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

JAMES C. WALKLEY, *President*.HALSEY STEVENS, *Secretary*.

I.—ASSETS.	
U. S. bonds	\$5,000 00
Other bonds and stocks	490,775 00
Mortgages of real estate.....	4,199,732 92
Secured by collaterals	1,107,237 83
Real estate.....	844,380 54
Premium notes and loans on interest on policies in force.....	3,242,841 12
Interest accrued on cash loans.....	275,650 00
Rents accrued.....	4,583 33
Cash on hand and in bank.....	217,406 29
Postage and revenue stamps.....	1,634 65
Loans on personal security, \$130,313.94.	
Furniture, safes and fixtures, \$9,254.32.	
Total assets	10,389,241 68
II.—LIABILITIES.	
Losses and policy claims.....	235,317 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$9,539,777 00
Less net deferred and uncollected premiums.....	266,231 99
Total liabilities.....	9,273,495 01
Surplus of assets as regards policy-holders.....	880,429 67
III.—INCOME.	
Gross premiums received during the year in cash	3,633,434 31
Cash received for interest on premium notes or loans	135,839 07
Interest, dividends and other earnings of assets.....	333,643 22
Total income.....	4,102,916 60

CHARTER OAK LIFE INSURANCE COMPANY—(CONCLUDED.)

IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash and note.....	\$1,500,538 89
Dividends to stockholders.....	16,000 00
Paid to policy-holders other than above, by cash and note.....	789,710 97
Taxes and revenue stamps.....	64,224 48
Brokerage, commissions, agents and medical examiners.....	373,239 46
Salaries, rent, office and other expenses.....	125,396 25
Furniture and fixtures.....	3,254 32
Total expenditures.....	2,872,364 37
V.—MISCELLANEOUS.	
Policies issued during the year, 5,048, amount.....	10,203,846 00
Policies terminated during the year, 4,622, amount.....	10,452,979 00
Policies outstanding at end of year, 26,756, amount.....	63,427,688 00

AGENTS.

W. F. Lord.....	Kennebunk	F. W. Smith.....	Rockland
E. P. Burnham.....	Saco	Cox & Field.....	Belfast
S. P. Crossman.....	Lisbon Falls	R. B. Clark.....	Eastport
J. B. Drake.....	Bath	James F. Dudley.....	Bangor
B. L. Higgins.....	Bowdoinham	A. Howe.....	Presque Isle
Henry Farrington.....	Waldoborough	S. H. McAlpine.....	Portland
J. H. H. Hewitt.....	Thomaston		

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY—HARTFORD.

Incorporated in 1846. Mutual.

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

I.—ASSETS.	
U. S. bonds.....	\$1,825,000 00
Other bonds and stocks.....	3,077,094 32
Mortgages of real estate.....	17,652,992 32
Secured by collaterals.....	298,503 28
Real estate.....	1,139,972 47
Premium notes and loans on interest on policies in force.....	8,800,037 92
Interest accrued on cash loans.....	666,579 00
Interest accrued on premium notes and loans.....	308,001 29
Cash on hand and in bank and trust companies.....	1,061,132 76
Agents' balances, \$39,386.14.	
Total assets.....	34,829,313 36
II.—LIABILITIES.	
Losses and policy claims.....	747,053 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$29,050,000 00
Less net deferred and uncollected premiums.....	66,441 63
	28,983,558 37
Total liabilities.....	29,730,611 37
Surplus of assets as regards policy-holders.....	5,098,701 99

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY—(CONCLUDED.)

III.—INCOME.	
Gross premiums received during the year in cash.....	\$7,487,732 83
Gross premiums received during the year by note.....	227,335 00
Cash received for interest on premium notes or loans.....	574,523 27
Interest, dividends and other earnings of assets.....	1,464,829 89
Total income.....	9,754,420 99
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	2,449,808 85
Losses and claims paid during the year, by note.....	334,087 75
Paid to policy-holders other than above, by cash.....	2,638,897 23
Paid to policy-holders other than above, by note.....	267,315 84
Taxes and revenue stamps.....	219,647 06
Brokerage, commissions, agents and medical examiners.....	601,545 21
Salaries, rent, office and other expenses.....	185,493 66
Furniture and fixtures.....	16,736 15
Total expenditures.....	6,713,531 67
V.—MISCELLANEOUS.	
Policies issued during the year, 5,061, amount.....	13,005,665 00
Policies terminated during the year, 5,152, amount.....	15,560,486 00
Policies outstanding at end of year, 62,826, amount.....	181,726,840 00

AGENTS.

Coffin & Fairbanks, Gen. Agent.... Bangor	T. H. Dinsmore..... Skowhegan
William P. Wadsworth..... Bath	Silas S. Hanley..... Thomaston
Moses W. Farr..... Augusta	Henry Farrington..... Waldoborough
Henry R. Millett..... Gorham	Joseph Wood..... Wiscasset
Josiah Maxey..... Gardiner	James B. Moody..... Bangor
L. T. Boothby..... Waterville	B. W. Harriman..... Kent's Hill
Joseph A. Lee..... Calais	N. H. Hall..... Winn
Samuel D. Leavitt..... Eastport	George Savary..... Bangor

CONTINENTAL LIFE INSURANCE COMPANY—HARTFORD.

Incorporated in 1862. Capital stock, \$120,000.

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

I.—ASSETS.	
U. S. bonds.....	\$127,670 00
Other bonds and stocks.....	269,874 00
Mortgages of real estate.....	330,600 00
Secured by collaterals.....	59,850 00
Premium notes and loans on interest on policies in force.....	1,330,315 15
Interest accrued on cash loans.....	16,444 91
Interest accrued on premium notes and loans.....	2,281 84
Cash on hand and in bank.....	88,211 62
Stock notes endorsed, \$180,000.	
Furniture, safes and fixtures, \$9,512.93.	
Total assets.....	2,225,247 52
II.—LIABILITIES.	
Losses and policy claims.....	39,766 65
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$2,640,270 91
Less net deferred and uncollected premiums.....	288,571 02
	1,751,699 89
Total liabilities.....	1,791,466 54

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD—(CONCLUDED.)

Surplus of assets as regards policy-holders.....	\$433,780 98
III.—INCOME.	
Gross premiums received during the year in cash.....	609,612 86
Gross premiums received during the year by note.....	191,273 61
Cash received for interest on premium notes or loans.....	70,971 03
Interest, dividends and other earnings of assets.....	47,444 06
Discount on claims paid in advance.....	1,177 91
Reinsurance receipts.....	11,000 00
Profit by sale of stocks.....	712 50
Total income.....	932,191 97
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	168,342 34
Losses and claims paid during the year by note.....	14,946 70
Dividends to stockholders.....	24,000 00
Paid to policy-holders other than above, by cash.....	134,320 80
Paid to policy-holders other than above, by note.....	22,382 83
Taxes and revenue stamps.....	10,282 43
Brokerage, commissions, agents and medical examiners.....	147,644 17
Salaries, rent, office and other expenses.....	37,908 36
Furniture and fixtures.....	11,440 25
Paid for reinsurance premiums.....	14,128 85
Total expenditures.....	585,396 73
V.—MISCELLANEOUS.	
Policies issued during the year, 2,756, amount.....	4,948,600 00
Policies terminated during the year, 1,965, amount.....	3,426,061 00
Policies outstanding at end of year, 10,745, amount.....	17,562,558 00

AGENTS.

George N. Loomis.....	Portsmouth, N. H.	Charles C. Burrell.....	Ellsworth
Thomas B. Frost.....	Portsmouth, N. H.	Lorenzo Oak.....	Garland
S. M. Bird.....	Rockland		

CONTINENTAL LIFE INSURANCE COMPANY—NEW YORK.

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

L. W. Frost, *President.*J. P. Rogers, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$552,726 87
Mortgages of real estate.....	880,950 00
Secured by collaterals.....	108,880 00
Real estate.....	810,000 00
Premium notes and loans on interest on policies in force.....	2,012,278 70
Interest accrued on cash loans.....	17,632 19
Interest accrued on premium notes and loans.....	52,039 70
Rents accrued.....	5,905 66
Cash on hand and in bank.....	321,551 05
Furniture, &c., \$33,180.47.	
Agents' balances, \$74,628.98.	
Total assets.....	4,761,964 17

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

II.—LIABILITIES.	
Losses and policy claims.....	\$149,700 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$5,269,278 00
Less deferred and uncollected premiums.....	1,180,928 23
	4,088,349 77
Total liabilities.....	4,238,049 77
Surplus of assets as regards policy-holders.....	523,914 40
III.—INCOME.	
Gross premiums received during the year in cash.....	1,765,397 45
Gross premiums received during the year by note.....	772,191 30
Cash received for interest on premium notes or loans.....	129,481 65
Interest, dividends and other earnings of assets.....	396,564 46
Discount on claims paid in advance.....	642 92
Reinsurance receipts.....	18,250 00
Total income.....	3,082,527 78
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	740,337 23
Losses and claims paid during the year, by note.....	190,837 96
Dividends to stockholders.....	7,000 00
Paid to policy-holders other than above, by cash.....	94,224 65
Paid to policy-holders other than above, by note.....	195,013 50
Taxes and revenue stamps.....	29,967 88
Brokerage, commissions, agents and medical examiners.....	316,880 99
Salaries, rent, office and other expenses.....	176,572 69
Advanced to agents to be repaid by services, including commuted commissions.....	117,709 74
Furniture and fixtures.....	3,894 52
Paid for reinsurance.....	12,429 05
Total expenditures.....	1,884,868 26
V.—MISCELLANEOUS.	
Policies issued during the year, 12,010, amount.....	22,715,925 00
Policies terminated during the year, 9,085, amount.....	19,317,624 75
Policies outstanding at end of year, 28,579, amount.....	60,247,390 00

AGENTS.

J. R. Deane, Gen. Agent.....	Portland	F. H. Beale.....	Belfast
D. E. Hall.....	Portland	O. S. Pillsbury.....	Scarborough
Charles F. Boynton.....	Portland	Thomas Shorey.....	Burlington
E. D. Holmes.....	Bangor	A. A. Mitchell.....	Canton
C. D. Ford.....	Turner	A. A. Eastman.....	Canton
Warren Fales.....	Rockland	James Cunningham.....	Bangor
George H. McKechnie.....	Alton	G. W. Lord.....	Burlington
N. E. Hall.....	Winterport	Charles H. Parcher.....	Biddeford

LIFE INSURANCE COMPANIES.

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ECLECTIC LIFE INSURANCE COMPANY.

