

# MAINE STATE LEGISLATURE

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# Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1875.

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VOLUME I.

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AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1875.

SEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.



STATE OF MAINE.

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PART II.

Life and Accident Insurance.

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AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1875.



SEVENTH ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER.

PART SECOND.  
LIFE AND ACCIDENT INSURANCE.

*To the Honorable Senate and House of  
Representatives of the State of Maine :*

The Insurance Commissioner has the honor to present Part Second of the Seventh Annual Report, which relates to Life and Accident Insurance.

At the close of the year 1874, there were thirty-three life and three accident insurance companies authorized to transact business in this State.

The following tables show the life and accident insurance companies authorized to do business in Maine at date of this report, and the companies admitted and withdrawn since date of last report:

*Life and Accident Insurance Companies now authorized to do business in Maine.*

MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual.....	Augusta		

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna.....	Hartford, Conn.	Continental.....	Hartford, Conn.
American Popular.....	New York City.	Continental.....	New York City.
Berkshire.....	Pittsfield, Mass.	Equitable.....	New York City.
Brooklyn.....	New York City.	Germania.....	New York City.
Charter Oak.....	Hartford, Conn.	Globe Mutual.....	New York City.
Connecticut Mutual.....	Hartford, Conn.	Homœopathic Mutual.....	New York City.

## INSURANCE COMMISSIONER'S REPORT.

## COMPANIES OF OTHER STATES—(CONCLUDED.)

Name of Company.	Location.	Name of Company.	Location.
John Hancock Mutual.....	Boston, Mass.	New York.....	New York City.
Massachusetts Mutual..	Springfield, Mass.	Northwestern Mutual...	Milwaukee, Wis.
* Merchants'.....	New York City.	Penn Mutual.....	Philadelphia, Pa.
Metropolitan.....	New York City.	Phoenix Mutual.....	Hartford, Conn.
Mutual.....	New York City.	Security Life & Annuity...	New York City.
Mutual Benefit.....	Newark, N. J.	State Mutual.....	Worcester, Mass.
National.....	Montpelier, Vt.	Travelers'.....	Hartford, Conn.
National of U. S. of A.....	Washington, D. C.	United States.....	New York City.
New England Mutual.....	Boston, Mass.	Universal.....	New York City.
New Jersey Mutual.....	Newark, N. J.	Washington.....	New York City.

## ACCIDENT INSURANCE COMPANIES.

Hartford Accident.....	Hartford, Conn.	Travelers'.....	Hartford, Conn.
Railway Passengers'.....	Hartford, Conn.		

*Life and Accident Insurance Companies of other States admitted to transact business in Maine since date of last Report.*

NAME OF COMPANY.	Location.	Date of Admission.	Capital paid up.
Berkshire.....	Pittsfield, Mass.....	December 1, 1874....	\$25,500 00
Germania.....	New York City.....	July 25, 1874.....	200,000 00
New Jersey Mutual.....	Newark, N. J.....	July 30, 1874.....	100,000 00
Penn Mutual.....	Philadelphia, Pa.....	October 1, 1874....	Mutual.
Hartford Accident.....	Hartford, Conn.....	August 26, 1874....	200,000 00

*Life Insurance Companies of other States withdrawn during the year.*

Name of Company.	Location.	Name of Company.	Location.
Manhatta.....	New York City.	North America.....	New York City.
Missouri Valley.....	Leavenworth, Kas.	Republic.....	Chicago, Ill.

\* Authority to do new business revoked May 10, 1875.

## BUSINESS OF 1874.

Table No. 1 shows the capital, assets, liabilities, surplus and impairment of capital on the 31st day of December, 1874, and the income and expenditures for the year ending December 31, 1874, of life insurance companies transacting business in this State. The gross assets amounted to \$346,588,570.49. The liabilities amounted to \$317,771,400.22. The total surplus, as regards policyholders, is \$28,817,170.27. The income amounted to \$103,122,414.59. The expenditures amounted to \$70,650,011.96. The total excess of income over expenditures is \$32,535,078.07.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1874.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1874.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1874.

Table No. 5 shows the nature of the expenditures of the same companies during the same time.

Table No. 6 gives an exhibit of policies of all the life insurance companies doing business in Maine at the close of the year 1874.

Table No. 7 shows the number and amount of policies terminated during 1874, and the mode of termination. Terminated by death or maturity, 7,480, amounting to \$20,595,191. Terminated by expiry, 1,718, amounting to \$4,705,357. Terminated by surrender, 26,645, amounting to \$75,668,712. Terminated by lapse, 57,471, amounting to \$142,593,547.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1874, by life insurance companies. The number of policies issued was 2,770. Amount insured, \$4,150,456.00. Premiums received, \$795,534.14. Losses and claims incurred during the year, \$281,768.00. Losses and claims paid, \$342,569.45. Amount of taxes paid on premiums, \$1,477.10. Whole number of policies in force in the State at close of 1874, 16,421. Whole amount insured, \$27,522,414.00.

## FINANCIAL.

JOSEPH NYE, *Insurance Commissioner,*

	To STATE OF MAINE,	DR.
For cash received for license fee of 129 companies, at \$20 .....		\$2,580 00
For cash received for license fee of 46 brokers, at \$5.		230 00
For cash received for license fee of 1,283 agents, at \$1		1,283 00
		<hr/> \$4,093 00
	CR.	
By salary, including rent, clerk hire and expenses ...		\$2,500 00
By postage and stationery.....		225 44
By cash to balance.....		1,367 56
		<hr/> \$4,093 00

Respectfully submitted,

JOSHUA NYE,

*Insurance Commissioner.*

AUGUSTA, April 20, 1874.



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STATISTICAL TABLES.

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TABLE I.—Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1874, and the Income and Expenditures for the year ending December 31st, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Paid up Capital.	Assets.	Liabilities not including Capital.	Surplus as regards Policy Holders	Surplus as regards Stockholders	Impairment of Capital.	Income.	Expenditures.
MAINE COMPANY.								
Union Mutual.....	-	\$8,796,699 40	\$7,609,230 00	\$1,187,469 40	-	-	\$2,408,699 74	\$1,586,046 78
COMPANIES OF OTHER STATES.								
Etna, Conn.....	\$150,000	20,417,749 96	18,801,045 62	1,616,704 34	\$1,466,704 34	-	6,067,017 15	4,632,128 46
American Popular, N. Y.....	284,500	701,070 66	537,348 00	163,722 66	-	\$120,777 34	218,414 06	140,771 05
Berkshire, Mass.....	25,500	2,842,957 53	2,584,315 83	258,641 70	233,141 70	-	678,047 42	376,889 13
Brooklyn, N. Y.....	125,000	2,244,341 54	2,161,921 50	82,420 04	-	42,579 96	706,711 53	549,698 40
Charter Oak, Conn.....	200,000	13,180,956 14	12,913,310 27	267,645 87	67,645 87	-	3,926,591 53	2,684,068 99
Connecticut Mutual, Conn.....	-	40,371,938 94	36,527,164 51	3,844,774 43	-	-	10,049,013 10	7,477,547 45
Continental, Conn.....	300,000	3,103,658 00	2,896,107 32	207,550 68	-	92,449 32	1,065,522 70	747,101 73
Continental, N. Y.....	100,000	6,473,158 83	6,111,048 00	362,110 83	262,110 83	-	2,712,627 86	2,507,042 51
Equitable, N. Y.....	100,000	25,606,847 67	23,971,402 00	1,635,445 67	1,535,445 67	-	9,650,737 14	6,579,566 54
Germania, N. Y.....	200,000	6,640,004 33	6,331,428 70	308,575 63	108,575 63	-	1,942,940 01	1,239,018 48
Globe Mutual, N. Y.....	100,000	4,115,235 75	3,838,303 00	276,932 75	176,932 75	-	1,131,659 67	1,101,109 06
Homœopathic Mutual, N. Y.....	200,000	579,521 55	529,803 00	49,718 55	-	150,281 45	232,830 00	174,859 71
John Hancock Mutual, Mass....	-	2,618,015 93	2,623,607 23	-5,591 30	-	-	839,641 78	694,529 97
Massachusetts Mutual, Mass....	-	5,524,494 57	5,036,060 80	488,433 77	-	-	1,543,129 56	949,194 65
Merchants' N. Y.....	161,000	196,659 42	128,297 00	68,362 42	-	92,637 58	83,496 06	82,299 62
Metropolitan, N. Y.....	200,000	1,873,322 35	1,763,817 76	109,504 59	-	90,495 41	1,239,253 11	800,705 49
Mutual, N. Y.....	-	72,130,493 35	68,628,165 48	3,502,327 87	-	-	19,857,153 30	13,062,899 37
Mutual Benefit, N. J.....	-	30,625,125 95	26,862,786 32	3,762,339 63	-	-	6,740,761 97	4,812,894 58
National, Vt.....	-	1,723,166 27	1,199,196 36	523,969 91	-	-	390,628 64	231,974 64

National of U. S. of of A., D. C.	1,000,000	3,491,913 91	*2,537,548 75	954,365 16	-	45,634 84	1,058,175 78	797,639 85
New England Mutual, Mass....	-	13,536,548 69	12,173,173 29	1,363,375 40	-	-	3,267,536 61	2,353,656 93
New Jersey Mutual, N. J.....	100,000	1,544,430 30	*1,210,391 00	334,039 30	234,039 30	-	807,953 60	623,923 19
New York, N. Y.....	-	27,249,476 16	24,794,551 74	2,454,924 42	-	-	7,997,466 37	5,344,662 92
Northwestern Mutual, Wis.....	-	15,465,347 08	13,467,822 35	1,997,524 73	-	-	3,992,660 76	2,466,356 21
Penn Mutual, Pa.....	-	4,628,878 44	*3,760,493 00	868,385 44	-	-	1,056,517 60	822,090 27
Phoenix Mutual, Conn.....	16,000	9,994,176 47	9,672,010 00	322,166 47	306,166 47	-	3,376,354 97	2,319,003 92
Security Life & Annuity, N. Y..	110,000	3,510,539 21	3,348,026 97	162,512 24	52,512 24	-	1,375,014 93	1,437,690 37
State Mutual, Mass.....	-	1,844,220 26	1,574,380 80	269,839 46	-	-	430,994 73	219,876 26
Travelers', Conn.....	-	2,103,178 02	1,980,602 00	122,576 02	-	-	671,582 98	298,010 80
United States, N. Y.....	250,000	4,396,968 26	3,870,271 08	526,697 18	276,697 18	-	1,256,087 29	1,090,159 95
Universal, N. Y.....	200,000	4,653,851 11	4,315,055 93	338,795 18	138,795 18	-	5,101,252 22	1,680,367 21
Washington, N. Y.....	125,000	4,403,624 44	4,012,714 61	390,909 83	265,909 83	-	1,246,540 42	766,227 47
Totals Cos. of other States....	\$3,947,000	\$337,791,871 09	\$310,162,170 22	\$27,629,700 87	\$5,124,676 99	\$634,855 90	\$100,713,714 85	\$69,063,965 18
Aggregate.....	3,947,000	346,588,570 49	317,771,400 22	28,817,170 27	5,124,676 99	634,855 90	103,122,414 59	70,650,011 96

-Deficiency.

\* Policies valued as per "American Experience Table of Mortality," with  $4\frac{1}{2}$  per cent. interest.

TABLE II—Showing the nature of the Assets, on the 31st day of December, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Loans on Bonds and Mortgages.	Loans on Collaterals.	Premium Notes and Loans.	Real Estate.	Stocks and Bonds owned.	Net deferred and outstanding Premiums.	All other Assets.	Total Assets.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$4,875,624 38	\$73,587 60	\$2,313,466 32	\$350,000 00	\$235,230 00	\$405,393 45	\$543,397 65	\$8,796,699 40
<b>COMPANIES OF OTHER STATES.</b>								
Ætna, Conn.....	6,657,976 02	345,256 29	4,664,483 45	113,602 14	6,428,660 95	274,209 88	1,933,561 23	20,417,749 96
American Popular, N. Y...	65,550 00	26,513 03	112,361 17	—	219,027 50	141,535 55	136,083 41	701,070 66
Berkshire, Mass.....	1,580,014 59	43,512 48	193,830 32	180,000 00	664,280 00	67,233 97	109,086 17	2,842,957 53
Brooklyn, N. Y.....	1,165,953 36	23,000 00	449,431 77	—	406,262 50	61,862 74	132,831 17	2,244,341 54
Charter Oak, Conn.....	5,161,060 53	1,285,956 29	3,761,981 96	1,065,680 54	393,590 00	276,991 79	1,235,695 03	13,180,956 14
Connecticut Mutual, Conn..	24,579,080 58	282,383 78	7,189,793 86	1,403,683 33	4,405,013 00	35,199 92	2,476,784 47	40,371,938 94
Continental, Conn.....	656,369 60	38,624 17	1,189,904 97	16,661 90	527,930 00	271,942 68	402,224 68	3,103,658 00
Continental, N. Y.....	1,352,925 00	320,909 37	2,140,142 72	810,000 00	585,884 37	771,272 90	492,024 47	6,473,158 83
Equitable, N. Y.....	16,624,511 94	105,070 00	—	3,931,451 05	3,495,641 85	731,573 29	718,599 54	25,608,847 67
Germania, N. Y.....	4,905,697 94	4,000 00	—	—	1,143,501 25	342,873 77	243,931 37	6,640,004 33
Globe Mutual, N. Y.....	1,911,577 81	32,000 00	33,671 39	291,000 00	1,364,701 64	198,934 20	283,350 71	4,115,235 75
Homœopathic Mutual, N. Y	292,980 94	13,907 20	5,919 40	5,773 00	208,135 00	33,141 97	19,664 04	579,521 65
John Hancock Mut., Mass..	1,243,000 00	50,400 00	394,646 63	—	753,578 50	85,311 31	91,079 49	2,618,015 93
Massachusetts Mut., Mass..	3,133,999 00	207,274 10	989,847 80	157,230 73	579,865 00	201,438 92	249,839 02	5,524,494 57
Merchants', N. Y.....	98,000 00	11,143 31	4,650 44	—	58,260 00	15,137 93	9,467 74	196,659 42
Metropolitan, N. Y.....	503,750 00	71,124 07	461,177 13	—	341,160 00	428,972 99	67,138 16	1,873,322 35
Mutual, N. Y.....	56,916,056 39	—	—	2,767,273 99	8,023,375 38	911,923 10	3,511,864 49	72,130,493 35
Mutual Benefit, N. J.....	12,415,657 75	—	6,967,097 11	170,491 98	9,756,715 08	173,266 73	1,141,897 30	30,625,125 95
National, Vt.....	853,462 27	13,525 00	38,677 63	18,617 30	622,081 50	91,424 69	85,377 88	1,723,166 27

Nat'l of U. S. of A., D. C..	2,119,562 60	40,767 80	87,382 11	400,000 00	549,854 00	167,203 88	147,143 52	3,491,913 91
New England Mut., Mass..	2,464,760 13	465,884 12	2,203,004 09	980,140 48	6,272,764 12	647,457 40	502,538 35	13,536,548 69
New Jersey Mutual, N. J..	609,239 64	34,032 80	363,091 50	55,132 79	129,325 35	217,941 35	135,666 87	1,544,430 30
New York, N. Y.....	16,828,955 14	-	910,049 14	1,768,174 14	5,173,026 50	630,734 63	1,933,536 61	27,249,476 16
Northwestern Mutual, Wis.	9,498,388 90	-	4,294,285 52	353,750 26	344,699 30	374,412 37	599,810 73	15,465,347 08
Penn Mutual, Pa.....	1,926,898 50	67,344 29	646,552 85	251,075 16	1,493,381 75	85,242 14	158,383 75	4,628,878 44
Phenix Mutual, Conn.....	4,586,211 98	79,991 13	3,639,330 00	-	590,335 00	515,480 60	582,827 76	9,994,176 47
Security L & Annuity, N. Y	30,682 80	-	1,689,181 53	110,000 00	712,100 00	717,389 72	251,185 16	3,510,539 21
State Mutual, Mass.....	137,350 00	3,000 00	60,925 35	50,000 00	1,490,148 90	-	102,796 01	1,844,220 26
Travelers', Conn.....	1,460,477 50	-	-	78,861 24	324,592 00	117,213 83	122,033 45	2,103,178 02
United States, N. Y.....	2,874,407 19	64,550 00	199,208 42	7,119 50	875,854 00	141,317 01	234,512 14	4,396,968 26
Universal, N. Y.....	2,128,461 72	234,945 00	861,438 26	-	497,512 50	168,710 19	762,783 44	4,653,851 11
Washington, N. Y.....	2,044,263 87	9,847 48	-	58,365 30	1,874,450 00	217,797 98	198,899 81	4,403,624 44
Totals Cos. of other States.	\$186,832,283 69	\$3,879,961 71	\$43,537,066 52	\$15,044,084 83	\$60,305,706 94	\$9,115,149 43	\$19,077,617 97	\$337,791,871 09
Aggregate.....	191,707,908 07	3,953,549 31	45,850,532 84	15,394,084 83	60,540,936 94	9,520,542 88	19,621,015 62	346,588,570 49

STATISTICAL TABLES.