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

GEORGE B. SATTERLEE, *President.*

HENRY ROGERS, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$113,875 00
Mortgages of real estate.....	15,100 00
Secured by collaterals.....	7,600 00
Premium notes and loans on interest on policies in force.....	45,718 89
Interest accrued	750 00
Rents accrued.....	900 00
Cash on hand and in bank	37,359 99
Reinsurance.....	7,288 00
Furniture, &c., \$19,643.60.	
Advanced to agents, \$21,086.58.	
Agents' and office balances, \$13,407.35.	
Total assets.....	228,591 88
II.—LIABILITIES.	
Losses and policy claims.....	22,000 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$252,600 00
Less net deferred and uncollected premiums	82,184 97
	170,415 03
Deposited money.....	2,700 00
Total liabilities.....	195,115 03
Surplus of assets as regards policy-holders.....	33,476 85
III.—INCOME.	
Gross premiums received during the year	211,088 46
Cash received for interest on premium notes or loans	1,293 24
Interest, dividends and other earnings of assets.....	7,798 01
Reinsurance receipts from other companies.....	24,749 99
Total income.....	244,929 70
IV.—EXPENDITURES.	
Losses and claims paid during the year	107,645 41
Paid to policy-holders other than above.....	9,776 29
Taxes and revenue stamps.....	5,048 75
Brokerage, commissions, agents and medical examiners.....	56,124 26
Salaries, rent, office and other expenses.....	51,123 97
Advanced to agents to be repaid by services, including commuted com- missions	2,325 23
Paid for reinsurance premiums.....	9,024 58
Total expenditures.....	241,068 49
V.—MISCELLANEOUS.	
Policies issued during the year, 1,470, amount.....	2,909,115 00
Policies terminated during the year, 1,397, amount.....	3,164,425 00
Policies outstanding at end of year, 2,777, amount.....	5,158,365 00

AGENTS.

Otis Brown.....Saccarappa | E. T. Weeks..... Portland

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

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

S. S. BUCKLIN, *President.*WILLIAM Y. POTTER, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$130,700 00
Other bonds and stocks	40,750 00
Mortgages of real estate	309,950 00
Secured by collaterals	183,814 96
Premium notes and loans on interest on policies in force.	39,820 27
Interest accrued on cash loans	6,010 74
Cash on hand and in bank	50,641 57
Postage and revenue stamps	60 00
Due for reinsurance from other companies	10,000 00
Loans on personal security, \$7,468.72.	
Furniture, &c., 12,000.	
Total assets	771,747 54
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed	25,435 82
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent	\$766,754 68
Less net deferred and uncollected premiums	160,176 24
	606,578 44
Due for loans	1,239 41
Total liabilities	633,253 67
Surplus of assets as regards policy-holders	138,493 87
III.—INCOME.	
Gross premiums received during the year	251,114 99
Cash received for interest on premium notes or loans	2,565 69
Interest, dividends and other earnings of assets	38,255 50
Total income	291,936 18
IV.—EXPENDITURES.	
Losses and claims paid during the year by cash	60,814 14
Dividends to stockholders	14,000 00
Paid to policy-holders other than above, by cash	7,662 00
Taxes and revenue stamps	5,453 24
Brokerage, commissions, agents and medical examiners	36,035 01
Salaries, rent, office and other expenses	41,073 94
Advanced to agents to be repaid by services, including commuted com- missions	21,155 83
Paid money held in trust	23,163 33
Paid for reinsurance premiums	7,889 53
Total expenditures	217,247 02
V.—MISCELLANEOUS.	
Policies issued during the year, 561, amount	1,430,754 30
Policies terminated during the year, 564, amount	1,898,310 86
Policies outstanding at end of year, 2,749, amount	5,781,302 57

AGENT.—Willard Small, Auburn.

LIFE INSURANCE COMPANIES.

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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	\$709,330 37
Other bonds and stocks	1,093,840 43
Mortgages of real estate.....	12,226,572 50
Secured by collaterals.....	687,661 00
Real estate.....	2,334,359 05
Interest accrued on cash loans.....	115,829 16
Rents accrued	19,991 54
Cash on hand and in bank and trust companies on interest	1,354,189 81
Furniture, &c., \$107,558 29.	
Agents' balances, \$109,117.58.	
Total assets.....	18,541,773 86
II.—LIABILITIES.	
Losses and policy claims.....	366,076 82
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$16,633,012 21
Less net deferred and uncollected premiums.....	680,620 94
Dividend to policy-holders	15,952,391 27
Liability under three months clause.....	75,874 00
	68,099 00
Total liabilities.....	16,462,441 09
Surplus of assets as regards policy-holders	2,079,332 77
III.—INCOME.	
Gross premiums received during the year in cash.....	7,426,861 70
Interest, dividends and other earnings of assets	993,183 16
Total income	8,420,044 86
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	2,560,536 28
Dividends to stockholders.....	7,852 00
Paid to policy-holders other than above, by cash.....	1,085,753 68
Taxes and revenue stamps.....	67,837 77
Brokerage, commissions, agents and medical examiners.....	644,435 27
Salaries, rent, office and other expenses.....	543,037 10
Advanced to agents to be repaid by services, including commuted commissions	66,908 15
Rents.....	40,869 91
Paid for reinsurance premiums.....	8,900 43
Total expenditures.....	5,026,130 59
V.—MISCELLANEOUS.	
Policies issued during the year, 11,778, amount.....	47,885,678 00
Policies terminated during the year, 8,183, amount.....	34,798,871 00
Policies outstanding at end of year, 43,135, amount.....	171,443,351 00

AGENTS.

Everel P. Roberts, Gen. Agent...Portland	S. D. Wadsworth.....Hiram
Joshua Nye, Gen. Agent.....Augusta	Wesley Sawyer.....Cumberland Centre
Jotham F. Clark.....Kennebunk Depot	E. B. Hooper.....Biddeford
Samuel A. Smith.....Steuben	A. C. Mildram.....Wells
Alonzo F. Littlefield.....Wells	J. H. Pendleton, M. D.....Ellsworth
Edward E. Upham.....Portland	Frank E. Nye.....Augusta
Samuel M. Clark.....Wells	Henry M. Bryant.....Lewiston
Samuel Skillin.....North Yarmouth	

HOMOEOPATHIC MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1868. Capital stock, \$200,000.

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

I.—ASSETS.	
U. S. bonds	\$112,000 00
Other bonds and stocks	44,871 25
Mortgages of real estate	120,088 44
Secured by collaterals	93,800 00
Real estate	825 00
Premium notes and loans on interest on policies in force	2,237 82
Interest accrued on cash loans	5,014 00
Interest accrued on premium notes and loans	97 00
Cash on hand and in bank	15,142 82
Reinsurance due from other companies	3,800 10
Furniture	\$3,262 92
Judgments	1,093 43
Agents' and office balances	6,585 08
	10,941 43
Total assets	400,876 43
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed	6,900 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.	\$375,405 00
Less net deferred and uncollected premiums	55,454 70
	319,950 30
Due for expenses, &c	5,000 00
Total liabilities	331,750 30
Surplus of assets as regards policy-holders	69,126 13
III.—INCOME.	
Gross premiums received during the year in cash	201,642 28
Cash received for interest on premium notes or loans	59 01
Interest, dividends and other earnings of assets	22,156 45
Increase of capital, \$25,000.	
Total income	223,857 74
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	96,563 71
Paid to policy-holders other than above, by cash	7,433 06
Taxes and revenue stamps	1,394 32
Brokerage, commissions, agents and medical examiners	24,923 35
Salaries, rent, office and other expenses	27,871 35
Advanced to agents, including commuted commissions	3,606 85
Furniture and fixtures	18 25
Paid for reinsurance premiums	4,284 75
Interest	149 91
Total expenditures	166,245 55
V.—MISCELLANEOUS.	
Policies issued during the year, 871, amount	1,448,761 00
Policies terminated during the year, 699, amount	1,401,614 00
Policies outstanding at end of year, 2,286, amount	4,436,014 00

AGENTS.

D. E. Seymour..... Calais | Silas C. Hall..... South Thomaston
 Joseph E. Littlefield..... Bangor |

LIFE INSURANCE COMPANIES.

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JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY—BOSTON.

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

GEORGE P. SANGER, *President*.

GEORGE B. AGER, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$153,687 00
Other bonds and stocks.....	669,428 00
Mortgages of real estate.....	666,670 37
Secured by collaterals.....	162,380 00
Premium notes and loans on interest on policies in force.....	485,008 76
Interest accrued on cash loans.....	33,987 53
Interest accrued on premium notes and loans.....	12,125 22
Cash on hand and in bank.....	12,275 76
Furniture, fixtures, &c., \$14,335.72.	
Total assets.....	2,195,562 64
II.—LIABILITIES.	
Losses and policy claims adjusted but not due.....	1,000 00
Losses and policy claims unadjusted as claimed.....	57,000 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$2,187,183 75
Less net deferred and uncollected premiums.....	289,824 66
	1,897,359 09
Unpaid dividends to stockholders.....	434 20
Unpaid dividends to policy-holders.....	18,892 80
Total liabilities.....	1,974,686 09
Surplus of assets as regards policy-holders.....	220,876 55
III.—INCOME.	
Gross premiums received during the year in cash.....	629,802 90
Gross premiums received during the year by note.....	97,895 94
Cash received for interest on premium notes or loans.....	21,258 18
Interest, dividends and other earnings of assets.....	100,920 27
Discount on claims paid in advance.....	95 16
Total income.....	849,972 45
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	232,794 73
Losses and claims paid during the year, by note.....	12,546 38
Dividends to stockholders.....	6,902 00
Paid to policy-holders other than above, by cash.....	63,699 23
Paid to policy-holders other than above, by note.....	45,279 84
Taxes and revenue stamps.....	5,875 34
Brokerage, commissions, agents and medical examiners.....	120,532 38
Salaries, rent, office and other expenses.....	58,627 62
Advanced to agents to be repaid by services, including commuted commissions.....	14,481 80
Furniture and fixtures.....	646 32
Paid for reinsurance premiums.....	1,571 50
Total expenditures.....	562,957 14
V.—MISCELLANEOUS.	
Policies issued during the year, 1,879, amount.....	4,029,047 00
Policies terminated during the year, 1,512, amount.....	3,459,037 00
Policies outstanding at end of year, 7,912, amount.....	18,100,564 00

AGENTS.

Thomas O. Winslow.....Portland | Nathaniel S. Gardiner.....Portland

LIFE ASSOCIATION OF AMERICA—ST. LOUIS, MO.

Incorporated in 1868.