TABLE III. — Showing the nature of the Liabilities on the 31st day of December, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Losses and Claims due and unpaid.	Losses and Claims not due.	Losses and Claims resisted.	Reinsurance reserve, Actuaries' 4 per cent.	Unpaid Dividends.	Due for Salaries, Rents, etc.	All other Liabilities	Total Liabilities except Capital.
MAINE COMPANY.								
Union Mutual.....	\$500 00	\$110,820 00	-	\$7,497,910 00	-	-	-	\$7,609,230 00
COMPANIES OF OTHER STATES.								
Ætna, Conn.....	65,519 65	360,665 00	\$69,008 75	18,105,180 00	\$185,342 73	-	\$15,329 49	18,801,045 62
American Popular, N. Y.....	-	7,000 00	10,000 00	520,348 00	-	-	-	537,348 00
Berkshire, Mass.....	-	33,000 00	15,000 00	2,517,457 38	5,954 15	-	12,904 30	2,584,315 83
Brooklyn, N. Y.....	-	25,000 00	8,000 00	2,121,329 00	-	-	7,592 50	2,161,921 50
Charter Oak, Conn.....	-	186,700 45	42,500 00	12,645,619 00	38,490 82	-	-	12,913,310 27
Connecticut Mutual, Conn.....	-	502,149 00	190,968 00	35,747,238 00	86,809 51	-	-	36,527,164 51
Continental, Conn.....	-	45,233 32	-	2,850,874 00	-	-	-	2,896,107 32
Continental, N. Y.....	-	155,488 00	21,000 00	5,916,260 00	-	-	18,300 00	6,111,048 00
Equitable, N. Y.....	32,000 00	272,960 00	32,000 00	23,474,593 00	69,849 00	-	90,000 00	23,971,402 00
Germania, N. Y.....	5,068 44	83,142 39	23,633 91	6,181,599 00	25,715 89	-	12,269 07	6,331,428 70
Globe Mutual, N. Y.....	5,000 00	42,150 00	40,000 00	3,735,803 00	-	\$2,000 00	13,350 00	3,838,303 00
Homœopathic Mutual, N. Y.....	-	3,048 00	-	518,452 00	-	-	8,303 00	529,803 00
John Hancock Mutual, Mass...	-	19,339 00	-	2,601,798 43	-	1,687 50	782 30	2,623,607 23
Massachusetts Mutual, Mass...	1,000 00	112,400 00	19,500 00	4,882,479 92	20,630 88	-	-	5,036,060 80
Merchants' N. Y.....	1,700 00	-	-	126,597 00	-	-	-	128,297 00
Metropolitan, N. Y.....	-	35,144 00	-	1,683,216 00	5,950 00	2,900 00	36,607 76	1,763,817 76
Mutual, N. Y.....	-	442,306 79	207,500 00	67,925,337 00	28,830 47	-	24,191 22	68,628,165 48
Mutual Benefit, N. J.....	-	506,427 00	59,000 00	26,018,872 00	278,437 32	-	-	26,862,786 32
National, Vt.....	-	29,000 00	1,000 00	1,144,941 52	14,254 84	-	10,000 00	1,199,196 36
National of U. S. of A., D. C..	-	62,205 99	17,787 00	* 2,449,363 00	-	-	8,192 76	2,537,648 76

New England Mutual, Mass.....	-	102,200 00	-	11,926,243 14	144,730 15	-	-	12,173,173 29
New Jersey Mutual, N. J.....	-	44,700 00	20,000 00	* 1,125,491 00	-	-	20,200 00	1,210,391 00
New York, N. Y.....	200 00	287,055 90	83,700 00	24,270,647 00	152,948 84	-	-	24,794,551 74
Northwestern Mutual, Wis.....	-	73,350 00	7,500 00	13,360,042 00	5,000 00	-	21,930 35	13,467,822 35
Penn Mutual, Pa.....	-	72,500 00	20,000 00	* 3,628,293 00	39,700 00	-	-	3,760,493 00
Phoenix Mutual, Conn.....	-	167,333 00	61,000 00	9,443,677 00	-	-	-	9,672,010 00
Security Life & Annuity, N. Y.	-	90,300 00	22,500 00	3,220,144 00	12,226 28	933 34	1,923 35	3,348,026 97
State Mutual, Mass.....	-	23,500 00	5,000 00	1,539,474 74	6,406 06	-	-	1,574,380 80
Travelers', Conn.....	-	44,187 00	18,425 00	1,905,990 00	-	-	12,000 00	1,980,602 00
United States, N. Y.....	-	105,120 00	-	3,740,137 00	-	-	25,014 08	3,870,271 08
Universal, N. Y. . . . .	-	105,895 93	-	4,209,160 00	-	-	-	4,315,055 93
Washington, N. Y.....	2,000 00	50,500 00	5,000 00	3,947,190 00	754 07	3,933 34	3,337 20	4,012,714 61
Totals Cos. of other States....	\$112,488 09	\$4,090,000 77	\$1,000,022 66	\$303,483,846 13	\$1,122,131 01	\$11,454 18	\$342,227 38	\$310,162,170 22
Aggregate .....	112,988 09	4,200,820 77	1,000,022 66	310,981,756 13	1,122,131 01	11,454 18	342,227 38	317,771,400 22

\* "American Experience," 4½ per cent.

TABLE IV. — Showing the nature of the Income during the year ending December 31st, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest and Dividends.	Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.	Excess of Expenditures over Income.
	Cash.	Note.						
<b>MAINE COMPANY.</b>								
Union Mutual .....	\$1,395,160 06	\$455,000 94	\$533,850 60	\$24,688 14	-	\$2,408,699 74	\$822,652 96	-
<b>COMPANIES OF OTHER STATES.</b>								
Ætna, Conn .....	3,923,474 93	684,166 87	1,334,332 53	-	\$125,042 82	6,067,017 15	1,434,888 69	-
American Popular, N. Y.....	132,208 63	54,919 73	27,488 05	3,797 65	-	218,414 06	77,643 01	-
Berkshire, Mass.....	471,826 26	37,839 00	160,361 29	8,020 87	-	678,047 42	301,158 29	-
Brooklyn, N. Y.....	486,226 51	77,649 50	131,507 84	-	11,327 68	706,711 53	157,013 13	-
Charter Oak, Conn .....	2,101,815 42	1,125,092 00	659,634 40	40,049 71	-	3,926,591 53	1,242,522 54	-
Connecticut Mutual, Conn.....	7,435,891 27	76,263 00	2,496,940 00	34,904 88	5,013 95	10,049,013 10	2,571,465 65	-
Continental, Conn.....	551,171 08	276,395 71	139,606 48	-	98,349 43	1,065,522 70	318,420 97	-
Continental, N. Y.....	1,967,931 41	429,004 22	279,483 91	31,208 32	5,000 00	2,712,627 86	205,585 35	-
Equitable, N. Y.....	8,227,299 40	-	1,310,110 81	113,326 93	-	9,650,737 14	3,071,170 60	-
Germania, N. Y.....	1,561,408 33	-	381,339 33	-	192 35	1,942,940 01	703,921 53	-
Globe Mutual, N. Y.....	916,503 74	-	213,218 43	1,337 50	-	1,131,059 67	29,950 61	-
Homœopathic Mutual, N. Y.....	196,706 96	-	36,123 04	-	-	232,830 00	57,970 29	-
John Hancock Mutual, Mass ..	597,975 99	69,752 27	171,913 52	-	-	839,641 78	145,111 81	-
Massachusetts Mutual, Mass....	946,736 76	260,342 54	333,540 26	2,510 00	-	1,543,129 56	593,934 91	-
Merchants', N. Y.....	74,553 44	1,135 17	7,807 45	-	-	83,496 06	1,196 44	-
Metropolitan, N. Y.....	1,004,297 35	138,180 67	96,775 09	-	-	1,239,253 11	438,547 62	-
Mutual, N. Y.....	15,651,078 35	-	4,159,574 95	46,500 00	-	19,837,153 30	6,794,253 93	-
Mutual Benefit, N. J.....	4,280,350 87	632,657 30	1,824,516 30	3,237 50	-	6,740,761 97	1,927,867 39	-
National, Vt.....	285,565 32	2,814 47	101,245 87	1,002 98	-	390,628 64	158,654 00	-
National of U. S. of A., D. C..	823,574 13	37,544 05	133,927 63	-	63,129 97	1,058,175 78	260,535 93	-



New England Mutual, Mass...	1,654,372 31	743,074 90	840,647 70	29,441 70	-	3,267,536 61	913,879 68	-
New Jersey Mutual, N. J.....	576,011 90	169,027 71	59,702 21	-	3,211 78	807,953 60	184,030 41	-
New York, N. Y.....	6,209,664 03	204,790 74	1,504,576 77	78,434 83	-	7,997,466 37	2,652,803 45	-
Northwestern Mutual, Wis....	1,964,888 69	874,381 17	1,143,918 69	9,472 21	-	3,992,660 76	1,526,304 55	-
Penn Mutual, Pa.....	631,252 77	198,396 05	221,868 78	-	5,000 00	1,056,517 60	234,427 33	-
Phoenix Mutual, Conn.....	2,372,775 73	352,482 00	651,097 24	-	-	3,376,354 97	1,057,351 05	-
Security Life & Annuity, N. Y.	916,754 89	264,818 33	151,441 71	-	42,000 00	1,375,014 93	-	\$62,675 44
State Mutual, Mass.....	256,503 70	66,195 46	108,295 57	-	-	430,994 73	211,118 47	-
Travelers', Conn.....	531,000 80	-	133,670 32	933 00	5,978 86	671,582 98	373,572 18	-
United States, N. Y.....	982,662 14	-	273,425 15	-	-	1,256,087 29	165,927 34	-
Universal, N. Y.....	1,403,114 44	627,803 60	172,516 84	-	2,897,817 34	5,101,252 22	3,420,885 01	-
Washington, N. Y.....	1,007,129 65	-	239,410 77	-	-	1,246,540 42	480,312 95	-
Totals Cos. of other States ..	\$70,142,727 20	\$7,404,726 46	\$19,500,018 93	\$404,178 08	\$3,262,064 18	\$100,713,714 85	\$31,712,425 11	\$62,675 44
Aggregate .....	71,537,887 26	7,859,727 40	20,033,869 53	428,866 22	3,262,064 18	103,122,414 59	32,535,078 07	62,675 44

STATISTICAL TABLES.

TABLE V.—Showing the nature of the Expenditures during the year ending December 31st, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Paid for losses and policy claims.	Paid for policies lapsed, surrendered and purchased.	Dividends to policy-holders.	Paid for commissions.	Paid for salaries, medical examiners' fees, etc.	All other cash Expenditures	Premium note Expenditures.	Total Expenditures.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$428,116 90	\$181,002 21	\$89,166 62	\$151,189 06	\$179,146 41	\$136,428 49	\$420,997 09	\$1,586,046 78
<b>COMPANIES OF OTHER STATES.</b>								
Aetna, Conn.....	1,283,284 40	1,186,244 50	204,798 16	365,735 51	104,876 43	287,518 58	1,199,670 88	4,632,128 46
American Popular, N. Y.....	25,469 00	2,747 04	—	11,157 10	22,307 82	59,859 87	19,230 22	140,771 05
Berkshire, Mass.....	117,667 15	65,835 21	65,891 18	35,825 70	22,618 56	35,005 43	34,045 90	376,889 13
Brooklyn, N. Y.....	160,388 19	86,296 01	38,194 06	46,123 99	33,338 05	97,991 56	87,366 54	549,898 40
Charter Oak, Conn.....	825,820 83	542,418 09	186,057 81	269,728 92	164,274 10	92,289 10	603,480 14	2,684,068 99
Connecticut Mutual, Conn.....	2,540,439 63	512,501 62	2,534,558 92	615,100 04	89,014 39	345,283 83	840,649 02	7,477,547 45
Continental, Conn.....	159,964 04	44,148 71	107,961 35	55,408 40	61,890 34	72,192 16	245,536 73	747,101 73
Continental, N. Y.....	608,682 72	667,446 10	70,862 27	169,234 79	191,263 63	268,534 20	531,018 80	2,507,042 51
Equitable, N. Y.....	1,962,342 40	1,268,689 60	1,585,370 20	396,368 71	345,428 74	1,021,366 89	—	6,579,566 54
Germania, N. Y.....	551,817 75	279,083 99	101,175 54	107,874 60	108,418 28	90,648 32	—	1,239,018 48
Globe Mutual, N. Y.....	460,354 55	375,385 66	10,951 23	59,509 30	92,954 25	101,954 07	—	1,101,109 06
Homeopathic Mutual, N. Y.....	36,813 37	65,681 20	7,989 36	12,944 74	27,198 06	24,232 98	—	174,859 71
John Hancock Mutual, Mass...	198,565 33	190,415 04	21,427 12	68,368 11	35,097 02	29,633 59	151,023 76	694,529 97
Massachusetts Mutual, Mass...	299,969 79	69,288 21	93,941 07	70,470 31	105,993 14	53,161 56	256,370 57	949,194 65
Merchants', N. Y.....	18,800 00	6,418 92	2,193 49	17,082 91	19,440 58	15,456 66	2,907 06	82,299 62
Metropolitan, N. Y.....	230,551 97	164,883 40	79,243 00	112,760 17	86,325 65	73,063 83	53,877 47	800,705 49
Mutual, N. Y.....	3,499,021 70	4,978,276 06	2,992,410 77	451,182 90	350,193 44	791,814 50	—	13,062,899 37
Mutual Benefit, N. J.....	1,833,359 18	413,056 70	1,250,606 28	379,113 73	94,367 16	172,865 99	669,525 54	4,812,894 58
National, Vt.....	109,204 42	24,404 36	46,131 35	24,787 59	16,540 53	5,998 46	4,907 93	231,974 64

National of U. S. of A., D. C....	281,785 72	233,421 76	-	81,882 58	85,177 06	111,689 64	3,683 09	797,639 85
New England Mutual, Mass....	871,709 45	372,801 39	309,238 78	144,691 56	74,211 01	164,919 97	416,084 77	2,353,656 93
New Jersey Mutual, N. J.....	190,593 14	119,394 92	40,219 26	46,200 99	50,315 84	128,550 55	48,648 49	623,923 19
New York, N. Y.....	1,503,026 11	1,471,181 23	1,349,830 37	334,668 29	260,803 78	289,769 99	235,383 15	5,344,662 92
Northwestern Mutual, Wis.....	599,189 67	207,780 50	160,317 67	313,102 40	169,241 81	185,155 54	931,568 62	2,466,356 21
<sup>2</sup> Penn Mutual, Pa.....	266,497 37	35,909 90	197,264 16	45,314 07	80,597 39	60,604 41	135,902 97	822,090 27
Phoenix Mutual, Conn.....	820,131 89	14,530 17	602,239 38	317,327 20	123,224 45	143,682 83	397,868 00	2,319,003 92
Security Life and Annuity, N.Y.	408,137 80	119,541 61	53,035 79	151,718 14	63,575 87	76,204 56	565,476 60	1,437,690 37
State Mutual, Mass.....	77,650 00	12,925 71	84,678 53	19,904 17	21,536 59	3,181 26	-	219,876 26
Travelers', Conn.....	130,252 70	25,223 47	-	52,622 10	38,129 78	51,782 75	-	298,010 80
United States, N. Y.....	354,915 55	238,426 70	148,731 13	163,488 81	51,803 61	132,794 15	-	1,090,159 95
Universal, N. Y.....	426,192 55	739,842 28	-	390,369 97	52,108 98	68,990 88	102,862 55	1,680,367 21
Washington, N. Y.....	322,261 82	97,795 27	142,654 10	59,900 63	64,383 37	79,232 28	-	766,227 47
Totals Cos. of other States....	\$21,174,860 19	\$14,631,995 33	\$12,487,972 33	\$4,889,968 43	\$3,106,649 71	\$5,135,430 39	\$7,537,088 80	\$69,663,965 18
Aggregate.....	21,602,977 09	14,812,997 54	12,577,138 95	5,141,157 49	3,285,796 12	5,271,858 88	7,958,085 89	70,650,011 96

STATISTICAL TABLES.

TABLE VI.—*Exhibit of Policies.*

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1873.		POLICIES ISSUED DURING 1874.		POLICIES TERMINATED DURING 1874.		POLICIES IN FORCE DEC. 31, 1874.		INCREASE, 1874.		DECREASE, 1874.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<b>MAINE COMPANY.</b>												
Union Mutual .....	18,808	\$42,904,755	6,132	\$14,517,543	3,182	\$8,203,365	21,758	\$49,218,933	2,950	\$6,314,178	-	-
<b>COMPANIES OF OTHER STATES.</b>												
Ætna, Conn .....	53,582	98,864,149	9,716	15,182,318	7,726	19,539,475	55,572	94,506,992	1,990	-	-	\$4,357,157
American Popular, N. Y. . . . .	2,929	7,251,663	664	2,196,484	439	1,185,248	3,154	8,262,899	225	1,011,236	-	-
Berkshire, Mass. . . . .	4,570	10,734,043	850	1,864,160	711	1,775,049	4,709	10,823,154	139	89,111	-	-
Brooklyn, N. Y. . . . .	5,182	13,289,963	1,079	2,404,386	1,290	3,389,650	4,971	12,304,699	-	-	211	985,264
Charter Oak, Conn .....	26,781	61,967,847	4,965	10,185,620	4,364	10,088,260	27,362	62,065,207	601	97,360	-	-
Connecticut Mutual, Conn.	63,550	181,802,730	6,885	19,965,324	5,119	16,401,421	65,316	185,366,633	1,766	3,563,903	-	-
Continental, Conn. . . . .	10,800	18,929,568	2,807	3,248,759	2,787	5,846,169	10,820	16,332,158	20	-	-	2,597,410
Continental, N. Y. . . . .	27,931	57,791,483	6,300	13,864,991	8,457	18,005,936	25,774	53,650,538	-	-	2,157	4,140,945
Equitable, N. Y. . . . .	47,288	184,282,130	9,610	34,189,815	8,768	37,442,944	48,130	181,029,001	842	-	-	3,253,129
Germania, N. Y. . . . .	19,739	34,842,813	2,501	3,344,534	2,448	4,097,248	19,792	34,090,099	53	-	-	752,714
Globe Mutual, N. Y. . . . .	12,549	29,316,031	2,611	6,088,184	4,473	12,446,854	10,687	22,957,361	-	-	1,862	6,358,670
Homoeopathic Mutual, N. Y.	2,491	4,631,231	906	1,479,548	729	1,450,927	2,668	4,659,852	177	28,621	-	-
John Hancock Mut., Mass.	7,761	17,032,262	726	1,282,441	1,596	3,765,089	6,891	14,549,614	-	-	870	2,482,648
Massachusetts Mut., Mass.	14,321	32,636,839	1,709	4,931,165	1,539	3,803,260	14,491	33,764,744	170	1,127,905	-	-
Merchants' N. Y. . . . .	1,363	2,569,676	873	1,522,419	842	1,666,581	1,394	2,425,514	31	-	-	144,162
Metropolitan, N. Y. . . . .	18,598	26,383,865	8,280	11,870,435	7,906	10,869,155	18,972	27,385,145	874	1,001,280	-	-
Mutual, N. Y. . . . .	86,416	289,505,799	12,756	38,425,027	8,258	26,052,040	90,914	301,878,726	4,498	12,372,987	-	-
Mutual Benefit, N. J. . . . .	39,937	131,468,038	4,104	11,178,803	2,739	10,708,414	41,302	131,938,427	1,365	470,389	-	-

National, Vt .....	4,204	9,086,023	720	1,802,176	502	1,250,502	4,422	9,637,697	218	551,674	-	-
Nat'l of U. S. of A., D. C.	11,494	26,062,199	2,601	6,431,269	3,417	8,590,296	10,678	23,903,172	-	-	816	2,159,027
New England Mut., Mass..	21,854	64,329,160	2,983	8,200,397	3,535	9,933,949	21,302	62,595,608	-	-	552	1,733,552
New Jersey Mutual, N. J.	7,910	15,128,197	4,601	7,701,469	3,149	6,334,435	9,362	16,495,231	1,452	1,367,034	-	-
New York, N. Y.....	43,160	123,672,387	7,254	21,809,389	7,016	22,646,653	43,398	122,835,123	238	-	-	837,264
Northwestern Mutual, Wis.	35,226	64,692,003	5,185	11,796,029	5,009	11,187,011	35,402	65,301,021	176	609,018	-	-
Penn Mutual, Pa.....	7,745	24,317,776	1,216	2,961,565	786	2,758,170	8,175	24,521,171	430	203,395	-	-
Phoenix Mutual, Conn....	35,274	75,731,361	6,471	10,745,275	8,327	17,265,531	33,418	69,211,105	-	-	1,856	6,520,256
Security L. & Annuity, N.Y	11,118	26,529,883	3,765	6,683,381	4,792	9,823,009	10,091	23,395,255	-	-	1,027	3,134,628
State Mutual, Mass.....	4,156	8,219,525	510	1,233,500	182	454,053	4,484	8,998,972	328	779,447	-	-
Travelers', Conn... ..	8,956	16,550,043	2,767	5,086,263	1,887	3,664,243	9,836	17,972,063	880	1,422,020	-	-
United States, N. Y.....	10,165	23,003,316	2,598	5,791,470	2,120	5,721,591	10,643	23,073,195	478	69,879	-	-
Universal, N. Y. . . . .	6,745	18,322,637	3,598	9,154,424	2,208	7,211,840	*16,996	†31,960,533	10,251	13,637,896	-	-
Washington, N Y .....	11,257	26,082,802	1,786	3,936,740	2,021	4,998,125	11,022	25,021,417	-	-	235	1,061,385
Totals Cos. of other States	665,032	\$1,725,027,382	123,397	\$286,562,760	115,142	\$300,373,128	682,148	\$1,722,912,326	26,702	\$38,403,155	9,586	\$40,518,211
Aggregate.....	683,840	1,767,932,137	129,529	301,080,303	118,324	308,576,493	703,906	1,772,131,259	29,652	44,717,333	9,586	40,518,211

\* Including 8,861 policies of reinsured risks.

† Including \$11,695,312 of reinsured risks.

STATISTICAL TABLES.

TABLE VII.—Showing the number and amount of Policies terminated during 1874, and the mode of termination.

NAME OF COMPANY.	BY DEATH OR MATURITY.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE COMPANY.												
Union Mutual.....	190	\$466,631	6	\$19,000	706	\$1,556,716	1,422	\$3,708,718	-	\$467,950	858	\$1,984,350
COMPANIES OF OTHER STATES.												
Ætna, Conn.....	618	1,369,460	10	37,200	3,733	6,341,570	2,117	9,408,906	-	-	1,248	2,382,339
American Popul., N. Y.....	12	25,469	217	545,300	7	4,374	-	-	43	112,467	160	497,638
Berkshire, Mass.....	61	119,133	-	-	94	285,424	430	1,092,550	-	-	126	277,942
Brooklyn, N. Y.....	51	169,700	1	10,000	290	886,750	780	1,817,600	18	133,600	150	372,000
Charter Oak, Conn.....	266	722,885	-	-	1,158	2,889,480	2,105	4,879,335	-	-	835	1,596,560
Connecticut Mutual, Conn.....	792	2,269,780	7	10,500	1,944	6,339,076	1,810	5,691,465	-	332,600	566	1,758,000
Continental, Conn.....	106	164,075	9	27,500	368	670,897	1,903	3,721,200	-	583,013	401	779,484
Continental, N. Y.....	247	622,490	4	15,000	1,888	4,622,726	5,026	9,003,893	185	1,356,240	1,107	2,385,587
Equitable, N. Y.....	457	1,820,790	22	118,500	2,529	13,577,204	4,258	16,097,970	-	-	1,502	5,828,480
Germania, N. Y.....	299	544,868	11	8,233	1,165	2,056,751	765	1,164,708	6	19,221	202	303,447
Globe Mutual, N. Y.....	157	408,635	2	7,500	1,635	4,302,614	2,269	5,931,450	9	22,980	401	1,773,675
Homœopathic Mutual, N. Y.....	21	36,759	8	11,500	200	448,968	308	606,000	42	82,000	150	265,700
John Hancock Mutual, Mass...	54	132,931	1	5,000	428	1,125,507	1,025	2,253,050	-	-	88	248,601
Massachusetts Mutual, Mass...	138	345,045	-	-	203	490,745	969	2,301,500	-	102,470	229	563,500
Merchants' N. Y.....	13	18,500	-	-	61	127,894	576	1,160,750	-	25,000	192	334,437
Metropolitan, N. Y.....	189	238,939	-	-	551	730,000	2,955	3,890,337	2,740	4,007,246	1,471	2,002,633
Mutual, N. Y.....	934	2,997,290	-	-	3,057	9,476,700	3,062	9,531,200	2	230,850	1,203	3,816,000
Mutual Benefit, N. J.....	521	1,913,334	5	19,000	321	1,076,122	1,105	3,229,225	470	3,565,033	317	905,700

National, Vt.....	47	110,533	1	1,000	149	369,980	244	572,000	2	37,489	59	159,500
National of U. S. of A., D. C.	114	210,224	3	4,100	264	897,459	2,018	4,515,322	495	1,575,999	523	1,387,192
New England Mutual, Mass....	265	841,517	1,296	3,411,446	456	1,533,395	1,220	3,252,750	-	28,800	298	866,041
New Jersey Mutual, N. J.....	89	191,418	3	7,000	568	1,303,313	1,549	3,042,785	-	334,974	940	1,454,945
New York, N. Y.....	455	1,411,690	8	14,100	2,379	8,518,607	3,270	9,155,739	-	774,968	904	2,771,549
Northwestern Mutual, Wis.....	342	675,330	1	71,186	867	1,380,514	3,215	6,887,234	35	789,049	549	1,383,698
Penn Mutual, Pa.....	89	254,018	1	600	206	827,629	347	913,340	-	385,453	143	377,130
Phoenix Mutual, Conn.....	350	898,958	-	-	112	270,941	4,412	9,360,156	1,308	3,277,450	2,145	3,458,026
Security Life & Annuity, N. Y..	155	449,502	11	50,532	158	481,179	3,630	6,912,039	525	1,373,332	313	556,425
State Mutual, Mass.....	45	88,700	7	11,500	61	138,000	59	196,354	-	-	10	19,499
Travelers', Conn.....	76	124,034	36	101,000	31	82,079	1,058	2,008,800	271	621,330	415	727,000
United States, N. Y.....	147	358,760	7	13,640	227	606,991	1,139	3,157,650	16	154,500	584	1,430,050
Universal, N. Y.....	72	256,383	38	170,000	343	1,083,532	1,275	4,444,071	-	-	480	1,257,854
Washington, N. Y.....	108	337,410	3	15,000	486	1,265,575	1,150	2,683,450	-	-	274	694,690
Totals Cos. of other States....	7,290	\$20,128,560	1,712	\$4,686,357	25,939	\$74,111,996	56,049	\$138,884,829	6,166	\$19,926,064	17,985	\$42,635,322
Aggregate.....	7,480	20,595,191	1,718	4,705,357	26,645	75,668,712	57,471	142,593,547	6,166	20,394,014	18,843	44,519,672

STATISTICAL TABLES.

TABLE VIII.—Showing the business transacted in Maine during the year ending December 31st, 1874, by Life Insurance Companies.

NAME OF COMPANY.	Number of policies in force Dec. 31, 1874.	Amount insured.	Number of policies issued during 1874.	Amount insured.	Premiums received.	Losses and claims incurred.	Losses and claims paid.	Taxes paid on Premiums.
MAINE COMPANY.								
Union Mutual.....	648	\$1,076,450 00	67	\$121,250 00	\$17,451 60	\$9,000 00	\$13,000 00	-
COMPANIES OF OTHER STATES.								
Ætna, Conn.....	1,356	1,733,515 00	101	167,011 00	67,563 42	16,893 00	13,369 00	\$81 51
American Popular, N. Y.....	160	428,000 00	152	407,500 00	5,338 51	-	-	29 48
Berkshire, Mass.....	21	28,183 00	-	-	-	-	-	-
Brooklyn, N. Y.....	32	52,710 00	4	6,000 00	1,901 05	-	-	22 00
Charter Oak, Conn.....	800	1,132,795 00	82	71,745 00	54,263 59	25,000 00	25,000 00	-
Connecticut Mutual, Conn.....	1,936	3,763,293 00	217	337,085 00	86,580 43	36,357 00	30,985 00	241 90
Continental, Conn.....	249	323,900 00	5	5,000 00	16,316 41	11,566 00	10,300 00	-
Continental, N. Y.....	920	1,161,818 00	225	341,645 00	48,665 31	8,500 00	7,500 00	158 83
Equitable, N. Y.....	1,099	2,026,025 00	570	930,125 00	44,192 61	19,500 00	18,980 00	46 59
Germania, N. Y.....	1	2,000 00	1	2,000 00	16 30	-	-	14
Globe Mutual, N. Y.....	26	55,014 00	31	72,514 00	981 26	-	-	4 00
Homoeopathic Mutual, N. Y.....	21	22,432 00	8	7,700 00	694 53	-	-	2 78
John Hancock Mutual, Mass.....	183	358,000 00	6	10,000 00	12,457 42	3,000 00	13,000 00	-
Massachusetts Mutual, Mass.....	646	1,163,971 00	10	16,700 00	27,649 68	9,200 00	21,600 00	-
Merchants' N. Y.....	345	499,800 00	291	392,200 00	13,487 28	4,000 00	4,000 00	18 51
Metropolitan, N. Y.....	44	99,074 00	15	31,000 00	3,104 78	-	-	25 75
Mutual, N. Y.....	1,676	2,853,075 00	127	203,650 00	101,271 69	27,642 00	36,966 00	475 93
Mutual Benefit, N. J.....	1,171	3,747,200 00	68	130,180 00	60,499 78	35,400 00	57,666 00	-
National, Vt.....	54	99,200 00	7	9,500 00	2,994 01	-	-	29 54



National of U. S. of A., D. C.....	109	145,920 00	19	25,512 00	3,262 90	-	-	14 34
New England Mutual, Mass.....	1,692	2,178,000 00	40	60,200 00	90,176 21	29,400 00	35,400 00	143 59
New Jersey Mutual, N. J.....	9	12,500 00	9	12,500 00	1,832 24	-	-	36 64
New York, N. Y.....	719	1,110,390 00	40	62,945 00	43,320 65	22,069 00	21,410 00	32 65
Northwestern Mutual, Wis.....	68	99,319 00	6	6,500 00	3,187 78	-	-	16 19
Penn Mutual, Pa.....	25	32,000 00	25	32,000 00	410 56	-	-	2 81
Phoenix Mutual, Conn.....	1,273	1,711,177 00	349	353,133 00	40,196 57	7,250 00	12,250 00	-
Security Life & Annuity, N. Y.....	180	197,300 00	59	61,300 00	7,709 85	4,000 00	4,000 00	17 14
State Mutual, Mass.....	76	103,700 00	5	6,000 00	2,908 85	-	-	38 00
Travelers', Conn.....	650	971,923 00	181	261,011 00	24,612 46	8,000 00	10,476 00	-
United States, N. Y.....	39	51,730 00	-	-	2,725 41	5,000 00	1,000 00	-
Universal, N. Y.....	140	210,300 00	44	60,750 00	7,181 74	-	-	38 78
Washington, N. Y.....	53	71,800 00	6	5,800 00	2,579 26	-	5,667 45	-
Totals Cos. of other States.....	15,773	\$26,445,964 00	2,703	\$4,029,206 00	\$778,082 54	\$272,768 00	\$329,569 45	\$1,477 10
Aggregate.....	16,421	27,522,414 00	2,770	4,150,456 00	795,534 14	281,768 00	342,569 45	1,477 10

STATISTICAL TABLES.