JAMES H. BRITTON, *President*.J. S. PIERCE, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$8,015 00
Other bonds and stocks	166,315 83
Mortgages of real estate.....	1,933,402 57
Secured by collaterals.....	73,317 04
Real estate.....	5,600 00
Premium notes and loans on interest on policies in force.....	1,584,222 40
Interest accrued.....	92,995 86
In transit and since received principally.....	90,004 45
Cash on hand and in bank.....	167,385 69
Postage and revenue stamps.....	121 30
Reinsurance risks and premiums due.....	59,165 74
Furniture, safes, &c., about \$30,000, cost.	
Total assets.....	4,180,545 88
II.—LIABILITIES.	
Losses and policy claims	129,499 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$3,830,905 00
Less net deferred and uncollected premiums.....	187,986 78
Due for salaries, rents and office expenses	896 35
Due agents.....	1,151 12
Total liabilities	3,774,464 69
Surplus of assets as regards policy-holders.....	406,081 19
III.—INCOME.	
Gross premiums received during the year in cash.....	1,947,755 46
Gross premiums received during the year by note.....	849,172 92
Cash received for interest on premium notes or loans.....	80,252 97
Interest, dividends and other earnings of assets.....	171,764 92
Discount on claims paid in advance.....	606 88
Profit on bonds sold.....	1,229 95
Total income	3,050,783 10
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	728,546 77
Losses and claims paid during the year, by note	384,335 31
Paid to policy-holders other than above, by cash.....	70,446 71
Paid to policy-holders other than above, by note.....	87,054 97
Taxes and revenue stamps	89,491 84
Brokerage, commissions, agents and medical examiners.....	338,200 30
Salaries, rent, office and other expenses.....	326,432 50
Advanced to agents to be repaid by services.....	6,895 89
Paid for reinsurance premiums.....	22,654 67
Total expenditures.....	2,054,058 96
V.—MISCELLANEOUS.	
Policies issued during the year, 4,985, amount.....	18,478,965 00
Policies terminated during the year, 3,514, amount	19,605,426 00
Policies outstanding at end of year, 10,884, amount	50,746,485 00

AGENT.—William H. Harrington, Portland.

LIFE INSURANCE COMPANIES.

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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.....	\$500,637 94
Other bonds and stocks.....	229,661 00
Mortgages of real estate.....	3,741,451 38
Secured by collaterals.....	540,320 00
Premium notes and loans on policies in force.....	2,313,088 55
Interest accrued on cash loans.....	102,220 21
Cash on hand and in bank.....	321,100 99
Postage and revenue stamps.....	69 38
Lease for company's own use, \$20,000.	
Furniture, &c., \$6,000.	
Agents' balances, \$15,003.46.	
Total assets.....	7,748,549 45
II.—LIABILITIES.	
Losses and policy claims.....	210,947 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$6,354,336 68
Less net deferred and uncollected premiums.....	522,320 96
Unpaid dividends to stockholders.....	5,832,015 72
Unpaid dividends to policy-holders.....	6,210 73
Unpaid dividends to policy-holders.....	92,603 03
Total liabilities.....	6,141,776 48
Surplus of assets as regards policy-holders.....	1,606,772 97
III.—INCOME.	
Gross premiums received during the year in cash.....	1,463,827 20
Gross premiums received during the year by note.....	171,846 98
Cash received for interest on premium notes or loans.....	177,260 50
Interest, dividends and other earnings of assets.....	325,670 84
Discount on claims paid in advance.....	13,249 00
Total income.....	2,151,854 52
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	562,280 91
Losses and claims paid during the year, by note.....	154,565 61
Paid to policy-holders other than above, by cash.....	355,022 85
Paid to policy-holders other than above, by note.....	9,118 38
Taxes and revenue stamps.....	12,072 72
Brokerage, commissions, agents and medical examiners.....	181,361 95
Salaries, rent, office and other expenses.....	109,460 93
Advanced to agents to be repaid by services, including commuted commissions.....	3,892 14
Paid for dividends to stockholders.....	43,000 00
Total expenditures.....	1,430,775 49
V.—MISCELLANEOUS.	
Policies issued during the year, 1,701, amount.....	4,986,969 00
Policies terminated during the year, 1,615, amount.....	4,789,004 00
Policies outstanding at end of year, 13,124, amount.....	42,343,613 00

AGENTS.

Henry S. Brown.....South Chesterville | Charles F. Dunlap.....Lewiston
 Bray Wilkins.....Fairfield

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.—SPRINGFIELD, MASS.

Incorporated in 1851. Mutual.

* E. W. BOND, *President*.AVERY J. SMITH, *Secretary*.

I.—ASSETS.	
U. S. bonds.....	\$302,636 00
Other bonds and stocks	379,660 00
Mortgages of real estate.....	2,116,767 90
Secured by collaterals.....	140,456 54
Real estate.....	125,000 00
Premium notes and loans on interest on policies in force	952,643 57
Interest accrued on cash loans.....	67,834 66
Interest accrued on premium notes and loans	28,569 30
Rents accrued.....	1,595 83
Cash on hand and in bank.....	74,564 47
Furniture, &c., \$8,026.26.	
Total assets.....	4,189,728 27
II.—LIABILITIES.	
Losses and policy claims.....	112,420 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent	\$4,003,968 54
Less net deferred and uncollected premiums.....	212,181 05
Unpaid dividends to policy-holders.....	3,691,787 49
Total liabilities.....	3,828,750 81
Surplus of assets as regards policy-holders.....	350,977 46
III.—INCOME.	
Gross premiums received during the year in cash	990,653 05
Gross premiums received during the year by note.....	329,778 55
Cash received for interest on premium notes or loans	55,940 28
Interest, dividends and other earnings of assets.....	193,416 49
Discount on claims paid in advance.....	1,672 65
Total income.....	1,571,461 02
IV —EXPENDITURES.	
Losses and claims paid during the year, by cash	473,880 86
Losses and claims paid during the year, by note.....	35,297 53
Paid to policy-holders other than above, by cash.....	55,198 46
Paid to policy-holders other than above, by note.....	131,311 68
Taxes and revenue stamps.....	11,794 40
Brokerage, commissions, agents and medical examiners	161,178 89
Salaries, rent, office and other expenses.....	80,052 86
Furniture and fixtures.....	1,125 00
Paid for reinsurance.....	10,168 41
Total expenditures.....	960,008 09
V.—MISCELLANEOUS.	
Policies issued during the year, 2,386, amount.....	5,417,750 00
Policies terminated during the year, 3,189, amount.....	7,512,507 00
Policies outstanding at end of year, 14,483, amount.....	32,614,008 00

* The officers named are those holding office at the time of this report, Caleb Rice, the President, having died since January 1, 1873.

AGENT.—Samuel F. Merrill, Portland.

MERCHANTS' LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1869. Capital stock, \$161,000.

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

I.—ASSETS.	
U. S. bonds	\$64,987 50
Other bonds and stocks	16,280 00
Mortgages of real estate	42,000 00
Secured by collaterals	19,100 00
Premium notes and loans on interest on policies in force	823 16
Interest accrued on cash loans	328 33
Cash on hand and in bank	6,104 69
Due for reinsurance	21 25
Agents' and office balances, \$9,949.01.	
Furniture, &c., \$3,500.00.	
Total assets	149,644 93
II.—LIABILITIES.	
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent	\$70,919 00
Less net deferred and uncollected premiums	14,276 80
Unsettled bills	200 00
Total liabilities	56,842 20
Surplus of assets as regards policy-holders	92,802 73
III.—INCOME.	
Gross premiums received during the year in cash	64,669 59
Gross premiums received during the year by note	823 16
Cash received for interest and dividends	7,774 54
Rents	763 19
Reinsurance receipts	1,161 27
Total income	75,191 75
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	18,466 45
Paid to policy-holders other than above, by cash	848 53
Taxes and revenue stamps	1,571 41
Brokerage, commissions, agents and medical examiners	11,649 10
Salaries, rent, office and other expenses	19,903 20
Advanced to agents to be repaid by services, including commuted commissions	5,490 41
Furniture and fixtures	404 31
Paid for reinsurance	470 28
Total expenditures	58,803 69
V.—MISCELLANEOUS.	
Policies issued during the year, 454, amount	724,801 00
Policies terminated during the year, 498, amount	1,019,850 00
Policies outstanding at end of year, 686, amount	1,345,951 00

AGENTS.

Augustus H. Ford, Gen. Agent	Portland	Andrew J. Gibson	Eastport
E. T. Fuller	Camden	George Roberts	Vinahaven
William H. Hatch	Thomaston	James M. Studley	Warren
Andrew J. Erskine	Rockland	John D. Coffin	Saco
James M. Webb	Sacarappa	Samuel F. Chase	Saco
George W. Pierce	South Thomaston		

METROPOLITAN LIFE INSURANCE COMPANY—NEW YORK.

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

JOSEPH F. KNAPP, *President.*ROBERT A. GRANNISS, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$176,715 00
Other bonds and stocks	53,550 00
Mortgages of real estate	249,700 00
Secured by collaterals	37,495 82
Premium notes and loans on interest on policies in force	325,582 83
Interest accrued on cash loans	7,219 83
Interest accrued on premium notes and loans	18,517 20
Cash on hand and in bank	21,539 68
Postage and revenue stamps	200 00
Furniture, safes and fixtures, \$27,429.01.	
Total assets	890,520 36
II.—LIABILITIES.	
Losses and policy claims	17,500 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent. \$1,199,591 00	
Less net deferred and uncollected premiums	532,882 41
	666,708 59
Due policy-holders	13,576 00
Due for salaries, rents and office expenses	2,625 00
Total liabilities.	700,409 59
Surplus of assets as regards policy-holders	190,110 77
III.—INCOME.	
Gross premiums received during the year in cash	541,575 44
Gross premiums received during the year by note	163,341 18
Interest, dividends and other earnings of assets	46,086 88
Total income	751,003 50
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	192,011 50
Losses and claims paid during the year, by note	34,315 27
Paid to policy-holders other than above, by cash	34,489 98
Paid to policy-holders other than above, by note	26,150 03
Taxes and revenue stamps	13,220 98
Brokerage, commissions, agents and medical examiners	108,396 22
Salaries, rent, office and other expenses	61,881 48
Paid for reinsurance premiums	776 30
Total expenditures	471,241 76
V.—MISCELLANEOUS.	
Policies issued during the year, 8,642, amount.	11,556,663 00
Policies terminated during the year, 4,596, amount	5,999,904 00
Policies outstanding at end of year, 15,345, amount	20,546,341 00

AGENTS.

John M. Kilgore, Gen. Agent.....Belfast | Charles C. Burrell.....Ellsworth
 Joseph Wheeler.....Belfast

MUTUAL LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1842. Mutual.