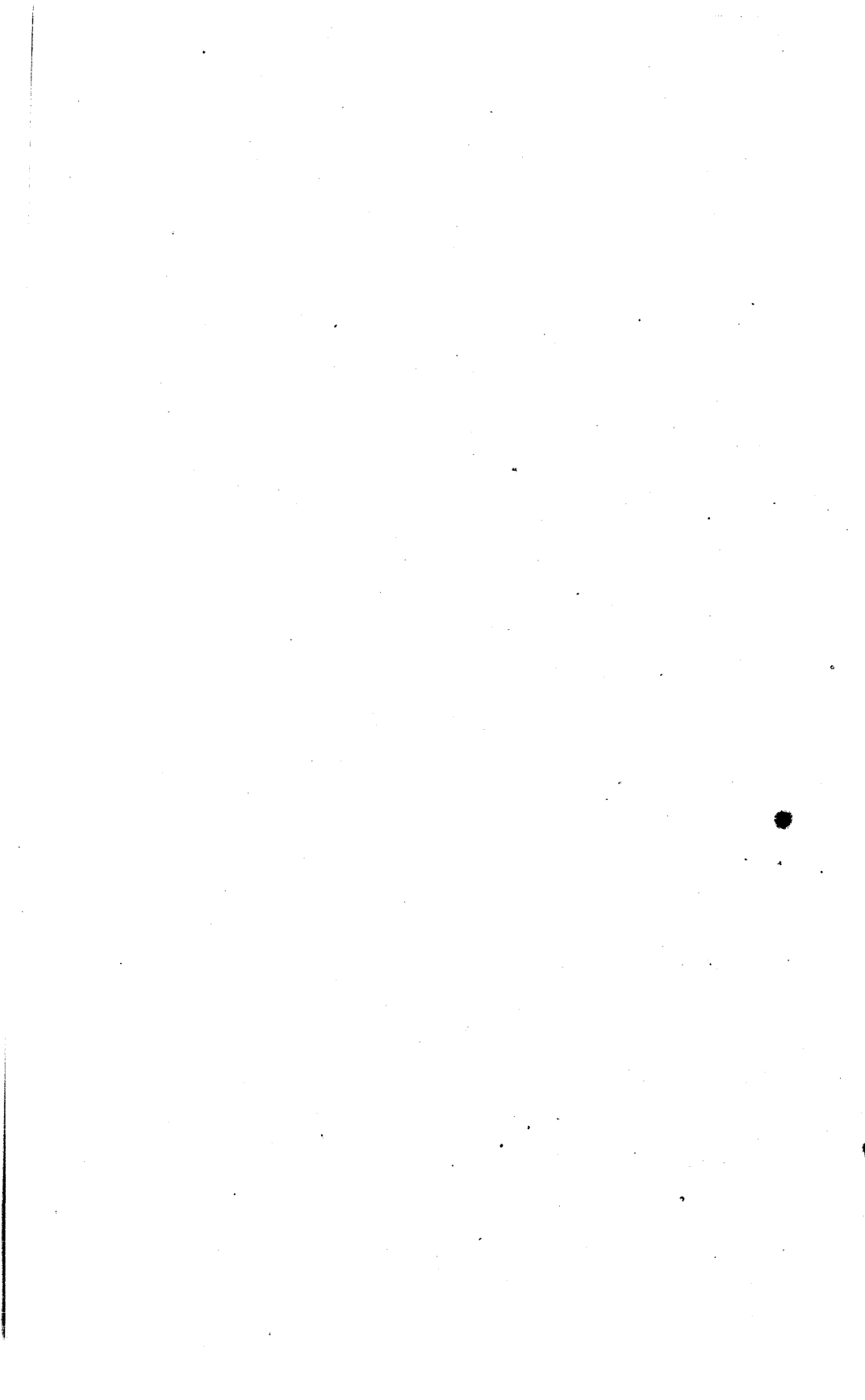
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MAINE  
LIFE INSURANCE COMPANY.

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ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS  
CONDITION ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1874.

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# UNION MUTUAL LIFE INSURANCE COMPANY.

AUGUSTA, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

HENRY CROCKER, *President.*

WHITING H. HOLLISTER, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$4,875,624 38
Loans secured by collaterals.....	73,587 60
Premium notes and loans on policies now in force.....	2,313,466 32
Real estate owned by the company, unincumbered.....	350,000 00
Stocks and bonds owned by the company, market value.....	235,230 00
Cash in office of company and deposited in banks and trust companies...	173,185 65
Interest accrued on cash loans and on bonds owned by the company....	289,241 00
Interest accrued on premium loans and notes .....	80,971 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	405,393 45
• Total admitted assets .....	<u>\$8,796,699 40</u>

## UNADMITTED ASSETS.

Advanced to officers or agents to be repaid out of future salaries or commissions.....	\$35,585 76
Cash in hands of officers or agents, due the company....	16,933 28
Loans on personal security.....	4,236 66
Total unadmitted assets .....	<u>\$56,755 70</u>

## II. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$500 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	<u>110,820 00</u>
Total policy claims .....	\$111,320 00

Net present value of all outstanding policies in force December 31, 1874, computed by the Maine Insurance Department according to the Actuaries' Table of Mor- tality, with 4 per cent. interest.....	\$7,519,420 00
Deduct net value of risks valued above and included under policy claims.....	21,510 00
Net reinsurance reserve.....	\$7,497,910 00
Liabilities as to policy-holders.....	\$7,609,230 00
Surplus as regards policy-holders.....	1,187,469 40
Total liabilities.....	\$8,796,699 40

## III. INCOME DURING THE YEAR.

Total cash premium income.....	\$1,395,160 06
Received for interest on cash loans.....	\$359,350 33
Received for interest on bonds owned and dividends on stocks.....	12,457 11
Received for interest on premium notes and loans.....	145,648 90
Received for interest on other debts due the company ...	15,849 57
Rents received for use of company's property, or under sub-lease.....	24,688 14
Discount on claims paid in advance.....	544 69
Total interest, dividend and rent income.....	558,538 74
Total cash income.....	\$1,953,698 80
Notes or other obligations taken for new or renewal premiums.....	455,000 94
Total income.....	\$2,408,699 74

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$428,116 90
Cash paid on policies lapsed, surrendered or purchased..	181,002 21
Cash paid for dividends to policy-holders.....	89,166 62
Total cash paid to policy-holders.....	\$698,285 73
Cash paid for commissions to agents.....	\$151,189 06
Cash paid for salaries and expenses of managers and agents.....	102,347 04
Cash paid for medical examiner's fees.....	24,543 58
Cash paid for salaries and other compensation of officers and employees.....	52,255 79
Total pay account.....	330,335 47
Paid for taxes and revenue stamps.....	19,607 25
Paid for rents.....	26,836 98
Paid for commuting commissions.....	23,161 54
Cash advanced to agents or officers to be repaid out of future salaries or commissions.....	4,802 40

Paid for furniture, etc.....		\$7,800 82
Other expenditures, viz: legal and general expenses.....		54,219 50
Total cash expenditures.....		<u>\$1,165,049 69</u>
Notes and other premium obligations used in payment of losses and claims.....	\$38,514 10	
Used in purchase of surrendered policies.....	155,898 14	
Used in payment of dividends to policy-holders.....	129,321 00	
Voided by lapse of policies.....	97,263 85	
Total premium note expenditures.....		<u>420,997 09</u>
Total expenditures.....		<u><u>\$1,586,046 78</u></u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$2,285,205 26	
Received during the year.....	852,411 29	
Total.....		<u>\$3,137,616 55</u>
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$420,997 09	
Redeemed by maker in cash.....	403,153 14	
Total.....		<u>824,150 23</u>
Balance note assets at end of the year.....		<u><u>\$2,313,466 32</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	18,808	\$42,904,755 00
Policies issued during the year.....	6,100	14,445,180 00
Old policies revived during the year.....	32	60,800 00
Old policies increased during the year.....	-	11,563 00
Totals.....	<u>24,940</u>	<u>\$57,422,298 00</u>
Deduct policies decreased and ceased to be in force.....	3,182	8,203,365 00
Total policies in force December 31, 1874.....	<u><u>21,758</u></u>	<u><u>\$49,218,933 00</u></u>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	190	\$466,631 00
By expiry.....	6	19,000 00
By surrender.....	706	1,556,716 00
By lapse.....	1,422	3,708,718 00
By change and old policies decreased.....	-	467,950 00
Not taken.....	858	1,984,350 00
Totals.....	<u><u>3,182</u></u>	<u><u>\$8,203,365 00</u></u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 648; amount insured.....	\$1,076,450 00
Policies issued during the year, 67; amount insured.....	121,250 00
Premiums received during the year .....	17,451 60
Losses and claims incurred during the year.....	9,000 00
Losses and claims paid during the year.....	13,000 00



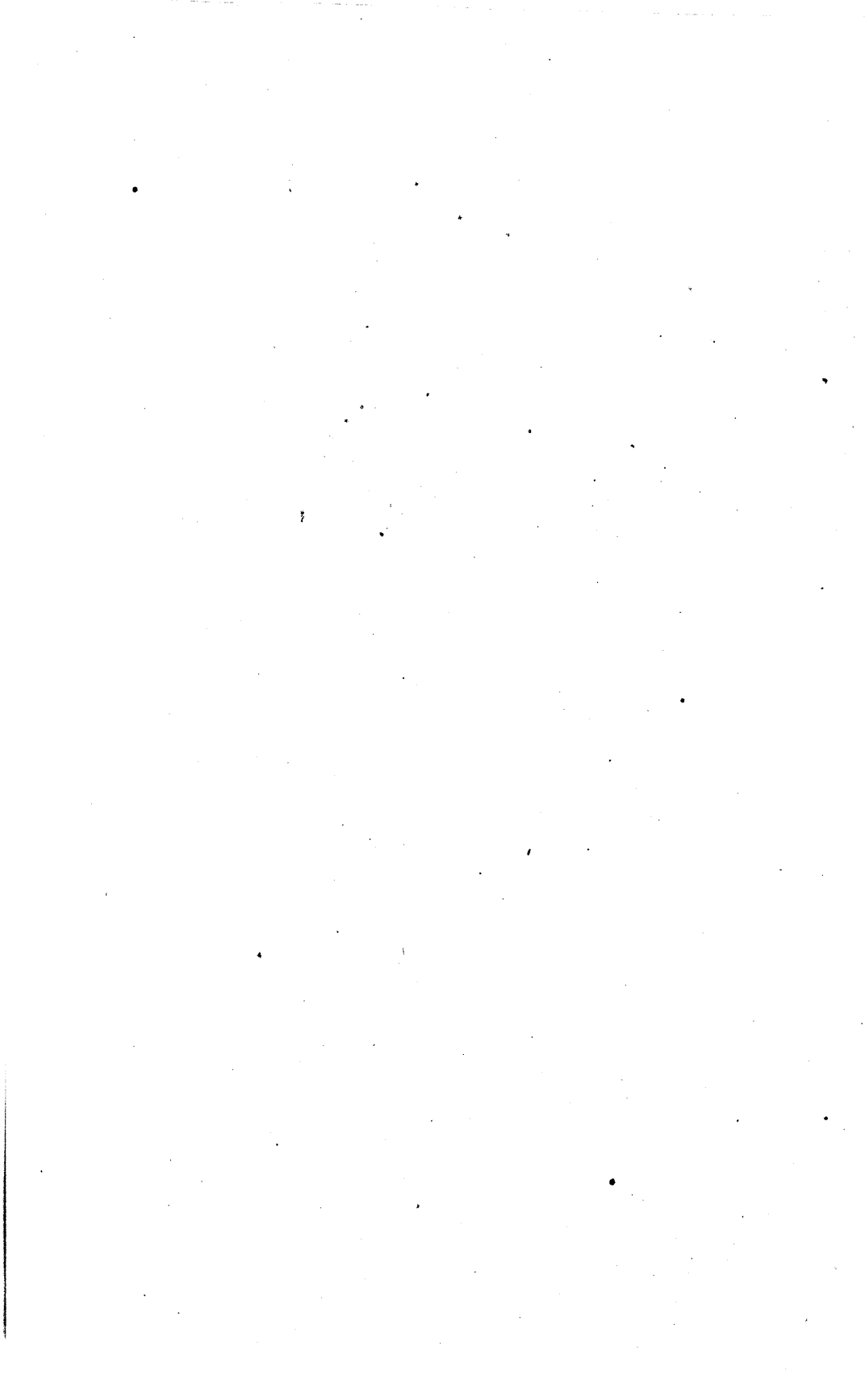
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LIFE INSURANCE COMPANIES OF OTHER  
STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE  
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO  
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR  
CONDITION ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1874.

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# ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

T. O. ENDERS, *President.*

J. L. ENGLISH, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$150,000 00
Capital actually paid up in cash.....	150,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$6,657,976 02
Loans secured by collaterals.....	345,256 29
Premium notes and loans on policies now in force.....	4,664,483 45
Real estate owned by the company, unincumbered.....	113,602 14
Stocks and bonds owned by the company, market value.....	6,428,660 95
Cash in office of company and deposited in banks and trust companies..	1,227,706 41
Interest accrued on cash loans and on bonds owned by the company....	655,754 82
Net amount deferred and outstanding premiums on policies in force Dec.	
31, 1874.....	274,209 88
Due from other companies on account of reinsured risks.....	50,100 00
Total admitted assets.....	\$20,417,749 96

## UNADMITTED ASSETS.

Cash in hands of agents, due the company .....	\$56,809 54
Loans on personal security .....	91,640 77
Total unadmitted assets.....	\$148,450 31

## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$59,200 65
Claims for matured endowments due and unpaid.....	6,319 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	360,665 00
Claims for death losses and other policy claims resisted..	69,008 75
Total policy claims.....	\$495,193 40

Net present value of all outstanding policies in force December 31, 1874, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$18,371,663 00
Deduct net value of risks reinsured in other solvent com- panies .....	266,483 00
Net reinsurance reserve.....	\$18,105,180 00
Unpaid dividends of surplus, or other profits due policy-holders.....	185,342 73
Other liabilities of the company .....	15,329 49
Liabilities as to policy-holders.....	\$18,801,045 62
Surplus as regards policy-holders .....	1,616,704 34
Total liabilities.....	\$20,417,749 96

## IV. INCOME DURING THE YEAR.

Total cash premium income .....	\$3,923,474 93
Received for interest on cash loans.....	\$638,780 86
Received for interest on bonds owned and dividends on stocks .....	443,005 96
Received for interest on premium notes and loans.....	250,889 07
Discount on claims paid in advance.....	1,656 64
Total interest and dividend income.....	1,334,332 53
Received from other companies on account of reinsured risks.....	60,481 00
Cash income from other sources, viz: deposits, \$43,863.06; exchange, \$11,565.26; dividends on policies reinsured, \$9,133.50; total.....	64,561 82
Total cash income.....	\$5,382,850 28
Notes or other obligations taken for new or renewal premiums.....	684,166 87
Total income....	\$6,067,017 15

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$1,283,284 40
Cash paid on policies lapsed, surrendered or purchased ..	1,186,244 50
Cash paid for dividends to policy-holders .....	204,798 16
Total cash paid to policy-holders.....	\$2,674,327 06
Cash paid for premiums on policies reinsured.....	\$50,740 93
Cash paid for commissions to agents.....	365,735 51
Cash paid for salaries and expenses of managers and agents.....	12,988 23
Cash paid for medical examiners' fees.....	24,487 22
Cash paid for salaries and other compensation of officers and employees.....	67,400 98
Total pay account.....	521,352 87
Paid for dividends to stockholders.....	45,000 00

Paid for taxes and revenue stamps .....	\$119,264	29
Paid for rents .....	10,213	68
Other expenditures, viz: legal expenses, State valuations and general expenses.....	62,299	68
	<hr/>	
Total cash expenditures.....	\$3,432,457	58
Notes and other premium obligations used in payment of losses and claims .....	\$108,950	95
Used in purchase of surrendered policies.....	758,063	29
Used in payment of dividends to policy-holders .....	189,074	50
Voided by lapse of policies .....	143,582	14
	<hr/>	
Total premium note expenditures.....	1,199,670	88
	<hr/>	
Total expenditures.....	\$4,632,128	46
	<hr/> <hr/>	

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$5,186,672	25
Received during the year.....	684,166	87
	<hr/>	
Total .....	\$5,870,839	12
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$1,199,670	88
Redeemed by maker in cash.....	6,684	79
	<hr/>	
Total.....	1,206,355	67
	<hr/>	
Balance note assets at end of the year.....	\$4,664,483	45
	<hr/> <hr/>	

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	53,582	\$98,864,149 00
Policies issued during the year.....	9,670	14,963,243 00
Old policies revived and increased during the year.....	46	219,075 00
	<hr/>	
Totals .....	63,298	\$114,046,467 00
Deduct policies decreased and ceased to be in force.....	7,726	19,539,475 00
	<hr/>	
Total policies in force December 31, 1874 .....	55,572	\$94,506,992 00
	<hr/> <hr/>	

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	618	\$1,369,460 00
By expiry.....	10	37,200 00
By surrender.....	3,733	6,341,570 00
By lapse .....	2,117	9,408,906 00
Not taken .....	1,248	2,382,339 00
	<hr/>	
Totals .....	7,726	\$19,539,475 00
	<hr/> <hr/>	

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,356; amount insured.....	\$1,733,515 00
Policies issued during the year, 101; amount insured.....	107,011 00
Premiums received during the year.....	67,563 42
Losses and claims incurred during the year.....	16,893 00
Losses and claims paid during the year.....	13,369 00
Losses and claims unpaid .....	3,524 00
Amount of taxes paid to the State of Maine on premiums.....	81 51

## AMERICAN POPULAR LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

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

## I. CAPITAL.

Capital authorized .....	\$500,000 00
Capital actually paid up in cash .....	284,500 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$65,550 00
Loans secured by collaterals.....	26,513 03
Premium notes and loans on policies now in force.....	112,361 17
Stocks and bonds owned by the company, market value.....	219,027 50
Cash in office of company and deposited in banks and trust companies..	118,328 14
Interest accrued on cash loans and on bonds owned by the company....	6,691 81
Interest accrued on premium loans and notes.....	8,105 44
Rents accrued for use of company's property, or under sub-lease.....	2,958 02
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	141,535 55
Total admitted assets.....	\$701,070 66

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$31,430 09
Present value of leases owned by the company .....	1,000 00
Agency supplies, printed matter and stationery.....	8,500 00
Furniture, safes and fixtures .....	14,021 47
Total unadmitted assets .....	\$54,951 56

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$7,000 00	
Claims for death losses and other policy claims resisted..	10,000 00	
	<hr/>	
Total policy claims.....		\$17,000 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$524,588 00	
Deduct net value of risks reinsured in other solvent companies .	4,240 00	
	<hr/>	
Net reinsurance reserve.....		520,348 00
Liabilities as to policy-holders.....	\$537,348 00	
Surplus as regards policy-holders.....	163,722 66	
	<hr/>	
Total liabilities.....		\$701,070 66
		<hr/> <hr/>

IV. INCOME DURING THE YEAR.

Total cash premium income .....		\$132,208 63
Received for interest and dividends.....	\$27,488 05	
Rents received for use of company's property, or under sub-lease .....	3,797 65	
	<hr/>	
Total interest, dividend and rent income.....		31,285 70
Increase of capital stock .....	\$53,800 00	
	<hr/> <hr/>	
Total cash income.....		\$163,494 33
Notes or other obligations taken for new or renewal premiums.....		54,919 73
	<hr/>	
Total income.....		\$218,414 06
		<hr/> <hr/>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$25,469 00	
Cash paid on policies lapsed, surrendered or purchased ..	2,747 04	
	<hr/>	
Total cash paid to policy-holders.....		\$28,216 04
Cash paid for premiums on policies reinsured.....	\$2,380 76	
Cash paid for commissions to agents.....	11,157 10	
Cash paid for salaries and expenses of managers and agents.....	9,089 79	
Cash paid for medical examiners' fees.....	1,038 46	
Cash paid for salaries and other compensation of officers and employees.....	12,179 57	
	<hr/>	
Total pay account.....		35,845 68
Paid for dividends to stockholders.....		14,266 00
Paid for taxes and revenue stamps .....		438 78
Paid for rents .....		6,250 00
Paid for commuting commissions .....		17,430 77

Paid for furniture, etc.....		\$1,784 99
Other expenditures, viz: general expenses.....		17,308 57
		<hr/>
Total cash expenditures.....		\$121,540 83
Notes and other premium obligations used in payment of losses and claims.....	\$478 92	
Voided by lapse of policies.....	18,751 30	
		<hr/>
Total premium note expenditures.....		19,230 22
		<hr/>
Total expenditures.....		\$140,771 05
		<hr/> <hr/>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$88,693 73	
Received during the year.....	54,919 73	
		<hr/>
Total.....		\$143,613 46
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$19,230 22	
Redeemed by maker in cash.....	12,022 07	
		<hr/>
Total.....		31,252 29
		<hr/>
Balance note assets at end of the year.....		\$112,361 17
		<hr/> <hr/>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	2,929	\$7,251,663 00
Policies issued during the year.....	660	2,184,484 00
Old policies revived during the year.....	4	12,000 00
		<hr/>
Totals.....	3,593	\$9,448,147 00
Deduct policies decreased and ceased to be in force.....	439	1,185,248 00
		<hr/>
Total policies in force December 31, 1874.....	3,154	\$8,262,899 00
		<hr/> <hr/>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	12	\$25,469 00
By expiry.....	217	545,300 00
By surrender.....	7	4,374 00
By change and old policies decreased.....	43	112,467 00
Not taken.....	160	497,638 00
		<hr/>
Totals.....	439	\$1,185,248 00
		<hr/> <hr/>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 160; amount insured.....	\$428,000 00
Policies issued during the year, 152; amount insured.....	407,500 00
Premiums received during the year.....	5,338 51
Amount of taxes paid to the State of Maine on premiums.....	20 06
	<hr/> <hr/>



## BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

THOMAS F. PLUNKETT, *President.*JAMES W. HULL, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$25,500 00
Capital actually paid up in cash.....	25,500 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$1,580,014 59
Loans secured by collaterals.....	43,512 48
Premium notes and loans on policies now in force.....	198,830 32
Real estate owned by the company, unincumbered.....	180,000 00
Stocks and bonds owned by the company, market value.....	664,280 00
Cash in office of company and deposited in banks and trust companies...	62,641 41
Interest accrued on cash loans and on bonds owned by the company....	38,828 72
Interest accrued on premium loans and notes .....	7,616 04
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	67,233 97
Total admitted assets .....	<u>\$2,842,957 53</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$7,500 89
Furniture, safes and fixtures .....	3,000 00
Total unadmitted assets .....	<u>\$10,500 89</u>

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$33,000 00
Claims for death losses and other policy claims resisted..	15,000 00
Total policy claims.....	\$48,000 00
Net present value of all outstanding policies in force December 31, 1874, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$2,517,457 38</u>
Net reinsurance reserve.....	2,517,457 38
Unpaid dividends of surplus or other profits due policy-holders.....	5,954 15
Other liabilities of the company, viz: premiums paid in advance.....	12,904 30
Liabilities as to policy-holders.....	\$2,584,315 83
Surplus as regards policy-holders .....	258,641 70
Total liabilities.....	<u>\$2,842,957 53</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$64,237 66	
Gross cash received for renewal premiums.....	403,991 63	
Cash premiums from other companies for reinsurance....	3,597 17	
<b>Total cash premium income.....</b>		<b>\$471,826 26</b>
Received for interest on cash loans.....	\$103,968 88	
Received for interest on bonds owned and dividends on stocks.....	39,896 02	
Received for interest on premium notes and loans.....	12,537 45	
Received for interest on other debts due the company ...	3,838 44	
Rents received for use of company's property, or under sub-lease.....	8,020 87	
Discount on claims paid in advance.....	120 50	
<b>Total interest, dividend and rent income.....</b>		<b>168,382 16</b>
<b>Total cash income.....</b>		<b>\$640,208 42</b>
Notes or other obligations taken for new or renewal premiums.....		37,839 00
<b>Total income.....</b>		<b>\$678,047 42</b>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$117,667 15	
Cash paid on policies lapsed, surrendered or purchased..	65,835 21	
Cash paid for dividends to policy-holders.....	65,891 18	
<b>Total cash paid to policy-holders.....</b>		<b>\$249,393 54</b>
Cash paid for premiums on policies reinsured.....	\$5,297 43	
Cash paid for commissions to agents.....	35,825 70	
Cash paid for salaries and expenses of managers and agents.....	7,462 24	
Cash paid for medical examiner's fees.....	2,338 00	
Cash paid for salaries and other compensation of officers and employees.....	12,818 32	
<b>Total pay account.....</b>		<b>63,741 69</b>
Paid for dividends to stockholders.....		1,785 00
Paid for taxes and revenue stamps.....		5,557 82
Paid for rents.....		6,940 18
Other expenditures, viz: postage, supplies, etc.....		15,425 00
<b>Total cash expenditures.....</b>		<b>\$342,843 23</b>
Notes and other premium obligations used in payment of losses and claims.....	\$1,841 85	
Used in purchase of surrendered policies.....	4,505 37	
Used in payment of dividends to policy-holders.....	11,453 65	
Voided by lapse of policies.....	16,245 03	
<b>Total premium note expenditures.....</b>		<b>34,045 90</b>
<b>Total expenditures.....</b>		<b>\$376,889 13</b>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$202,164 64	
Received during the year.....	37,839 00	
Total.....		\$240,003 64
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$34,045 90	
Redeemed by maker in cash.....	7,127 42	
Total.....		41,173 32
Balance note assets at end of the year.....		<u>\$198,830 32</u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	4,570	\$10,734,043 00
Policies issued during the year.....	781	1,683,838 00
Old policies revived during the year.....	69	170,200 00
Additions by dividends during the year.....	-	10,122 00
Totals.....	5,420	\$12,598,203 00
Deduct policies decreased and ceased to be in force.....	711	1,775,049 00
Total policies in force December 31, 1874.....	4,709	<u>\$10,823,154 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	61	\$119,133 00
By surrender.....	94	285,424 00
By lapse.....	430	1,092,550 00
Not taken.....	126	277,942 00
Totals.....	711	<u>\$1,775,049 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 21; amount insured.....	<u>\$28,183 00</u>
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BROOKLYN LIFE INSURANCE COMPANY.  
NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

CHRISTIAN W. BOUCK, *President.*

WILLIAM M. COLE, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$125,000 00
Capital actually paid up in cash.....	125,000 00
	125,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,165,953 36
Loans secured by collaterals.....	28,000 00
Premium notes and loans on policies now in force.....	449,431 77
Stocks and bonds owned by the company, market value.....	406,262 50
Cash in office of company and deposited in banks and trust companies..	79,111 31
Interest accrued on cash loans and on bonds owned by the company....	35,020 40
Interest accrued on premium loans and notes.....	18,699 46
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	● 61,862 74
Total admitted assets.....	\$2,244,341 54

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$25,000 00
Claims for death losses and other policy claims resisted..	8,000 00
Total policy claims..	\$33,000 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,125,201 00
Deduct net value of risks reinsured in other solvent companies.....	3,872 00
Net reinsurance reserve.....	2,121,329 00
Other liabilities of the company.....	7,592 50
Liabilities as to policy-holders.....	\$2,161,921 50
Surplus as regards policy-holders.....	82,420 04
Total liabilities.....	\$2,244,341 54

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$86,977 79	
Gross cash received for renewal premiums.....	385,382 60	
Cash received for all other premiums.....	1,419 90	
Cash premiums from other companies for reinsurance....	12,446 22	
	<hr/>	
Total cash premium income.....		\$486,226 51
Received for interest on cash loans and bonds owned and dividends on stocks .....	\$100,690 74	
Received for interest on premium notes and loans.....	30,817 10	
	<hr/>	
Total interest and dividend income.....		131,507 84
Received from other companies on account of reinsured risks .....		10,000 00
Cash income from other sources, viz: premium on gold.....		1,327 68
	<hr/>	
Total cash income.....		\$629,062 03
Notes or other obligations taken for new or renewal premiums.....		77,649 50
	<hr/>	
Total income.....		<u>\$706,711 53</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$140,388 19	
Cash paid to other companies for losses on policies rein- sured by this company .....	20,000 00	
Cash paid on policies lapsed, surrendered or purchased..	86,296 01	
Cash paid for dividends to policy-holders .....	38,194 06	
	<hr/>	
Total cash paid to policy-holders.....		\$284,878 26
Cash paid for premiums on policies reinsured .....	\$5,629 81	
Cash paid for commissions to agents.....	46,123 99	
Cash paid for medical examiners' fees .....	6,051 00	
Cash paid for salaries and other compensation of officers and employees.....	27,287 05	
	<hr/>	
Total pay account.....		85,091 85
Paid for dividends to stockholders.....		13,750 00
Paid for taxes and revenue stamps .....		5,073 57
Paid for rents .....		14,154 16
Paid for commuting commissions.....		18,525 13
Paid for furniture, etc.....		367 75
Other expenditures, viz: legal and general expenses.....		40,491 14
	<hr/>	
Total cash expenditures.....		\$462,331 86
Notes and other premium obligations used in payment of losses and claims .....	\$12,851 81	
Used in purchase of surrendered policies.....	74,514 73	
	<hr/>	
Total premium note expenditures .....		87,366 54
	<hr/>	
Total expenditures.....		<u>\$549,698 40</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$467,557 87	
Received during the year.....	77,649 50	
Total.....		\$545,207 37
Deductions during the year as follows :		
Notes and other obligations used as above.....	\$87,366 54	
Redeemed by maker in cash.....	29,620 14	
Total.....		116,986 68
Balance note assets at end of the year.....		\$428,220 69

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	5,182	\$13,289,963 00
Policies issued during the year .....	948	2,021,740 00
Old policies revived during the year.....	113	273,500 00
Old policies increased during the year.....	18	104,000 00
Additions by dividends during the year.....	-	5,146 00
Totals .....	6,261	\$15,694,349 00
Deduct policies decreased and ceased to be in force.....	1,290	3,389,650 00
Total policies in force December 31, 1874....	4,971	\$12,304,699 00

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	51	\$169,700 00
By expiry.....	1	10,000 00
By surrender.....	290	886,750 00
By lapse.....	780	1,817,600 00
By change and old policies decreased.....	18	133,600 00
Not taken .....	150	372,000 00
Totals.....	1,290	\$3,389,650 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 32; amount insured.....	\$52,710 00
Policies issued during the year, 4; amount insured.....	6,000 00
Premiums received during the year .....	1,901 05
Amount of taxes paid to the State of Maine on premiums.....	21 00