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

I.—ASSETS.	
U. S. bonds.....	\$4,751,004 75
Other bonds and stocks.....	1,395,000 00
Mortgages of real estate.....	47,002,804 37
Real estate.....	1,314,607 57
Interest accrued on cash loans.....	753,679 24
Cash on hand and in bank.....	2,159,863 09
Agents' and office balances, \$24,100.53.	
Total assets.....	57,376,959 02
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	552,475 20
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$54,690,332 86
Less net deferred and uncollected premiums.....	1,034,099 88
	53,656,232 98
Surplus accrued on Tontine policies.....	17,562 30
Post mortem dividends payable on demand.....	24,000 00
Premiums paid in advance.....	29,618 33
Total liabilities.....	54,279,888 81
Surplus of assets as regards policy-holders.....	3,097,070 21
III.—INCOME.	
Gross premiums received during the year in cash.....	14,386,863 81
Interest, dividends and other earnings of assets.....	3,329,230 73
Total income.....	17,716,094 54
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	4,295,265 49
Paid to policy-holders other than above, by cash.....	5,259,205 14
Taxes and revenue stamps.....	114,638 93
Brokerage, commissions, agents and medical examiners.....	373,522 09
Salaries, rent, office and other expenses.....	529,111 09
Advanced to agents to be repaid by services, including commuted commissions.....	332,448 46
Furniture and fixtures.....	1,990 20
Total expenditures.....	10,906,181 40
V.—MISCELLANEOUS.	
Policies issued during the year, 10,052, amount.....	28,610,222 00
Policies terminated during the year, 7,904, amount.....	23,675,025 00
Policies outstanding at end of year, 78,193, amount.....	264,378,344 00

AGENTS.

Wm. D. Little, Gen. Agent.....	Portland	George B. Barrows.....	Fryeburg
Benjamin Adams.....	North Anson	John H. Shapleigh.....	Lebanon
Charles C. Norton.....	Eastport	Edwin C. Townsend.....	Freeport
Charles P. Wiggin.....	Bangor	Henry W. Hutchins.....	East Livermore
John M. Goodwin.....	Biddeford	John G. Cook.....	Lewiston
Alonzo Leavitt.....	Alfred	S. W. Parlin.....	Phillips
John F. Woods.....	Farmington	George B. Sawyer.....	Wiscasset
John B. Bradbury.....	Waterville	Joseph G. Lash.....	Newcastle
Samuel R. Carter.....	Paris	E. M. Carter.....	Bethel
William H. Pillsbury.....	Bucksport	A. E. Haley.....	Kennebunk
Levi S. Alexander.....	Bath	James Bell.....	Skowhegan
William H. Titcomb.....	Rockland	S. B. Haskell.....	Portland
H. C. Packard.....	Readfield	E. W. Dunbar.....	Damariscotta
Sullivan D. Wiggin.....	Ellsworth	J. M. Studley.....	Warren
C. C. Humphreys.....	Brunswick		

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	\$1,752,229 38
Other bonds and stocks	6,140,800 00
Mortgages of real estate	10,224,302 70
Real estate.....	149,062 38
Premium notes and loans on interest on policies in force	6,854,426 31
Interest accrued on cash loans.....	329,091 88
Interest accrued on premium notes and loans.....	205,590 00
Cash on hand and in bank	503,717 94
Agents' and office balances, \$118,978.25.	
Total assets	26,159,220 59
II.—LIABILITIES.	
Losses and policy claims adjusted, but not due.....	46,675 00
Losses and policy claims unadjusted as claimed.....	707,550 00
Amount required to reinsure outstanding risks or net value of same at 4 per cent.	\$22,042,372 00
Less net deferred and uncollected premiums.....	329,011 46
Unpaid dividends to policy-holders, now due.....	21,713,360 54
Unpaid dividends to policy-holders, due in 1873.....	348,624 53
	1,533,652 22
Total liabilities.....	24,349,862 29
Surplus of assets as regards policy-holders.....	1,809,358 30
III.—INCOME.	
Gross premiums received during the year in cash.....	4,544,095 13
Gross premiums received during the year by note.....	809,844 37
Cash received for interest on premium notes or loans.....	364,839 42
Interest, dividends and other earnings of assets.....	1,158,580 35
Discount on claims paid in advance.....	696 41
Total income	6,869,055 68
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	1,988,672 54
Losses and claims paid during the year, by note.....	250,563 97
Paid to policy-holders other than above, by cash.....	1,423,512 54
Paid to policy-holders other than above, by note.....	236,913 46
Taxes and revenue stamps.....	84,644 00
Brokerage, commissions, agents and medical examiners.....	427,825 10
Salaries, rent, office and other expenses.....	160,932 30
Total expenditures.....	4,573,063 91
V.—MISCELLANEOUS.	
Policies issued during the year, 3,121, amount.....	9,368,690 00
Policies terminated during the year, 2,415, amount.....	9,495,836 00
Policies outstanding at end of year, 39,425, amount.....	133,164,169 00

AGENTS.

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

NATIONAL LIFE INSURANCE COMPANY—MONTPELIER, VT.

Incorporated in 1848. Mutual.

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

I.—ASSETS.	
U. S. bonds	\$230,668 25
Other bonds and stocks	203,700 00
Mortgages of real estate	702,090 63
Secured by collaterals.....	36,500 00
Real estate	15,010 64
Premium notes and loans on interest on policies in force.....	41,635 13
Interest accrued on cash loans	26,779 50
Interest accrued on premium notes and loans.....	1,100 95
Cash on hand and in bank.....	24,707 35
Postage and revenue stamps.....	54 75
Total assets	1,282,247 20
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	19,500 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$919,039 70
Less net deferred and uncollected premiums.....	89,929 76
Unpaid dividends to policy-holders	829,109 94
Due for extra payments made by policy-holders.....	5,041 71
Due for extra payments made by policy-holders.....	10,000 00
Total liabilities.. ..	863,651 65
Surplus of assets as regards policy-holders.....	418,595 55
III.—INCOME.	
Gross premiums received during the year in cash.....	258,606 16
Gross premiums received during the year by note.....	5,004 50
Cash received for interest on premium notes or loans	2,401 47
Interest, dividends and other earnings of assets.....	77,619 81
Total income.....	343,631 94
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	74,188 72
Losses and claims paid during the year, by note	4,642 46
Paid to policy-holders other than above, by cash	39,180 08
Paid to policy-holders other than above, by note.....	4,152 55
Taxes and revenue stamps.....	1,035 27
Brokerage, commissions, agents and medical examiners.	35,354 89
Salaries rent, office and other expenses.....	15,177 37
Total expenditures.....	173,731 34
V.—MISCELLANEOUS.	
Policies issued during the year, 753, amount.....	2,056,000 00
Policies terminated during the year, 484, amount.....	1,007,052 08
Policies outstanding at end of year, 4,145, amount.....	8,764,447 86

AGENTS.

Franklin M. Drew.....	Augusta	Hampden Fairfield.....	Saco
John B. Nealley.....	South Berwick	Charles G. Moffitt.....	Rockland
Edward P. Burnham.....	Saco	J. M. Goodwin.....	Biddeford

NATIONAL LIFE INSURANCE COMPANY—NEW YORK.

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

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

I.—ASSETS.	
Bonds and stocks.....	\$115,950 00
Premium notes and loans on interest on policies in force.....	410,921 79
Interest accrued on cash loan.....	3,480 72
Interest accrued on premium notes and loans.....	14,019 19
Cash on hand and in bank.....	14,728 85
Loans on personal security, \$6,921.72.	
Lease for company's own use, \$4,500.00.	
Agents' and office balances, \$36,012.56.	
Furniture, fixtures, &c., \$7,228.86.	
Total assets.....	559,100 55
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	9,600 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$645,592 58
Less net deferred and uncollected premiums.....	200,934 32
Unpaid dividends to stockholders.....	444,658 26
Unpaid dividends to policy-holders.....	3,162 21
Due for loans.....	1,134 00
Due for loans.....	5,000 00
Total liabilities.....	463,554 47
Surplus of assets as regards policy-holders.....	95,546 08
III.—INCOME.	
Gross premiums received during the year in cash.....	216,576 45
Gross premiums received during the year by note.....	71,866 19
Cash received for interest on premium notes or loans.....	23,668 89
Interest, dividends and other earnings of assets.....	9,688 20
Discount on claims paid in advance.....	16 14
Reinsurance receipts.....	5,000 00
Premium loans paid, &c.....	1,782 90
Total income.....	328,598 77
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	119,792 63
Losses and claims paid during the year, by note.....	40,341 20
Paid to policy-holders other than above, by cash.....	616 00
Paid to policy-holders other than above, by note.....	98 00
Taxes and revenue stamps.....	7,238 48
Brokerage, commissions, agents and medical examiners.....	43,177 66
Salaries, rent, office and other expenses.....	56,188 59
Advanced to agents to be repaid by services, including commuted com- missions.....	16,912 93
Interest.....	630 00
Paid for reinsurance premiums to other companies.....	9,870 11
Total expenditures.....	294,865 60
V.—MISCELLANEOUS.	
Policies issued during the year, 1,461, amount.....	2,746,691 00
Policies terminated during the year, 2,085, amount.....	4,365,300 00
Policies outstanding at end of year, 3,819, amount.....	7,022,974 00

AGENTS.

Harvey H. Sherman.....Bangor | J. W. Green.....Lewiston
 Silas S. Hanley.....Thomaston |

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

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

E. A. ROLLINS, *President.*JOHN M. BUTLER, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$492,640 00
State bonds	39,680 00
Mortgages of real estate.....	909,912 44
Secured by collaterals.....	850,000 00
Premium notes and loans on interest on policies in force.....	1,925 11
Interest accrued on cash loans.....	34,176 54
Cash on hand and in bank.....	78,813 41
Furniture, fixtures, &c., \$4,771.07.	
Loans on personal security, \$1,600.49.	
Agents' and office balances, \$14,690.25.	
Total assets	2,407,147 50
II.—LIABILITIES.	
Losses and policy claims adjusted but not due.....	200 00
Losses and policy claims unadjusted as claimed.....	65,896 87
Amount required to reinsure outstanding risks, or net value of same at 6 per cent.....	\$1,344,421 00
Less net deferred and uncollected premiums.....	110,428 00
Total liabilities.....	1,233,993 00
Surplus of assets as regards policy-holders.....	1,107,057 63
III.—INCOME.	
Gross premiums received during the year in cash.....	714,685 17
Interest, dividends and other earnings of assets.....	157,360 57
Gold premium.....	12,850 08
Total income.....	884,895 82
IV.—EXPENDITURES.	
Losses and claims paid during the year.....	241,887 47
Dividends to stockholders.....	30,000 00
Taxes and revenue stamps.....	8,382 90
Brokerage, commissions, agents and medical examiners.....	96,633 32
Salaries, rent, office and other expenses.....	85,801 32
Advanced to agents to be repaid by services, including commuted commissions.....	4,500 00
Paid for reinsurance.....	26,327 63
Total expenditures.....	493,532 64
V.—MISCELLANEOUS.	
Policies issued during the year, 3,110, amount.....	6,197,457 00
Policies terminated during the year, 1,823, amount.....	3,967,579 00
Policies outstanding at end of year, 9,007, amount.....	20,252,608 00

A GENTS.