## CHARTER OAK LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$5,161,060 53
Loans secured by collaterals.....	1,285,956 29
Premium notes and loans on policies now in force.....	3,761,981 96
Real estate owned by the company, unincumbered.....	1,065,680 54
Stocks and bonds owned by the company, market value.....	393,590 00
Cash in office of company and deposited in banks and trust companies..	882,000 77
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	316,096 22
Interest due and accrued on premium loans and notes.....	32,318 04
Rents accrued for use of company's property, or under sub-lease.....	5,280 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	276,991 79
<b>Total admitted assets.....</b>	<b>\$13,180,956 14</b>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$70,484 54
Other items, viz: contract of agency.....	5,000 00
<b>Total unadmitted assets.....</b>	<b>\$75,484 54</b>

## III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$186,700 45
Claims for death losses and other policy claims resisted..	42,500 00
<b>Total policy claims.....</b>	<b>\$229,200 45</b>

Net present value of all outstanding policies in force	
December 31, 1874, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	
	\$12,645,619 00
Net reinsurance reserve .....	\$12,645,619 00
Unpaid dividends of surplus or other profits due policy-holders.....	38,490 82
Liabilities as to policy-holders.....	\$12,913,310 27
Surplus as regards policy-holders.....	267,645 87
Total liabilities .....	<u>\$13,180,956 14</u>

## IV. INCOME DURING THE YEAR.

Total cash premium income .....	\$2,101,815 42
Received for interest on cash loans.....	\$335,416 40
Received for interest on bonds owned and dividends on stocks .....	33,220 67
Received for interest on premium notes and loans.....	193,136 47
Received for interest on other debts due the company ...	97,860 86
Rents received for use of company's property or under sub-lease .....	40,049 71
Total interest, dividend and rent income.....	<u>699,684 11</u>
Total cash income.....	\$2,801,499 53
Notes or other obligations taken for renewal premiums.....	1,125,092 00
Total income.....	<u>\$3,926,591 53</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$825,820 83
Cash paid on policies lapsed, surrendered or purchased ..	542,418 09
Cash paid for dividends to policy-holders .....	186,057 81
Total cash paid to policy-holders.....	<u>\$1,554,296 73</u>
Cash paid for commissions to agents.....	\$269,728 92
Cash paid for salaries and expenses of managers and agents.....	104,469 01
Cash paid for medical examiners' fees.....	11,387 09
Cash paid for salaries and other compensation of officers and employees.....	48,418 00
Total pay account.....	<u>434,003 02</u>
Paid for dividends to stockholders.....	16,000 00
Paid for taxes and revenue stamps .....	76,289 10
Total cash expenditures .....	<u>\$2,080,588 85</u>
Notes and other premium obligations used in purchase of surrendered policies.....	\$94,951 19



Used in payment of dividends to policy-holders .....	\$187,362 45	
Voided by lapse of policies .....	321,166 50	
	<u>                    </u>	
Total premium note expenditures .....		\$603,480 14
Total expenditures.....		<u><u>\$2,684,068 99</u></u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$3,285,767 22	
Received during the year.....	1,125,092 00	
	<u>                    </u>	
Total.....		\$4,410,859 22
Deductions during the year as follows:		
Notes and other obligations used as above .....	\$603,480 14	
Redeemed by maker in cash .....	47,710 33	
	<u>                    </u>	
Total.....		651,190 47
Balance note assets at end of the year.....		<u><u>\$3,759,663 75</u></u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	26,761	\$61,967,847 00
Policies issued during the year .....	4,035	7,540,640 00
Old policies revived during the year.....	930	2,644,980 00
	<u>                    </u>	<u>                    </u>
Totals.....	31,726	\$72,153,467 00
Deduct policies decreased and ceased to be in force.....	4,364	10,088,260 00
	<u>                    </u>	<u>                    </u>
Total policies in force December 31, 1874.....	27,362	<u><u>\$62,065,207 00</u></u>

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	266	\$722,885 00
By surrender.....	1,158	2,889,480 00
By lapse.....	2,105	4,879,335 00
Not taken.....	835	1,596,560 00
	<u>                    </u>	<u>                    </u>
Totals .....	4,364	<u><u>\$10,088,260 00</u></u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 800; amount insured.....	\$1,132,795 00
Policies issued during the year, 82; amount insured.....	71,745 00
Premiums received during the year .....	54,263 59
Losses and claims incurred during the year.....	25,000 00
Losses and claims paid during the year.....	25,000 00
	<u>                    </u>

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

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

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$24,579,080 58
Loans secured by collaterals.....	282,383 78
Premium notes and loans on policies now in force.....	7,189,793 86
Real estate owned by the company, unincumbered.....	1,403,683 33
Stocks and bonds owned by the company, market value.....	4,405,013 00
Cash in office of company and deposited in banks and trust companies..	1,213,932 45
Interest due and accrued on cash loans and on bonds owned by the company.....	1,004,838 41
Interest accrued on premium loans and notes.....	251,642 78
Rents accrued for use of company's property or under sub-lease.....	6,370 83
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	35,199 92
Total admitted assets.....	<u>\$40,371,938 94</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	<u>\$71,757 05</u>
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## II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$502,149 00
Claims for death losses and other policy claims resisted..	<u>190,968 00</u>
Total policy claims.....	\$693,117 00
Net present value of all outstanding policies in force Dec. 31, 1874, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$35,747,238 00</u>
Net reinsurance reserve.....	35,747,238 00
Unpaid dividends of surplus or other profits due policy-holders.....	<u>86,809 51</u>
Liabilities as to policy-holders.....	\$36,527,164 51
Surplus as regards policy-holders.....	<u>3,844,774 43</u>
Total liabilities.....	<u>\$40,371,938 94</u>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$788,976 10	
Gross cash received for renewal premiums.....	6,640,103 97	
Cash received for all other premiums.....	6,811 20	
		<hr/>
Total cash premium income.....		\$7,435,891 27
Received for interest on cash loans.....	\$1,730,333 38	
Received for interest on bonds owned and dividends on stocks.....	299,681 73	
Received for interest on premium notes and loans.....	466,924 89	
Rents received for use of company's property or under sub-lease.....	34,904 88	
		<hr/>
Total interest, dividend and rent income.....	2,531,844 88	
Cash income from other sources.....	5,013 95	
		<hr/>
Total cash income.....		\$9,972,750 10
Notes or other obligations taken for new or renewal premiums.....	76,263 00	
		<hr/>
Total income.....		<u>\$10,049,013 10</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,540,439 63	
Cash paid on policies lapsed, surrendered or purchased...	512,501 62	
Cash paid for dividends to policy-holders.....	2,534,558 92	
		<hr/>
Total cash paid to policy-holders.....		\$5,587,500 17
Cash paid for commissions to agents.....	\$615,100 04	
Cash paid for medical examiners' fees.....	20,925 50	
Cash paid for salaries and other compensation of officers and employees.....	68,088 89	
		<hr/>
Total pay account.....		704,114 43
Paid for taxes.....	239,353 54	
Other expenditures, viz: printing, postage, supplies, etc....	105,930 29	
		<hr/>
Total cash expenditures.....		\$6,636,898 43
Notes and other premium obligations used in payment of losses and claims.....	\$59,764 08	
Used in purchase of surrendered policies.....	146,391 03	
Used in payment of dividends to policy-holders.....	503,313 91	
Voided by lapse of policies.....	131,180 00	
		<hr/>
Total premium note expenditures.....		840,649 02
		<hr/>
Total expenditures.....		<u>\$7,477,547 45</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$7,959,611 62	
Received during the year.....	76,263 00	
		<hr/>
Total.....		\$8,035,874 62

Deductions during the year as follows:

Notes and other obligations used as above .....	\$840,649 02	
Redeemed by maker in cash .....	5,431 74	
Total.....		\$846,080 76
Balance note assets at end of the year.....		<u>\$7,189,793 86</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	63,550	\$181,802,730 00
Policies issued during the year.....	6,094	17,266,824 00
Old policies revived during the year.....	791	2,698,500 00
Totals.....	70,435	\$201,768,054 00
Deduct policies decreased and ceased to be in force.....	5,119	16,401,421 00
Total policies in force December 31, 1874.....	65,316	<u>\$185,366,633 00</u>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	792	\$2,269,780 00
By expiry .....	7	10,500 00
By surrender.....	1,944	6,339,076 00
By lapse.....	1,810	5,691,465 00
By change and old policies decreased.....	-	332,600 00
Not taken.....	566	1,758,000 00
Totals.....	5,119	<u>\$16,401,421 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,936; amount insured.....	\$3,763,293 00
Policies issued during the year, 217; amount insured.....	337,085 00
Premiums received during the year .....	86,580 43
Losses and claims incurred during the year.....	36,357 00
Losses and claims paid during the year .....	30,985 00
Losses and claims unpaid.....	11,000 00
Amount of taxes paid to the State of Maine on premiums.....	<u>241 90</u>

## CONTINENTAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1864.

JAMES S. PARSONS, *President*.ROBERT E. BEECHER, *Secretary*.

## I. CAPITAL.

Capital authorized .....	\$300,000 00
Capital actually paid up in cash.....	300,000 00
	<u>                    </u>

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$656,369 60
Loans secured by collaterals.....	38,624 17
Premium notes and loans on policies now in force.....	1,189,904 97
Real estate owned by the company, unincumbered.....	16,661 90
Stocks and bonds owned by the company, market value.....	527,930 00
Cash in office of company and deposited in banks.....	327,178 89
Interest accrued on cash loans and on bonds owned by the company....	31,700 28
Interest accrued on premium loans and notes.....	43,345 51
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	271,942 68
Total admitted assets.....	<u>\$3,103,658 00</u>

## UNADMITTED ASSETS.

Furniture, safes and fixtures.....	<u>\$4,106 95</u>
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## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$45,233 32
Net present value of all outstanding policies in force December 31, 1874, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,855,570 00
Deduct net value of risks reinsured in other solvent companies .....	4,696 00
Net reinsurance reserve.....	<u>2,850,874 00</u>
Liabilities as to policy-holders.....	\$2,896,107 32
Surplus as regards policy-holders .....	207,550 68
Total liabilities.....	<u>\$3,103,658 00</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$550,599 33	
Cash received for all other premiums.....	571 75	
Total cash premium income .....		\$551,171 08
Received for interest on cash loans and bonds owned and dividends on stocks.....	\$80,608 15	
Received for interest on premium notes and loans.....	57,958 39	
Discount on claims paid in advance.....	1,039 94	
Total interest and dividend income.....		139,606 48
Cash income from other sources.....		98,349 43
Total cash income.....		\$789,126 99
Notes or other obligations taken for new or renewal premiums.....		276,395 71
Total income....		<u>\$1,065,522 70</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$159,964 04	
Cash paid on policies lapsed, surrendered or purchased ..	44,148 71	
Cash paid for dividends to policy-holders .....	107,961 35	
Total cash paid to policy-holders.....		\$312,074 10
Cash paid for premiums on policies reinsured.....	\$2,604 14	
Cash paid for commissions to agents.....	55,408 40	
Cash paid for salaries and expenses of managers and agents.....	33,860 10	
Cash paid for medical examiners' fees.....	3,524 50	
Cash paid for salaries and other compensation of officers and employees.....	24,505 74	
Total pay account.....		119,902 88
Paid for dividends to stockholders.....		24,000 00
Paid for taxes and revenue stamps .....		18,424 51
Paid for rents .....		1,800 00
Paid for furniture, etc.....		8,773 67
Other expenditures, viz: postage, printing, supplies, etc.....		16,589 84
Total cash expenditures.....		\$501,565 00
Notes and other premium obligations used in payment of losses and claims .....	\$11,714 92	
Used in purchase of surrendered policies.....	59,935 41	
Used in payment of dividends to policy-holders .....	14,309 61	
Voided by lapse of policies .....	159,576 79	
Total premium note expenditures.....		245,536 73
Total expenditures.....		<u>\$747,101 73</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,161,347 54	
Received during the year.....	276,395 71	
Total .....		\$1,437,743 25
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$245,536 73	
Redeemed by maker in cash.....	2,301 55	
Total.....		247,838 28
Balance note assets at end of the year.....		<u>\$1,189,904 97</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	10,800	\$18,929,568 00
Policies issued during the year.....	1,294	2,734,924 00
Old policies revived during the year.....	1,513	513,835 00
Totals .....	<u>13,607</u>	<u>\$22,178,327 00</u>
Deduct policies decreased and ceased to be in force.....	2,787	5,846,169 00
Total policies in force December 31, 1874 .....	<u>10,820</u>	<u>\$16,332,158 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	106	\$164,075 00
By expiry.....	9	27,500 00
By surrender.....	368	570,897 00
By lapse .....	1,903	3,721,200 00
By change and old policies decreased.....	-	583,013 00
Not taken.....	401	779,484 00
Totals.....	<u>2,787</u>	<u>\$5,846,169 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 249; amount insured.....	\$323,900 00
Policies issued during the year, 5; amount insured.....	5,000 00
Premiums received during the year.....	16,316 41
Losses and claims incurred during the year.....	11,566 00
Losses and claims paid during the year.....	10,300 00
Losses and claims unpaid .....	<u>1,266 00</u>

## CONTINENTAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

L. W. FROST, *President*.J. P. ROGERS, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,352,925 00
Loans secured by collaterals.....	320,909 37
Premium notes and loans on policies now in force.....	2,140,142 72
Real estate owned by the company, unincumbered ..	810,000 00
Stocks and bonds owned by the company, market value.....	585,884 37
Cash in office of company and deposited in banks and trust companies..	379,338 36
Interest accrued on cash loans and on bonds owned by the company....	49,744 31
Interest accrued on premium loans and notes.....	52,236 80
Rents accrued for use of company's property or under sub-lease.....	5,705 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	771,272 90
Due from other companies on account of reinsured risks .....	5,000 00
<b>Total admitted assets.....</b>	<b>\$6,473,158 83</b>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$58,630 35
Agency supplies, printed matter and stationery.....	6,500 00
Furniture, safes and fixtures.....	24,038 83
<b>Total unadmitted assets .....</b>	<b>\$89,169 18</b>

## III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$155,488 00
Claims for death losses and other policy claims resisted..	21,000 00
<b>Total policy claims.....</b>	<b>\$176,488 00</b>



Net present value of all outstanding policies in force  
December 31, 1874, computed by the New York Insurance  
Department according to the Actuaries' Table of  
Mortality, with 4 per cent. interest.....

\$5,916,260 00

Net reinsurance reserve.....	\$5,916,260 00
Other liabilities of the company, viz: premiums paid in advance, etc....	18,300 00
Liabilities as to policy-holders.....	\$6,111,048 00
Surplus as regards policy-holders.....	362,110 83
Total liabilities.....	<u>\$6,473,158 83</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,964,810 86
Cash received for sale of annuities.....	344 50
Cash premiums from other companies for reinsurance....	2,776 05
Total cash premium income.....	\$1,967,931 41
Received for interest on cash loans.....	\$16,574 02
Received for interest on bonds owned and dividends on stocks.....	107,356 96
Received for interest on premium notes and loans.....	146,075 94
Received for interest on other debts due the company ...	8,225 47
Rents received for use of company's property, or under sub-lease.....	31,208 32
Discount on claims paid in advance.....	1,251 52
Total interest, dividend and rent income.....	310,692 23
Received from other companies on account of reinsured risks.....	5,000 00
Total cash income.....	\$2,283,623 64
Notes or other obligations taken for new or renewal premiums.....	429,004 22
Total income.....	<u>\$2,712,627 86</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$599,480 22
Cash paid to other companies for losses on policies rein- sured by this company.....	5,000 00
Cash paid to annuitants.....	4,202 50
Cash paid on policies lapsed, surrendered or purchased ..	667,446 10
Cash paid for dividends to policy-holders.....	70,862 27
Total cash paid to policy-holders.....	\$1,346,991 09
Cash paid for premiums on policies reinsured.....	\$7,242 33
Cash paid for commissions to agents.....	169,234 79
Cash paid for salaries and expenses of managers and agents.....	75,293 75
Cash paid for medical examiners' fees.....	27,035 04
Cash paid for salaries and other compensation of officers and employees.....	88,934 84
Total pay account.....	367,740 75

Paid for dividends to stockholders.....	\$7,000 00
Paid for taxes .....	27,641 13
Paid for rents .....	17,150 00
Paid for commuting commissions .....	86,948 93
Paid for furniture, etc.....	3,740 37
Other expenditures, viz: legal and general expenses.....	118,811 44
<b>Total cash expenditures .....</b>	<b>\$1,976,023 71</b>
Notes and other premium obligations used in payment of	
losses and claims.....	\$19,866 89
Used in purchase of surrendered policies .....	144,168 45
Used in payment of dividends to policy-holders .....	103,920 97
Voided by lapse of policies.....	263,062 49
<b>Total premium note expenditures .....</b>	<b>531,018 80</b>
<b>Total expenditures.....</b>	<b>\$2,507,042 51</b>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ring of the year.....	\$2,242,157 30
Received during the year.....	429,004 22
<b>Total.....</b>	<b>\$2,671,161 52</b>
Deduct notes and other obligations used as above.....	531,018 80
<b>Balance note assets at end of the year.....</b>	<b>\$2,140,142 72</b>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	27,931	\$57,791,483 00
Policies issued during the year .....	6,300	13,864,991 00
<b>Totals .....</b>	<b>34,231</b>	<b>\$71,656,474 00</b>
Deduct policies decreased and ceased to be in force.....	8,457	18,005,936 00
<b>Total policies in force December 31, 1874.....</b>	<b>25,774</b>	<b>\$53,650,538 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	247	\$622,490 00
By expiry.....	4	15,000 00
By surrender.....	1,888	4,622,726 00
By lapse.....	5,026	9,003,893 00
By change.....	185	1,356,240 00
Not taken.....	1,107	2,385,587 00
<b>Totals .....</b>	<b>8,457</b>	<b>\$18,005,936 00</b>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 920; amount insured.....	\$1,161,818 00
Policies issued during the year, 225; amount insured.....	341,645 00
Premium received during the year .....	48,665 31
Losses and claims incurred during the year.....	8,500 00
Losses and claims paid during the year .....	7,500 00
Losses and claims unpaid .....	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	158 83

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

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*

SAMUEL BORROWE, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash..	100,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$16,624,511 94
Loans secured by collaterals.....	105,070 00
Real estate owned by the company, unincumbered .....	3,931,451 05
Stocks and bonds owned by the company, market value.....	3,495,641 85
Cash in office of company and deposited in banks and trust companies..	533,837 83
Interest accrued on cash loans and on bonds owned by the company....	158,948 56
Rents accrued for use of company's property, or under sub-lease.....	25,813 15
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	731,573 29
Total admitted assets.....	\$25,606,847 67

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$192,016 45
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## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$32,000 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	272,960 00
Claims for death losses and other policy claims resisted..	32,000 00
Total policy claims.....	\$336,960 00

Net present value of all outstanding policies in force	
December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	
	<u>\$23,474,593 00</u>
Net reinsurance reserve .....	\$23,474,593 00
Unpaid dividends of surplus or other profits due policy-holders.....	69,849 00
Other liabilities of the company, viz: liability under the three months' clause.....	<u>90,000 00</u>
Liabilities as to policy-holders.....	\$23,971,402 00
Surplus as regards policy-holders.....	<u>1,635,445 67</u>
Total liabilities .....	<u>\$25,606,847 67</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums .....	\$8,172,864 27
Cash received for all other premiums.....	<u>54,435 13</u>
Total cash premium income .....	\$8,227,299 40
Received for interest on bonds owned and dividends on stocks .....	\$1,230,960 63
Received for interest on other debts due the company....	79,150 18
Rents received for use of company's property or under sub-lease .....	<u>113,326 93</u>
Total interest, dividend and rent income.....	<u>1,423,437 74</u>
Total cash income.....	<u>\$9,650,737 14</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$1,948,362 36
Cash paid to annuitants .....	13,980 04
Cash paid on policies lapsed, surrendered or purchased ..	1,268,689 60
Cash paid for dividends to policy-holders.....	<u>1,585,370 20</u>
Total cash paid to policy-holders.....	\$4,816,402 20
Cash paid for premiums on policies reinsured .....	\$3,419 92
Cash paid for commissions to agents.....	396,368 71
Cash paid for salaries and expenses of managers and agents.....	22,300 00
Cash paid for medical examiners' fees.....	61,768 33
Cash paid for salaries and other compensation of officers and employees.....	<u>261,360 41</u>
Total pay account.....	745,217 37
Paid for dividends to stockholders.....	7,797 00
Paid for taxes .....	99,151 62
Paid for rents.....	<u>43,363 44</u>

Paid for commuting commissions.....	\$454,930 80
Paid for furniture, etc.....	84,564 56
Other expenditures, viz : legal and general expenses.....	328,139 55
<b>Total cash expenditures .....</b>	<b>\$6,579,566 54</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	47,288	\$184,282,130 00
Policies issued during the year .....	8,715	28,236,739 00
Old policies revived during the year.....	895	4,054,590 00
Additions by dividends during the year.....	-	1,898,486 00
<b>Totals.....</b>	<b>56,898</b>	<b>\$218,471,945 00</b>
Deduct policies decreased and ceased to be in force.....	8,768	37,442,944 00
<b>Total policies in force December 31, 1874.....</b>	<b>48,130</b>	<b>\$181,029,001 00</b>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity ..	457	\$1,820,790 00
By expiry.....	22	118,500 00
By surrender.....	2,529	13,577,204 00
By lapse.....	4,258	16,097,970 00
Not taken.....	1,502	5,828,480 00
<b>Totals.....</b>	<b>8,768</b>	<b>\$37,442,944 00</b>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,090; amount insured.....	\$2,026,025 00
Policies issued during the year, 570; amount insured.....	930,125 00
Premiums received during the year .....	44,192 61
Losses and claims incurred during the year.....	19,500 00
Losses and claims paid during the year.....	18,980 00
Losses and claims unpaid .....	3,000 00
Amount of taxes paid to the State of Maine on premiums.....	46 59

GERMANIA LIFE INSURANCE COMPANY.  
NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

HUGO WESENDONCK, *President.*

CORNELIUS DOREMUS, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00
	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$4,905,697 94
Loans secured by collaterals.....	4,000 00
Stocks and bonds owned by the company, market value.....	1,143,501 25
Cash in office of company and deposited in banks and trust companies ..	156,237 29
Interest accrued on cash loans and on bonds owned by the company....	87,694 08
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	342,873 77
Total admitted assets.....	\$6,640,004 33

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$5,068 44
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	83,142 39
Claims for death losses and other policy claims resisted..	23,633 91
Total policy claims.....	\$111,844 74
Net present value of all outstanding policies in force December 31, 1874, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest .....	\$6,181,599 00
Net reinsurance reserve.....	6,181,599 00
Unpaid dividends of surplus or other profits due policy-holders...	25,715 89
Other liabilities of the company, viz: reserve for extra risks, etc .....	12,269 07
Liabilities as to policy-holders.....	\$6,331,428 70
Surplus as regards policy-holders .....	308,575 63
Total liabilities.....	\$6,640,004 33

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,548,408 68
Cash received for sale of annuities.....	932 75
Cash received for all other premiums.....	12,066 90
Total cash premium income.....	\$1,561,408 33

Received for interest on cash loans.....	\$315,824 23	
Received for interest on bonds owned.....	64,896 10	
Discount on claims paid in advance.....	619 00	
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Total interest and dividend income.....		\$381,339 33
Cash income from other sources, viz: policy fees.....		192 35
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Total cash income.....		<u>\$1,942,940 01</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$546,332 42	
Cash paid to annuitants .....	5,485 33	
Cash paid on policies lapsed, surrendered or purchased..	279,083 99	
Cash paid for dividends to policy-holders .....	101,175 54	
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Total cash paid to policy-holders.....		\$932,077 28
Cash paid for commissions to agents.....	\$107,874 60	
Cash paid for salaries and expenses of managers and agents.....	40,944 52	
Cash paid for medical examiners' fees .....	10,337 39	
Cash paid for salaries and other compensation of officers and employees.....	57,136 37	
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Total pay account .....		216,292 88
Paid for dividends to stockholders.....		24,000 00
Paid for taxes and revenue stamps .....		16,726 03
Paid for rents .....		8,830 82
Paid for commuting commissions.....		7,337 04
Paid for furniture, etc.....		5,386 58
Other expenditures, viz: law expenses and sundries .....		28,367 85
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Total cash expenditures.....		<u>\$1,239,018 48</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873 .....	19,739	\$34,842,813 00
Policies issued during the year .....	2,453	3,193,185 00
Old policies revived during the year.....	47	82,267 00
Old policies increased during the year.....	1	25 00
Additions by dividends during the year.....	-	69,057 00
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Totals .....	22,240	\$38,187,347 00
Deduct policies decreased and ceased to be in force.....	2,448	4,097,248 00
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Total policies in force December 31, 1874.....	19,792	<u>\$34,090,099 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination :		
	Number.	Amount.
Terminated by death or maturity.....	299	\$544,868 00
By expiry.....	11	8,253 00
By surrender.....	1,165	2,056,751 00

By lapse.....	765	\$1,164,708 00
By change and old policies decreased.....	6	19,221 00
Not taken.....	202	303,447 00
Totals.....	2,448	\$4,097,248 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1; amount insured.....	\$2,000 00
Policies issued during the year, 1; amount insured.....	2,000 00
Premiums received during the year.....	16 30
Amount of taxes paid to the State of Maine on premiums.....	14

## GLOBE MUTUAL LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

PLINY FREEMAN, *President.*JAMES M. FREEMAN, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,911,577 81
Loans secured by collaterals.....	32,000 00
Premium notes and loans on policies now in force.....	33,671 39
Real estate owned by the company, unincumbered.....	291,000 00
Stocks and bonds owned by the company, market value.....	1,364,701 64
Cash in office of company and deposited in banks and trust companies..	215,355 31
Interest accrued on cash loans and on bonds owned by the company....	64,048 40
Interest accrued on premium loans and notes.....	3,947 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	198,934 20
Total admitted assets.....	\$4,115,235 75

## UNADMITTED ASSETS.

Advanced to officers or agents to be repaid out of future salaries or commissions.....	\$4,555 29
Cash in hands of officers or agents, due the company....	4,480 08
Agency supplies, printed matter and stationery.....	5,000 00
Furniture, safes and fixtures.....	22,483 32
Total unadmitted assets.....	\$36,518 69



## III. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$5,000 00	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	42,150 00	
Claims for death losses and other policy claims resisted..	40,000 00	
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Total policy claims.....		\$87,150 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,742,704 00	
Deduct net value of risks reinsured in other solvent companies.....	6,901 00	
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Net reinsurance reserve.....		3,735,803 00
Due on account of salaries, rents and office expenses.....		2,000 00
Other liabilities of the company.....		13,350 00
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Liabilities as to policy-holders.....	\$3,838,303 00	
Surplus as regards policy-holders.....		276,932 75
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Total liabilities.....		\$4,115,235 75
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## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$155,742 84	
Gross cash received for renewal premiums.....	756,533 60	
Cash premiums from other companies for reinsurance....	4,227 30	
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Total cash premium income.....		\$916,503 74
Received for interest on cash loans.....	\$128,793 37	
Received for interest on bonds owned and dividends on stocks.....	79,092 85	
Received for interest on premium notes and loans.....	3,500 00	
Received for interest on other debts due the company ...	1,702 85	
Rents received for use of company's property, or under sub-lease.....	1,337 50	
Discount on claims paid in advance.....	129 36	
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Total interest, dividend and rent income.....		214,555 93
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Total cash income.....		\$1,131,059 67
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## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$460,354 55	
Cash paid on policies lapsed, surrendered or purchased...	375,385 66	
Cash paid for dividends to policy-holders.....	10,951 23	
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Total cash paid to policy-holders.....		\$846,691 44
Cash paid for premiums on policies reinsured.....	\$5,578 57	
Cash paid for commissions to agents.....	59,509 30	

Cash paid for salaries and expenses of managers and agents.....	\$48,611 35
Cash paid for medical examiners' fees.....	9,985 00
Cash paid for salaries and other compensation of officers and employees.....	34,357 90
Total pay account.....	\$158,042 12
Paid for dividends to stockholders.....	13,723 40
Paid for taxes and revenue stamps.....	13,433 67
Paid for rents.....	23,377 97
Cash advanced to agents or officers to be repaid out of future salaries or commissions .....	500 00
Paid for furniture, etc.....	8,560 42
Other expenditures, viz: general expenses.....	36,780 04
Total cash expenditures.....	\$1,101,109 06

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	12,549	\$29,316,031 00
Policies issued during the year .....	2,453	5,466,201 00
Old policies revived during the year.....	158	396,666 00
Additions by dividends during the year.....	-	225,317 00
Totals.....	15,160	\$35,404,215 00
Deduct policies decreased and ceased to be in force.....	4,473	12,446,854 00
Total policies in force December 31, 1874 .....	10,687	\$22,957,361 00

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	157	\$408,635 00
By expiry.....	2	7,500 00
By surrender.....	1,635	4,302,614 00
By lapse.....	2,269	5,931,450 00
By change and old policies decreased.....	9	22,980 00
Not taken.....	401	1,773,675 00
Totals.....	4,473	\$12,446,854 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 26; amount insured.....	\$55,014 00
Policies issued during the year, 31; amount insured.....	72,514 00
Premiums received during the year .....	981 26
Amount of taxes paid to the State of Maine on premiums.....	4 00

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.  
NEW YORK CITY.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

D. T. MARSHALL, *President*.

FRANK B. MAYHEW, *Secretary*.

I. CAPITAL.

Capital authorized .....	\$300,000 00
Capital actually paid up in cash .....	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$292,980 94
Loans secured by collaterals.....	13,907 20
Premium notes and loans on policies now in force.....	5,919 40
Real estate owned by the company, unincumbered.....	5,773 00
Stocks and bonds owned by the company, market value.....	208,135 00
Cash in office of company and deposited in banks and trust companies..	8,547 59
Interest accrued on cash loans and on bonds owned by the company....	10,793 15
Interest accrued on premium loans and notes.....	323 30
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	33,141 97
Total admitted assets.....	\$579,521 55

UNADMITTED ASSETS.

Invested in commuting commissions.....	\$8,000 00
Furniture, safes and fixtures .....	2,900 23
Bills receivable.....	1,149 87
Other items.....	20 00
Total unadmitted assets .....	\$12,070 10

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$3,048 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$523,199 00
Deduct net value of risks reinsured in other solvent companies.....	4,747 00
Net reinsurance reserve.....	518,452 00
Other liabilities of the company .....	8,303 00
Liabilities as to policy-holders .....	\$529,803 00
Surplus as regards policy-holders.....	49,718 55
Total liabilities.....	\$579,521 55

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$63,662 18	
Gross cash received for renewal premiums.....	133,044 78	
Total cash premium income .....		\$196,706 96
Received for interest on cash loans.....	\$22,103 09	
Received for interest on bonds owned and dividends on stocks.....	13,867 27	
Received for interest on premium notes and loans.....	152 68	
Total interest and dividend income.....		36,123 04
Total income.....		\$232,830 00

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$36,813 37	
Cash paid on policies lapsed, surrendered or purchased ..	65,681 20	
Cash paid for dividends to policy-holders.....	7,989 36	
Total cash paid to policy-holders .....		\$110,483 93
Cash paid for premiums on policies reinsured.....	\$5,465 76	
Cash paid for commissions to agents.....	12,944 74	
Cash paid for salaries and expenses of managers and agents .....	15,476 85	
Cash paid for medical examiners' fees.....	2,802 21	
Cash paid for salaries and other compensation of officers and employees.....	8,919 00	
Total pay account.....		45,608 56
Paid for taxes and revenue stamps .....		1,107 57
Paid for rents .....		3,075 00
Paid for commuting commissions.....		3,808 36
Other expenditures, viz: legal and general expenses.....		10,776 29
Total expenditures.....		\$174,859 71

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	2,491	\$4,631,231 00
Policies issued during the year .....	901	1,468,878 00
Old policies revived during the year.....	5	8,500 00
Additions by dividends during the year.....	-	2,170 00
Totals .....	3,397	\$6,110,779 00
Deduct policies decreased and ceased to be in force..	729	1,450,927 00
Total policies in force December 31, 1874.....	2,668	\$4,659,852 00

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	21	\$36,759 00
By expiry.....	8	11,500 00
By surrender.....	200	448,968 00

OF OTHER STATES.