C. M. Plummer.....	Bath	E. J. Merrill.....	Farmington
Philo Hersey.....	Belfast	F. J. Rollins.....	Portland
George W. Berry.....	Rockland		

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY—BOSTON.

Incorporated in 1835. Mutual.

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

I.—ASSETS.	
U. S. bonds	\$633,487 50
Other bonds and stocks	4,591,976 25
Mortgages of real estate	1,695,342 91
Secured by collaterals	549,318 77
Real estate	600,000 00
Premium notes and loans on interest on policies in force	2,289,271 10
Interest accrued on cash loans	164,438 43
Interest accrued on premium notes and loans	83,000 00
Rents accrued	8,700 71
Cash on hand and in bank	195,880 65
Total assets	10,811,416 32
II.—LIABILITIES.	
Losses and policy claims	102,730 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.	\$10,110,248 84
Less net deferred and uncollected premiums	678,046 42
Unpaid dividends to policy-holders	75,845 58
Total liabilities	9,610,778 00
Surplus of assets as regards policy-holders	1,200,638 32
III.—INCOME.	
Gross premiums received during the year in cash	1,764,818 75
Gross premiums received during the year by note	957,532 61
Cash received for interest on premium notes or loans	163,925 46
Interest, dividends and other earnings of assets	478,005 62
Total income	3,364,282 44
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	1,024,181 08
Losses and claims paid during the year, by note	95,655 07
Paid to policy-holders other than above, by cash	240,900 27
Paid to policy-holders other than above, by note	222,483 04
Taxes and revenue stamps	23,868 18
Brokerage, commissions, agents and medical examiners	176,533 69
Salaries, rent, office and other expenses	153,237 59
Advanced to agents to be repaid by services, including commuted commissions	98,834 65
Accrued interest, &c., on investments	18,775 52
Total expenditures	2,054,469 09
V.—MISCELLANEOUS.	
Policies issued during the year, 2,128, amount	5,065,292 00
Policies terminated during the year, 3,354, amount	8,725,981 00
Policies outstanding at end of year, 22,337, amount	65,964,525 00

AGENTS.

James M. Palmer, Gen. Agent.... Portland	George A. Dyer..... Ellsworth
J. W. Munger & Son..... Portland	Aline Shurtleff..... South Paris
C. M. Plummer..... Bath	Charles F. Dunlap..... Lewiston
V. C. Tarbox..... Bath	Edmund Madigan..... Houlton
S. P. Johnson..... Bangor	Morse & Ilsley..... Kittery
E. H. & G. W. Cochran..... Rockland	Charles W. Ross..... Biddeford
Hall & Stoutenburgh..... Richmond	L. L. Keith..... Machias
George S. Hill..... Exeter	Samuel D. Wadsworth..... Hiram
J. L. Parker..... Dedham	

NEW YORK LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1841. Mutual.

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

I.—ASSETS.	
U. S. bonds	\$2,672,255 00
Other bonds and stocks	1,601,970 33
Mortgages of real estate	11,390,534 28
Real estate	1,768,174 14
Premium notes and loans on interest on policies in force	986,244 08
Interest accrued on cash loans	68,201 97
Interest accrued on premium notes and loans	30,564 64
Rents accrued	13,385 72
Cash on hand and in bank and trust companies	2,242,746 64
Total assets	20,774,076 80
II.—LIABILITIES.	
Losses and policy claims	474,212 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent. \$18,124,265 00	
Less net deferred and uncollected premiums	758,984 84
Unpaid dividends to policy-holders	17,365,280 16
	131,436 76
Total liabilities	17,970,928 92
Surplus of assets as regards policy-holders	2,803,147 88
III.—INCOME.	
Gross premiums received during the year in cash	5,993,627 51
Gross premiums received during the year by note	283,699 03
Cash received for interest on premium notes or loans	68,730 56
Interest, dividends and other earnings of assets	1,135,275 87
Profit on bonds sold, and received for premium loans	34,074 08
Total income	7,515,407 05
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	2,841,983 51
Losses and claims paid during the year, by note	26,111 43
Paid to policy-holders other than above, by cash	625,592 04
Paid to policy-holders other than above, by note	156,010 56
Taxes and revenue stamps	39,455 16
Brokerage, commissions, agents and medical examiners	467,917 40
Salaries, rent, office and other expenses	349,020 87
Advanced to agents to be repaid by services, including commuted commissions	51,399 72
Paid for reinsurance premiums	32,425 09
Total expenditures	4,489,915 78
V.—MISCELLANEOUS.	
Policies issued during the year, 8,709, amount	26,031,051 00
Policies terminated during the year, 6,664, amount	21,628,477 20
Policies outstanding at end of year, 41,234, amount	118,622,605 86

AGENTS.

William F. Morrill, Gen. Agent..	Portland	T. G. Stickney	Bangor
Freeland Howe	Norway	L. D. Sawtelle	Riverside
William F. Garcelon	Lewiston	J. W. Gilman	West Waterville
M. W. Farr	Augusta	O. B. Plummer	Bangor

NORTH AMERICA LIFE INSURANCE COMPANY—NEW YORK.

Incorporated in 1862. Mutual.

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

I.—ASSETS.	
U. S. bonds.....	\$92,829 30
Other bonds and stocks	35,075 00
Mortgages of real estate.....	2,996,380 95
Secured by collaterals.....	38,366 23
Real estate	299,115 43
Premium notes and loans on interest on policies in force.....	981,776 41
Interest accrued on cash loans.....	93,333 83
Rents accrued.....	4,697 96
Cash on hand and in bank.....	94,152 44
Postage and revenue stamps.....	2,100 00
Due from other companies for reinsured risks.....	25,000 00
Due from other companies for reinsurance premiums.....	40,698 57
Judgments, \$17,517.71.	
Suspense account, \$8,045.72.	
Furniture, &c., \$10,662.76.	
Total assets	4,763,436 12
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed	226,690 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$5,107,098 00
Less net deferred and uncollected premiums.....	852,966 80
	4,254,131 20
Due to Standard Life Insurance Company.....	7,300 00
Bills payable.....	52,873 20
Total liabilities.....	4,540,994 40
Surplus of assets as regards policy-holders	162,441 72
III.—INCOME.	
Gross premiums received during the year in cash.....	1,265,093 37
Gross premiums received during the year by note.....	230,379 53
Cash received for interest on premium notes or loans	56,134 94
Interest, dividends and other earnings of assets.....	242,390 86
Discounts on claims paid in advance.....	5,636 49
Reinsurance receipts.....	16,000 00
Premium loans paid.....	5,069 94
Total income.....	1,840,645 13
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	1,109,341 31
Losses and claims paid during the year, by note.....	169,985 75
Dividends to stockholders.....	49,083 02
Paid to policy-holders other than above, by cash.....	80,681 40
Paid to policy-holders other than above, by note.....	88,425 95
Taxes and revenue stamps.....	29,583 56
Brokerage, commissions, agents and medical examiners.....	202,009 40
Salaries, rent, office and other expenses.....	144,043 44
Total expenditures.....	1,813,153 83
V.—MISCELLANEOUS.	
Policies issued during the year, 2,264, amount.....	4,320,912 00
Policies terminated during the year, 2,752, amount.....	7,331,753 00
Policies outstanding at end of year, 13,832, amount.....	32,685,676 00

AGENTS.

M. L. Stevens..... Portland | E. H. Cass..... Bangor

LIFE INSURANCE COMPANIES.

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NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY—MILWAUKEE.

Incorporated in 1857. Mutual.

JOHN H. VAN DYKE, *President.*

JAMES W. SKINNER, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$173,925 00
Mortgages of real estate.....	6,490,545 13
Secured by collaterals.....	741 35
Real estate.....	319,252 87
Premium notes and loans on interest on policies in force.	4,296,063 51
Interest accrued on cash loans.....	211,159 83
Interest accrued on premium notes and loans.....	151,555 74
Rents accrued.....	1,941 66
Cash on hand and in bank	149,121 49
Office furniture.....	\$5,000 00
Bills receivable.....	11,898 92
Agents' and office balances	67,817 86
	<u>84,716 78</u>
Total assets	11,794,306 58
II.—LIABILITIES.	
Losses and policy claims.	67,715 19
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$10,830,967 00
Less net deferred and uncollected premiums.....	555,504 35
	<u>10,275,462 65</u>
Unpaid dividends to policy-holders.....	6,159 60
Due for commissions.....	5,000 00
Total liabilities.....	10,354,337 44
Surplus of assets as regards policy-holders	1,439,969 14
III.—INCOME.	
Gross premiums received during the year in cash.....	1,882,829 64
Gross premiums received during the year by note.....	1,056,767 42
Cash received for interest on premium notes or loans.....	326,731 86
Interest, dividends and other earnings of assets.....	428,735 56
Total income.....	3,695,064 48
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	675,176 59
Losses and claims paid during the year, by note.....	153,858 93
Paid to policy-holders other than above, by cash.....	63,147 62
Paid to policy-holders other than above, by note.....	386,223 95
Taxes and revenue stamps.....	37,495 47
Brokerage, commissions, agents and medical examiners.....	318,408 71
Salaries, rent, office and other expenses.....	144,177 66
Total expenditures.....	1,778,488 93
V — MISCELLANEOUS.	
Policies issued during the year, 5,772, amount.....	13,196,279 24
Policies terminated during the year, 5,631, amount	12,611,902 69
Policies outstanding at end of year, 35,205, amount.....	64,175,217 36

AGENTS.

James B. Moody, Gen. Agent.....	Bangor	Gustavus E. Jenkins.....	Glenwood
Thomas H. Wentworth.....	Bradford	John B. Starkey.....	Milwaukee
S. Loton Weston.....	Bolster's Mills	Samuel Harrison.....	Biddeford
J. C. Foster.....	Garland	Garrison Crowell.....	Calais

PHOENIX MUTUAL LIFE INSURANCE COMPANY—HARTFORD.

Incorporated in 1851. Capital stock, \$16,000.

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

I.—ASSETS.	
U. S. bonds	\$278,993 75
Other bonds and stocks	309,870 00
Mortgages of real estate	2,975,302 46
Secured by collaterals	101,579 13
Premium notes and loans on interest on policies in force	3,551,237 01
Interest accrued on cash loans	101,834 63
Cash on hand and in bank	118,678 54
Stockholders' notes, \$80,000.	
Furniture, safes and fixtures, \$25,966.32.	
Total assets	7,437,495 52
II.—LIABILITIES.	
Losses and policy claims	156,121 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.	\$6,776,117 00
Less net deferred and uncollected premiums	597,590 82
Total liabilities	6,334,647 18
Surplus of assets as regards policy-holders	1,102,848 34
III.—INCOME.	
Gross premiums received during the year in cash	2,385,993 74
Gross premiums received during the year by note	556,496 00
Cash received for interest on premium notes or loans	213,544 57
Interest, dividends and other earnings of assets	257,718 14
Total income	3,413,752 45
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash	863,176 72
Losses and claims paid during the year, by note	65,951 30
Dividends to stockholders	960 00
Paid to policy-holders other than above, by cash	943,441 71
Paid to policy-holders other than above, by note	52,001 41
Taxes and revenue stamps	46,328 54
Brokerage, commissions, agents and medical examiners	395,505 68
Salaries, rent, office and other expenses	113,091 72
Paid for reinsurance premiums	1,272 68
Total expenditures	2,681,729 76
V.—MISCELLANEOUS.	
Policies issued during the year, 10,527, amount	21,751,734 00
Policies terminated during the year, 6,377, amount	13,781,664 00
Policies outstanding at end of year, 33,020, amount	71,910,267 00

AGENTS.

Jesse T. Reynolds, Gen. Agent ..	Portland	M. G. Prentiss	Foxcroft
Barton E. Tift, Gen. Agent	Portland	R. T. Green	Otisfield
M. F. Ricker	Canton	George F. Good	Portland
Byron Stevens	Portland	N. H. Higgins	Ellsworth
John S. Kimball	Bangor	C. A. Chalmers	Waterville
E. D. Holmes	Bangor	Warren Fales	Rockland
A. M. Austin	Buckfield	Arthur A. Holmes	Belgrade
Noah Hall	West Peru	Dr. H. N. Brown	Portland

REPUBLIC LIFE INSURANCE COMPANY—CHICAGO.

Incorporated in 1869. Capital stock, \$848,610.

JOHN V. FARWELL, *President.*JOHN F. COLLINS, *Secretary.*

I.—ASSETS.	
U. S. bonds.....	\$112,375 00
Other bonds and stocks	10,050 00
Mortgages of real estate.....	541,921 54
Secured by collaterals.....	62,146 07
Real estate, exclusive of mortgage for \$100,000.....	533,333 00
Premium notes and loans on interest on policies in force.....	107,833 90
Interest accrued on cash loans.....	15,733 73
Interest accrued on premium notes and loans.....	1,516 01
Rents accrued	3,458 33
Cash on hand and in bank	60,530 01
Loans on personal security	\$14,100 65
Furniture and fixtures.....	21,943 00
Suspense account	8,174 48
Agents' and office balances.....	19,562 92
	63,781 05
Total assets.....	1,448,897 59
II.—LIABILITIES.	
Losses and policy claims not due.....	22,500 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$773,441 78
Less net deferred and uncollected premiums	98,788 46
	674,653 32
Due for loans.....	10,000 00
Due for reinsurance.....	14,250 00
Total liabilities.....	721,403 32
Surplus of assets as regards policy-holders.....	727,494 27
III.—INCOME.	
Gross premiums received during the year in cash.....	480,570 88
Gross premiums received during the year by note	115,084 43
Cash received for interest on premium notes or loans.....	2,045 78
Interest, dividends and other earnings of assets.....	40,477 16
Discount on claims paid in advance	10,986 05
Reinsurance receipts	10,000 00
Received for new capital, \$95,050.	
Total income.....	659,164 30
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	167,529 70
Losses and claims paid during the year, by note.....	13,253 45
Paid to policy-holders other than above, by cash.....	7,812 04
Taxes and revenue stamps	10,646 39
Brokerage, commissions, agents and medical examiners.....	203,583 50
Salaries, rent, office and other expenses, including interest.....	93,265 74
Paid for reinsurance premiums.....	9,225 17
Total expenditures.....	505,315 99
V.—MISCELLANEOUS.	
Policies issued during the year, 4,519, amount.....	11,142,637 95
Policies terminated during the year, 4,637, amount.....	9,927,052 02
Policies outstanding at end of year, 6,389, amount.....	14,984,946 24

REPUBLIC LIFE INSURANCE COMPANY—(CONCLUDED.)

AGENTS.

W. T. Brown & Co., Gen. Agent..Portland	George M. B. Sprague Vanceborough
A. C. French Portland	Dr. Wellman Hall Houlton
William G. Duren Bangor	C. C. Jones Houlton
Dr. D. E. Seymour..... Calais	

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.....	\$696,782 50
State bonds.....	25,000 00
Mortgages of real estate.....	15,000 00
Premium notes and loans on interest on policies in force.....	1,978,139 28
Interest accrued on cash loans.....	11,863 31
Interest accrued on premium notes and loans.....	69,469 99
Cash on hand and in bank.....	78,315 26
Reinsurance claims.....	21,923 68
Furniture, fixtures, &c., \$19,372.63.	
Total assets.....	2,896,494 02
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	96,500 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$3,270,000 00
Less net deferred and uncollected premiums.....	612,045 29
	2,657,954 71
Unpaid dividends to stockholders.....	610 00
Due for salaries, rents and office expenses.....	933 33
Due for reinsurance premiums.....	3,830 32
Total liabilities.....	2,759,828 36
Surplus of assets as regards policy-holders.....	136,665 60
III.—INCOME.	
Gross premiums received during the year in cash.....	1,010,985 74
Gross premiums received during the year by note.....	431,309 89
Cash received for interest on premium notes or loans.....	91,387 09
Interest, dividends and other earnings of assets.....	29,345 38
Reinsurance receipts.....	13,500 00
Total income.....	1,576,538 10
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	554,099 09
Losses and claims paid during the year, by note.....	140,534 28
Dividends to stockholders.....	14,700 00
Paid to policy-holders other than above, by cash.....	83,201 34
Paid to policy-holders other than above, by note.....	162,487 64
Taxes and revenue stamps.....	13,241 51
Brokerage, commissions, agents and medical examiners.....	202,663 14
Salaries, rent, office and other expenses.....	98,831 15
Furniture and fixtures.....	603 40
Paid for reinsurance premiums.....	27,532 87
Total expenditures.....	1,297,894 42

SECURITY LIFE INSURANCE AND ANNUITY COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.

Policies issued during the year, 3,208, amount.....	\$7,076,456 00
Policies terminated during the year, 3,013, amount.....	7,223,487 00
Policies outstanding at end of year, 13,484, amount.....	31,113,562 00

AGENTS.

Stephen O. Purinton.....	Lewiston	Collamore Purinton.....	Presque Isle
W. W. Sanborn.....	Lewiston	Humphrey A. Randall.....	Brunswick
H. W. Bryant.....	Lewiston	William H. Hilton.....	Damariscotta
Charles M. Jones.....	Lewiston	George W. Hilton.....	Fort Fairfield
Oliver Welch.....	Lewiston	James J. Parlin.....	North Anson
John Smith.....	Lewiston	Sabine F. Berry.....	Houlton
Jona. Purinton.....	Fairfield	Columbus J. Noble.....	Bangor

STATE MUTUAL LIFE ASSURANCE COMPANY—WORCESTER, MASS.

Incorporated in 1845. Mutual.

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

I.—ASSETS.

U. S. bonds	\$296,735 00
Other bonds and stocks	875,762 94
Mortgages of real estate.....	96,900 00
Secured by collaterals.....	2,200 00.
Real estate.....	50,000 00
Premium notes and loans on interest on policies in force.....	35,775 02
Interest accrued on cash loans.....	7,000 00
Interest accrued on premium notes and loans	536 00
Cash on hand and in bank.....	65,738 82
Total assets.....	1,430,647 78

II.—LIABILITIES.

Losses and policy claims unadjusted as claimed.....	22,100 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	1,218,536 29
Unpaid dividends to policy-holders.....	5,639 65
Total liabilities.....	1,246,275 94

Surplus of assets as regards policy-holders 184,371 84

III.—INCOME.

Gross premiums received during the year in cash.....	254,499 78
Gross premiums received during the year by note.....	48,554 92
Cash received for interest on premium notes or loans.....	2,017 90
Interest, dividends and other earnings of assets	81,723 09
Total income.....	386,795 69

IV.—EXPENDITURES.

Losses and claims paid during the year, by cash.....	68,368 06
Paid to policy-holders other than above, by cash.....	55,691 00
Brokerage, commissions, agents and medical examiners.....	24,228 34
Salaries, rent, office and other expenses, and taxes.....	23,889 81
Total expenditures.....	172,177 21

STATE MUTUAL LIFE ASSURANCE COMPANY—(CONCLUDED.)

V.—MISCELLANEOUS.	
Policies issued during the year, 627, amount.....	\$1,448,000 00
Policies terminated during the year, 259, amount.....	482,800 00
Policies outstanding at end of year, 3,973, amount.....	7,758,803 00

AGENTS.

I. W. Patten	Bangor	Charles H. Gilbert.....	Oldtown
Garey & Shaw	Biddeford	Edwin B. Patten	Bangor
Dow, Coffin & Libby.....	Portland	W. P. Wadsworth.....	Bath
A. C. Hibbard.....	Bucksport		

TRAVELERS' LIFE 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	\$314,117 00
Mortgages of real estate.....	762,493 56
Real estate	50,000 00
Interest accrued on cash loans.....	24,271 54
Cash on hand and in bank and trust companies.....	63,294 25
Agents' and office balances, \$3,446.18.	
Total of Life Department.....	1,214,176 35
Total of Accident Department.....	874,035 71
Total assets	2,088,212 06
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	48,125 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$1,292,586 00
Less net deferred and uncollected premiums.....	140,480 02
	1,152,105 98
Extra risks.....	772 86
Due for reinsurance to other companies.....	596 20
Total of Life Department.....	1,201,600 04
Total of Accident Department.....	272,321 84
Total liabilities.....	1,473,921 88
Surplus of assets as regards policy-holders.....	614,290 18
III.—INCOME.	
Gross premiums received during the year, in cash.....	415,503 70
Interest, dividends and other earnings of assets.....	83,976 19
Discount on claims paid in advance.....	229 93
Premium on gold.....	2,689 47
Interest from bank.....	1,360 39
Total income.....	503,759 68

TRAVELERS' INSURANCE COMPANY—(CONCLUDED)

IV.—EXPENDITURES.	
Losses and claims paid during the year by cash.....	\$119,401 63
Paid to policy-holders other than above, by cash.....	2,369 78
Taxes and revenue stamps.....	921 69
Brokerage, commissions, agents and medical examiners.....	52,957 61
Salaries, rent, office and other expenses.....	18,805 61
Paid for reinsurance.....	4,370 00
Total expenditures	198,826 32
V.—MISCELLANEOUS.	
Policies issued during the year, 2,367, amount.....	4,025,505 00
Policies terminated during the year, 1,642, amount.....	2,822,427 00
Policies outstanding at end of year, 7,963, amount.....	14,575,777 00

AGENTS.

T. H. Dinsmore.....	Skowhegan	William P. Wadsworth.....	Bath
David Cargill.....	Augusta	Loring & Thurston.....	Portland
J. H. Bradford.....	Houlton	M. W. Farr.....	Hallowell
G. W. Bowler.....	Liberty	J. P. Cilley.....	Rockland
L. T. Boothby.....	Waterville	Charles F. Dunlap.....	Lewiston
Chadwick & Hammatt.....	Bangor	Charles P. Rodman.....	Waldoborough
E. H. & G. W. Cochran.....	Rockland	J. W. Fairfield.....	Biddeford
J. H. H. Hewitt.....	Thomaston	Lester D. Sawtelle.....	Vassalborough
Freeland Howe.....	Norway	Wm. W. Rideout.....	Waterville
D. M. Howard.....	Bangor	Charles C. Burrill.....	Ellsworth
Andrew J. Chase.....	Portland	Edward F. Fuller.....	Camden
W. D. Little & Co.....	Portland	Freeman W. Smith.....	Rockland
Samuel D. Leavitt.....	Eastport	Willis Mason.....	Saco
H. K. Morrell.....	Gardiner	William H. Allen.....	Calais
Thomas H. B. Pierce.....	Dexter	Fred. Atwood.....	Winterport
John Safford.....	Monmouth	William C. Donnell.....	Houlton
R. Small & Son.....	Biddeford	William J. Wheeler.....	South Paris

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.....	3,441,127 29
Secured by collaterals.....	61,232 04
Real estate.....	230,176 12
Premium notes and loans on interest on policies in force.....	2,192,252 45
Interest accrued on cash loans.....	172,220 00
Interest accrued on premium notes and loans.....	64,442 00
Cash on hand and in bank and trust company.....	95,975 87
Agents' and office balances, \$47,597.32.	
Total assets.....	6,476,533 27
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	100,500 00
Amount required to reinsure outstanding risks, or net value of same at 4 per cent.....	\$6,025,028 00
Less net deferred and uncollected premiums.....	247,162 90
Total liabilities.....	5,777,865 10
	5,878,365 10

UNION MUTUAL LIFE INSURANCE COMPANY—(CONCLUDED.)

Surplus of assets as regards policy-holders.....	\$598,168 17
III.—INCOME.	
Gross premiums received during the year in cash.....	1,188,661 52
Gross premiums received during the year by note.....	530,904 66
Cash received for interest on premium notes or loans.....	129,893 46
Interest, dividends and other earnings of assets.....	259,167 77
Discount on claims paid in advance.....	1,470 20
Total income.....	2,110,097 61
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	375,803 72
Losses and claims paid during the year, by note.....	76,756 06
Paid to policy-holders other than above, by cash.....	81,907 06
Paid to policy-holders other than above, by note.....	213,836 74
Taxes and revenue stamps.....	9,204 01
Brokerage, commissions, agents and medical examiners.....	241,189 89
Salaries, rent, office and other expenses.....	106,695 95
Advanced to agents to be repaid by services, including commuted commissions.....	22,287 58
Furniture and fixtures.....	3,666 50
Total expenditures.....	1,131,347 51
V.—MISCELLANEOUS.	
Policies issued during the year, 4,520, amount.....	11,188,390 00
Policies terminated during the year, 3,079, amount.....	7,126,154 00
Policies outstanding at end of year, 17,528, amount.....	39,814,365 00

AGENTS.

William C. Donnell.....	Houlton	Edward A. Gibbs.....	Bridgton
L. Henry Whitney.....	Portland	Ludger Gaudit.....	Lewiston
Joseph H. Williams.....	Augusta		

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.....	\$15,453 75
Other bonds and stocks.....	685,190 00
Mortgages of real estate.....	2,627,576 52
Secured by collaterals.....	32,000 00
Premium notes and loans on interest on policies in force.....	238,077 28
Interest accrued on cash loans.....	33,214 07
Interest accrued on premium notes and loans.....	10,000 00
Cash on hand and in bank.....	126,515 29
Agents' and office balances, \$17,268.71.	
Total assets.....	3,768,026 91

UNITED STATES LIFE INSURANCE COMPANY—(CONCLUDED.)

II.—LIABILITIES.	
Losses and policy claims.....	\$57,636 66
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$2,846,013 00
Less net deferred and uncollected premiums.....	116,778 17
Due for salaries, rents and office expenses.....	2,729,234 73 6,865 20
Total liabilities.....	2,793,736 59
Surplus of assets as regards policy-holders.....	974,290 32
III.—INCOME.	
Gross premiums received during the year in cash.....	1,080,059 10
Cash received for interest, dividends and other earnings.....	251,332 14
Reinsurance receipts.....	5,000 00
Total income.....	1,336,391 24
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	652,216 18
Dividends to stockholders.....	41,916 66
Paid to policy-holders other than above, by cash.....	214,949 46
Taxes and revenue stamps.....	5,012 40
Brokerage, commissions, agents and medical examiners.....	92,662 56
Salaries, rent, office and other expenses.....	107,091 19
Paid for reinsurance.....	25,780 25
Total expenditures.....	1,139,628 70
V.—MISCELLANEOUS.	
Policies issued during the year, 3,680, amount.....	8,574,604 00
Policies terminated during the year, 2,321, amount.....	5,883,703 00
Policies outstanding at end of year, 10,123, amount.....	22,574,578 00

A G E N T S .

Edwin W. Wedgwood.....	Biddeford	Dr. H. N. Brown.....	Lewiston
Edwin Stone.....	Biddeford	William P. Merrill.....	Portland
R. S. Lillibridge.....	Lewiston		

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.....	\$230,000 00
Other bonds and stocks.....	63,750 00
Mortgages of real estate.....	147,759 37
Secured by collaterals.....	57,000 00
Real estate.....	3,500 00
Premium notes and loans on interest on policies in force.....	331,038 98
Interest accrued on cash loans.....	8,391 70
Interest accrued on premium notes and loans.....	12,428 42
Cash on hand and in bank.....	63,703 99
For reinsurance.....	18,200 00
Furniture, \$6,554.74.	
Agents' and office balances, \$33,286.63.	
Total assets.....	935,772 46
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	24,400 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$882,751 00
Less net deferred and uncollected premiums.....	259,243 68
	623,507 32
Total liabilities.....	647,907 32
Surplus of assets as regards policy-holders.....	287,865 14
III.—INCOME.	
Gross premiums received during the year in cash.....	560,066 52
Gross premiums received during the year, by note.....	135,209 91
Interest, dividends and other earnings of assets.....	60,830 10
Total income.....	756,106 53
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	252,107 11
Losses and claims paid during the year, by note.....	47,992 48
Dividends to stockholders.....	15,400 00
Taxes and revenue stamps.....	12,088 63
Brokerage, commissions, agents and medical examiners.....	128,138 92
Salaries, rent, office and other expenses.....	62,499 57
Furniture and fixtures.....	4,000 00
Paid for reinsurance.....	16,504 66
Total expenditures.....	538,731 37
V.—MISCELLANEOUS.	
Policies issued during the year, 3,540, amount.....	9,869,482 00
Policies terminated during the year, 2,006, amount.....	6,505,875 00
Policies outstanding at end of year, 6,842, amount.....	17,142,886 00

AGENTS.

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

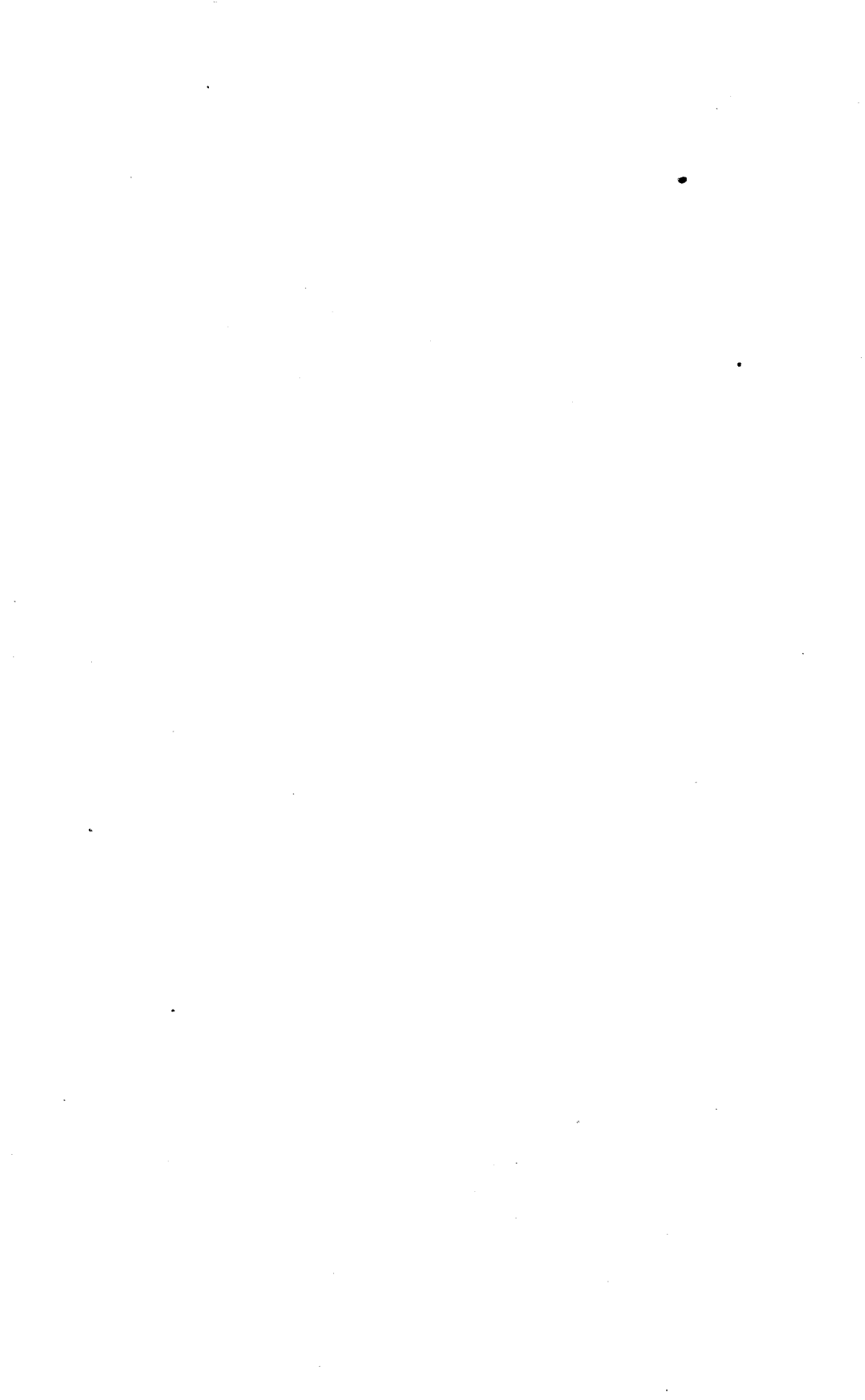
WASHINGTON LIFE INSURANCE COMPANY—NEW YORK.

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

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

I.—ASSETS.	
U. S. bonds	\$356,500 00
Other bonds and stocks	819,000 00
Mortgages of real estate.....	1,656,002 87
Secured by collaterals.....	6,107 00
Interest accrued on cash loans.....	30,170 85
Cash on hand and in bank	323,422 55
Furniture, safes, &c., \$15,000.	
Total assets.....	3,191,203 27
II.—LIABILITIES.	
Losses and policy claims adjusted but not due.....	17,000 00
Losses and policy claims unadjusted as claimed.....	49,660 00
Amount required to reinsure outstanding risks, or net value of same at 4½ per cent.....	\$2,913,102 00
Less net deferred and uncollected premiums.....	220,000 00
	2,693,102 00
Unpaid dividends to stockholders.....	770 00
Unpaid dividends to policy-holders.....	211 74
Due for salaries, rents and office expenses.....	2,500 00
Total liabilities	2,763,243 74
Surplus of assets as regards policy-holders.....	427,959 53
III.—INCOME.	
Gross premiums received during the year in cash.....	1,032,413 14
Interest, dividends and other earnings of assets.....	167,862 01
Discount on claims paid in advance.....	366 58
Profit on sale of U. S. bonds.....	2,351 89
Total income.....	1,202,993 62
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	328,824 57
Dividends to stockholders.....	9,755 70
Paid to policy-holders other than above, by cash.....	109,095 73
Taxes and revenue stamps.....	9,631 44
Brokerage, commissions, agents and medical examiners.....	105,856 56
Salaries, rent, office and other expenses.....	103,858 33
Advanced to agents to be repaid by services, including commuted com- missions	4,766 51
Total expenditures.....	671,788 84
V.—MISCELLANEOUS.	
Policies issued during the year, 2,092, amount.....	4,836,759 00
Policies terminated during the year, 2,035, amount.....	4,596,960 00
Policies outstanding at end of year, 10,967, amount.....	25,950,890 32

AGENT—William F. Garcelon, Lewiston.



ACCIDENT INSURANCE COMPANIES

DOING BUSINESS IN

MAINE.

DETAILED STATEMENT OF ASSETS AND LIABILITIES AND STATISTICS
OF COMPANIES FOR THE YEAR 1872.



ACCIDENT INSURANCE COMPANIES.

RAILWAY PASSENGERS' ASSURANCE COMPANY—HARTFORD, CONN.

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

JAMES G. BATTERSON, *President.*

CHARLES E. WILLARD, *Secretary.*

I.—ASSETS.	
U. S. bonds	\$103,297 25
Other bonds and stocks	271,087 50
Mortgages of real estate.....	45,000 00
Secured by collaterals.....	5,000 00
Interest accrued on cash loans	786 66
Cash on hand and in bank	18,835 02
Furniture, safes and fixtures.....	\$2,500 00
Agents' and office balances	6,235 35
	8,735 35
Total assets	444,006 43
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	38,000 00
Amount required to reinsure outstanding risks, estimated	15,000 00
Due for salaries, rents and office expenses.....	625 00
Total liabilities.	53,625 00
Surplus of assets as regards policy-holders.....	390,381 43
III.—INCOME.	
Gross premiums received during the year in cash.....	130,980 26
Interest, dividends and other earnings of assets.....	29,344 80
Total income.....	160,325 06
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	29,100 28
Dividends to stockholders.....	30,000 00
Taxes and revenue stamps.....	4,349 75
Brokerage, commissions, agents and medical examiners	53,301 25
Salaries, rent, office and other expenses.....	32,198 35
Furniture and fixtures.....	386 52
Total expenditures.....	149,336 15
V.—MISCELLANEOUS.	
Policies outstanding at end of year, estimated.....	4,701,000 00

RAILWAY PASSENGERS' ASSURANCE COMPANY—(CONCLUDED.)

AGENTS.

Joseph Littlefield.....	Auburn	Freeland Howe.....	Norway
David Cargill.....	Augusta	L. M. Haskins.....	Oldtown
D. M. Howard.....	Bangor	W. Davis.....	Portland
T. H. Smith.....	Bangor	D. H. Blanchard.....	Portland
William Flowers.....	Bangor	W. D. Little & Co.....	Portland
Samuel G. Sewall.....	Bath	Andrew J. Chase.....	Portland
William P. Wadsworth.....	Bath	Rollins & Adams.....	Portland
R. Small & Son.....	Biddeford	S. A. Battison.....	Portland
H. W. Wheeler.....	Brunswick	J. P. Cilley.....	Rockland
M. W. Clark.....	Danville Junction	T. H. Dinsmore.....	Skowhegan
George Hamilton.....	Dexter	B. F. Eaton.....	Skowhegan
J. W. Robinson.....	Dover	A. Hersey.....	South Paris
D. V. B. Ormsby.....	Farmington	G. H. Graves.....	Vassalborough
G. L. Foss.....	Farmington	L. T. Boothby.....	Waterville
H. K. Morrell.....	Gardiner	Charles P. Redman.....	Waldoborough
William C. Donnell.....	Houlton	C. H. Wood.....	Wilton
A. W. Clark.....	Kendall's Mills	C. S. Pearle.....	Bangor
C. F. Dunlap.....	Lewiston	James Lowe.....	Gardiner
John Given.....	Lewiston	N. Stiles.....	Bath
W. F. Garcelon.....	Lewiston	Joseph Rayner.....	Yarmouth
S. O. Wood.....	Lewiston	A. Blanchard.....	Richmond
S. F. McKay.....	Newport	A. D. Mitchell.....	Pittsfield

TRAVELERS' LIFE 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.....	\$353,960 00
Other bonds and stocks.....	434,093 00
Mortgages of real estate.....	22,304 00
Interest accrued on cash loans.....	688 33
Cash on hand and in bank.....	62,990 38
Total of Accident Department.....	874,035 71
Total of Life Department.....	1,214,176 35
Total assets.....	2,088,212 06
II.—LIABILITIES.	
Losses and policy claims unadjusted as claimed.....	90,500 00
Amount required to reinsure outstanding risks, or net value of same at $4\frac{1}{2}$ per cent.....	\$180,267 23
Less net deferred and uncollected premiums.....	1,570 39
Due for salaries, rents and office expenses.....	178,696 84
	3,125 00
Total of Accident Department.....	272,321 84
Total of Life Department.....	1,201,600 04
Total liabilities.....	1,473,921 88
Surplus of assets as regards policy-holders.....	614,290 18

TRAVELERS' LIFE INSURANCE COMPANY—(CONCLUDED.)

III.—INCOME.	
Gross premiums received during the year, in cash.....	\$615,977 36
Interest, dividends and other earnings of assets.....	67,032 44
Discount on claims paid in advance.....	287 48
Premium on gold.....	4,379 90
Interest from banks.....	712 46
Total income.....	688,389 64
IV.—EXPENDITURES.	
Losses and claims paid during the year, by cash.....	200,479 28
Dividends to stockholders.....	50,000 00
Taxes and revenue stamps.....	10,002 03
Brokerage, commissions, agents and medical examiners.....	217,431 09
Salaries, rent office and other expenses	126,279 63
Total expenditures.....	604,192 03
V.—MISCELLANEOUS.	
Policies issued during the year, 32,418, amount.....	105,405,716 00
Policies terminated during the year, 26,195, amount.....	85,968,850 00
Policies outstanding at end of year, 42,841, amount.....	100,171,215 00

For list of agents see Life Department on previous page, 133.

The following companies admitted since the first of January, and not embraced in the previous abstracts, are represented by the following agents, viz :

ALLEMANNIA FIRE OF PITTSBURG.

Benjamin Barnes, Jr.....	Portland.
John M. Goodwin & Son.....	Biddeford.
J. B. Drake.....	Bath.

MANUFACTURERS' FIRE AND MARINE, BOSTON.

Nathaniel F. Deering.....	Portland.
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NORTHWESTERN NATIONAL, MILWAUKEE.

Joseph Reed	Portland.
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ADDENDA.

The following agents of companies reported in previous pages have been appointed since the abstracts were printed :

AGRICULTURAL.

E. B. Hooper Biddeford.
Albert N. Greenwood Fairfield.
John F. Wood..... Farmington.

ALLEMANNA FIRE, PITTSBURG.

Willis Mason..... Saco.

NORTH BRITISH AND MERCANTILE.

Arthur W. Wiley Cherryfield.
Miles S. Staples Belfast.
J. A. Bucknam & Co..... Mechanic Falls.
William R. Keith..... Thomaston.
J. F. Stetson..... Camden.
C. C. Humphreys..... Brunswick.
C. G. Moffit..... Rockland.
Spaulding & Stuart..... Richmond.
D. V. B. Ormsby Farmington.
Freeland Howe..... Norway.
Levi L. Lowell..... Calais.

GLOUCESTER, GLOUCESTER.

H. K. Morrill..... Gardiner.

INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA.

John H. Small Biddeford.

PENN FIRE.

John M. Goodwin & Son..... Biddeford.

SAINT PAUL FIRE AND MARINE.

John G. Lovejoy.....Rockland.
 B. M. Flint.....Calais.

SOMERSET MUTUAL FIRE.

Garey & Shaw.....Biddeford.

The following companies have been admitted since the previous pages were printed :

DWELLING HOUSE INSURANCE COMPANY, BOSTON.

James M. Palmer, Agent.....Portland.

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

P. M. Blake, Agent.....Bangor.

BROKERS.

The following names are to be added to the list of Brokers on page vii.

Spaulding & Stuart.....Richmond.
 Robert Bowker.....Brunswick.

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