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	<i>Number.</i>	<i>Amount.</i>
By lapse.....	308	\$606,000 00
By change and old policies decreased.....	42	82,000 00
Not taken.....	150	265,700 00
<b>Totals .....</b>	<b>729</b>	<b>\$1,450,927 00</b>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 21; amount insured .....	\$22,432 00
Policies issued during the year, 8; amount insured.....	7,700 00
Premiums received during the year.....	694 53
Amount of taxes paid to the State of Maine on premiums.....	2 78

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

GEORGE THORNTON, *President.*

EBEN BACON, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$1,243,000 00
Loans secured by collaterals.....	50,400 00
Premium notes and loans on policies now in force.....	394,646 63
Stocks and bonds owned by the company, market value.....	753,578 50
Cash in office of company and deposited in banks.....	45,490 95
Interest accrued on cash loans and on bonds owned by the company....	32,761 33
Interest accrued on premium loans and notes.....	12,827 21
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	85,311 31
<b>Total admitted assets.....</b>	<b>\$2,618,015 93</b>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$23,312 10
Loans on personal security .....	1,500 00
Furniture, safes and fixtures .....	4,000 00
<b>Total unadmitted assets.....</b>	<b>\$28,812 10</b>

## II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$19,339 00
Net present value of all outstanding policies in force December 31, 1874, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,601,798 43
Net reinsurance reserve.....	2,601,798 43
Due on account of rents.....	1,687 50
Other liabilities of the company, viz: premiums paid in advance.....	782 30
Liabilities as to policy-holders.....	<u>\$2,623,607 23</u>

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$597,975 99
Received for interest on cash loans.....	\$36,742 00
Received for interest on bonds owned and dividends on stocks.....	36,813 97
Received for interest on premium notes and loans.....	21,080 10
Received for interest on other debts due the company...	73,580 85
Discount on claims paid in advance.....	3,696 60
Total interest and dividend income.....	<u>171,913 52</u>
Total cash income.....	\$769,889 51
Notes or other obligations taken for new or renewal premiums.....	69,752 27
Total income... ..	<u>\$839,641 78</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$196,793 33
Cash paid to annuitants.....	1,772 00
Cash paid on policies lapsed, surrendered or purchased..	190,415 04
Cash paid for dividends to policy-holders.....	21,427 12
Total cash paid to policy-holders.....	<u>\$410,407 49</u>
Cash paid for premiums on policies reinsured.....	\$929 47
Cash paid for commissions to agents.....	68,368 11
Cash paid for medical examiners' fees.....	4,112 50
Cash paid for salaries and other compensation of officers and employees.....	30,984 52
Total pay account.....	<u>104,394 60</u>
Paid for taxes.....	4,297 80
Paid for rents.....	8,011 07
Paid for commuting commissions.....	5,285 46
Paid for furniture, etc.....	81 56
Other expenditures, viz: general expenses.....	11,028 23
Total cash expenditures.....	<u>\$543,506 21</u>

Notes and other premium obligations used in payment of losses and claims.....	\$7,782 50
Used in purchase of surrendered policies .....	5,490 70
Used in payment of dividends to policy-holders .....	6,583 06
Voided by lapse of policies .....	131,167 50
	<hr/>
Total premium note expenditures .....	\$151,023 76
	<hr/>
Total expenditures .....	\$694,529 97
	<hr/> <hr/>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$477,117 57
Received during the year.....	69,752 27
	<hr/>
Total.....	\$546,869 84
Deductions during the year as follows:	
Notes and other obligations used as above .....	\$151,023 76
Redeemed by maker in cash.....	1,199 45
	<hr/>
Total.....	152,223 21
	<hr/>
Balance note assets at end of the year.....	\$394,646 63
	<hr/> <hr/>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	7,761	\$17,032,262 00
Policies issued during the year .....	726	1,282,441 00
	<hr/>	<hr/>
Totals.....	8,487	\$18,314,703 00
Deduct policies decreased and ceased to be in force.....	1,596	3,765,089 00
	<hr/>	<hr/>
Total policies in force December 31, 1874.....	6,891	\$14,549,614 00
	<hr/> <hr/>	<hr/> <hr/>

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity ..	54	\$132,931 00
By expiry.....	1	5,000 00
By surrender .....	428	1,125,507 00
By lapse.....	1,025	2,253,050 00
Not taken.....	88	248,601 00
	<hr/>	<hr/>
Totals .....	1,596	\$3,765,089 00
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 183; amount insured .....	\$358,000 00
Policies issued during the year, 6; amount insured.....	10,000 00
Premiums received during the year .....	12,457 42
Losses and claims incurred during the year.....	3,000 00
Losses and claims paid during the year.....	13,000 00
	<hr/> <hr/>

## MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$3,138,999 00
Loans secured by collaterals.....	207,274 10
Premium notes and loans on policies now in force.....	989,847 80
Real estate owned by the company, unincumbered.....	157,230 73
Stocks and bonds owned by the company, market value.....	579,865 00
Cash in office of company and deposited in banks and trust companies..	90,244 08
Interest accrued on cash loans and on bonds owned by the company....	125,536 03
Interest accrued on premium loans and notes.....	34,058 91
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	201,438 92
Total admitted assets.....	<u>\$5,524,494 57</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$22,835 41
Loans on personal security.....	7,722 58
Furniture, safes and fixtures.....	10,884 61
Total unadmitted assets.....	<u>\$41,442 60</u>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,000 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	112,400 00
Claims for death losses and other policy claims resisted..	19,500 00
Total policy claims.....	\$132,900 00
Net present value of all outstanding policies in force Dec. 31, 1874, computed by the Massachusetts Insurance De- partment according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$4,882,479 92
Net reinsurance reserve.....	4,882,479 92
Unpaid dividends of surplus or other profits due policy-holders.....	20,680 88
Liabilities as to policy-holders.....	\$5,036,060 80
Surplus as regards policy-holders.....	488,433 77
Total liabilities.....	<u>\$5,524,494 57</u>



## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$941,269 67	
Cash premiums from other companies for reinsurance....	5,467 09	
Total cash premium income.....		\$946,736 76
Received for interest on cash loans.....	\$218,975 81	
Received for interest on bonds owned and dividends on stocks.....	50,544 84	
Received for interest on premium notes and loans.....	48,712 15	
Received for interest on other debts due the company ...	14,475 51	
Rents received for use of company's property or under sub-lease .....	2,510 00	
Discount on claims paid in advance.....	831 95	
Total interest, dividend and rent income.....		336,050 26
Total cash income.....	\$1,282,787 02	
Notes or other obligations taken for new or renewal premiums.....	260,342 54	
Total income.....	\$1,543,129 56	

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$299,969 79	
Cash paid on policies lapsed, surrendered or purchased...	69,288 21	
Cash paid for dividends to policy-holders .....	93,941 07	
Total cash paid to policy-holders .....		\$463,199 07
Cash paid for premiums on policies reinsured.....	\$2,426 29	
Cash paid for commissions to agents.....	70,470 31	
Cash paid for salaries and expenses of managers and agents.....	60,053 66	
Cash paid for medical examiners' fees .....	5,291 00	
Cash paid for salaries and other compensation of officers and employees.....	40,648 48	
Total pay account.....		178,889 74
Paid for taxes.....		10,779 29
Paid for rents .....		10,513 74
Paid for furniture, etc.....		4,436 72
Other expenditures, viz: general expenses .....		25,005 52
Total cash expenditures .....		\$692,824 08
Notes and other premium obligations used in payment of losses and claims .....	\$14,723 09	
Used in purchase of surrendered policies.....	21,925 60	
Used in payment of dividends to policy-holders .....	136,869 57	
Voided by lapse of policies .....	82,852 31	
Total premium note expenditures .....		256,370 57
Total expenditures.....		\$949,194 65

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$987,470 38	
Received during the year.....	260,342 54	
Total.....		\$1,247,812 92
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$256,370 57	
Redeemed by maker in cash.....	2,994 55	
Total.....		259,365 12
Balance note assets at end of the year.....		<u>\$988,447 80</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	14,321	\$32,636,839 00
Policies issued during the year.....	1,703	4,913,165 00
Old policies revived during the year.....	6	16,000 00
Old policies increased during the year.....	-	2,000 00
Totals.....	16,030	\$37,568,004 00
Deduct policies decreased and ceased to be in force.....	1,539	3,803,260 00
Total policies in force December 31, 1874.....	14,491	<u>\$33,764,744 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	138	\$345,045 00
By surrender.....	203	490,745 00
By lapse.....	969	2,301,500 00
By change and old policies decreased.....	-	102,470 00
Not taken.....	229	563,500 00
Totals.....	1,539	<u>\$3,803,260 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 646; amount insured.....	\$1,163,971 00
Policies issued during the year, 10; amount insured.....	16,700 00
Premiums received during the year.....	27,649 68
Losses and claims incurred during the year.....	9,200 00
Losses and claims paid during the year.....	21,600 00
Losses and claims unpaid.....	<u>1,000 00</u>

## \*MERCHANTS' LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JAMES A. TABER, *President.*AMOS K. HOBBY, *Actuary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	161,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$98,000 00
Loans secured by collaterals.....	11,143 31
Premium notes and loans on policies now in force.....	4,650 44
Stocks and bonds owned by the company, market value.....	58,260 00
Cash in office of company and deposited in banks and trust companies ..	7,511 22
Interest accrued on cash loans and on bonds owned and on premium loans and notes.....	1,956 52
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	15,137 93
Total admitted assets.....	\$196,659 42

## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,700 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$126,846 00
Deduct net value of risks reinsured in other solvent com- panies.....	249 00
Net reinsurance reserve.....	126,597 00
Liabilities as to policy-holders.....	\$128,297 00
Surplus as regards policy-holders.....	68,362 42
Total liabilities.....	\$196,659 42

\* Authority to do new business revoked May 10, 1875.

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$74,553 44
Received for interest.....	7,807 45
Total cash income.....	\$82,360 89
Notes or other obligations taken for new or renewal premiums.....	1,135 17
Total income.....	\$83,496 06

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$18,800 00
Cash paid on policies lapsed, surrendered or purchased..	6,418 92
Cash paid for dividends to policy-holders .....	2,193 49
Total cash paid to policy-holders.....	\$27,412 41
Cash paid for premiums on policies reinsured.....	\$949 13
Cash paid for commissions to agents.....	17,082 91
Cash paid for salaries and expenses of managers and agents.....	2,429 58
Cash paid for medical examiners' fees .....	2,370 00
Cash paid for salaries and other compensation of officers and employees.....	14,141 00
Total pay account.....	37,472 62
Paid for taxes and revenue stamps .....	1,545 65
Paid for rents .....	6,219 57
Paid for furniture, etc.....	57 50
Other expenditures, viz: printing, postage, etc .....	6,684 81
Total cash expenditures.....	\$79,392 56
Premium note expenditures .....	2,907 06
Total expenditures.....	\$82,299 62

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year .....	\$6,422 33
Received during the year.....	1,135 17
Total.....	\$7,557 50
Deduct notes and other obligations used as above .....	2,907 06
Balance note assets at end of the year.....	\$4,650 44

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	1,363	\$2,569,676 00
Policies issued during the year .....	763	1,272,369 00
Old policies revived during the year.....	110	250,050 00
Totals .....	2,236	\$4,092,095 00
Deduct policies decreased and ceased to be in force.....	842	1,666,581 00
Total policies in force December 31, 1874... ..	1,394	\$2,425,514 00

Policies which have ceased to be in force during the year, with the mode of their termination :		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....*	13	\$18,500 00
By surrender.....	61	127,894 00
By lapse.....	576	1,160,750 00
By change and old policies decreased.....	-	25,000 00
Not taken .....	192	334,437 00
Totals.....	<u>842</u>	<u>\$1,666,581 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 345; amount insured.....	\$499,800 00
Policies issued during the year, 291; amount insured.....	392,200 00
Premiums received during the year .....	13,487 28
Losses and claims incurred during the year.....	4,000 00
Losses and claims paid during the year.....	4,000 00
Amount of taxes paid to the State of Maine on premiums.....	18 51

METROPOLITAN LIFE INSURANCE COMPANY,  
NEW YORK CITY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

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

## I. CAPITAL.

Capital authorized .....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$503,750 00
Loans secured by collaterals.....	71,124 07
Premium notes and loans on policies now in force.....	461,177 13
Stocks and bonds owned by the company, market value.....	341,160 00
Cash in office of company and deposited in banks and trust companies..	33,743 66
Interest accrued on cash loans and on bonds owned by the company....	6,300 50
Interest accrued on premium loans and notes....	27,094 00
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	428,972 99
Total admitted assets.....	<u>\$1,873,322 35</u>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$35,156 36
Advanced to agents to be repaid out of future salaries or commissions .....	36,387 45
Cash in hands of agents, due the company.....	38,790 57
Agency supplies, printed matter and stationery.....	4,000 00
Furniture, safes and fixtures.....	29,765 56
Total unadmitted assets .....	<u>\$144,099 94</u>

## III. LIABILITIES.

Total policy claims.....	\$35,144 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$1,684,163 00
Deduct net value of risks reinsured in other solvent companies .....	947 00
Net reinsurance reserve.....	1,683,216 00
Unpaid dividends of surplus or other profits due policy-holders.....	5,950 00
Due on account of salaries, rents and office expenses.....	2,900 00
Other liabilities of the company, viz: reserve on policies liable to be restored, premiums paid in advance, etc .....	36,607 76
Liabilities as to policy-holders.....	\$1,763,817 76
Surplus as regards policy-holders .....	109,504 59
Total liabilities.....	<u>\$1,873,322 35</u>

## IV. INCOME DURING THE YEAR.

Total cash premium income .....	\$1,004,297 35
Total interest and dividend income.....	96,775 09
Total cash income.....	\$1,101,072 44
Notes or other obligations taken for new or renewal premiums.....	138,180 67
Total income.....	<u>\$1,239,253 11</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$230,551 97
Cash paid on policies lapsed, surrendered or purchased ..	164,883 40
Cash paid for dividends to policy-holders .....	79,243 00
Total cash paid to policy-holders.....	\$474,678 37
Cash paid for premiums on policies reinsured.....	\$3,612 45
Cash paid for commissions to agents.....	112,760 17
Cash paid for salaries and expenses of managers and agents.....	19,444 10
Cash paid for medical examiners' fees.....	25,964 84
Cash paid for salaries and other compensation of officers and employees.....	40,916 71
Total pay account.....	202,698 27

OF OTHER STATES.

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Paid for taxes and revenue stamps .....		\$11,974 30
Paid for rents .....		13,630 80
Other expenditures, viz: general expenses .....		43,846 28
		<hr/>
Total cash expenditures.....		\$746,828 02
Notes and other premium obligations used in payment of losses and claims .....	\$7,517 60	
Used in purchase of surrendered policies.....	41,943 61	
Used in payment of dividends to policy-holders .....	4,416 26	
		<hr/>
Total premium note expenditures.....		53,877 47
		<hr/>
Total expenditures.....		<u>\$800,705 49</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$376,873 93	
Received during the year.....	138,180 67	
		<hr/>
Total .....		\$515,054 60
Deduct notes and other obligations used as above .....		53,877 47
		<hr/>
Balance note assets at end of the year.....		<u>\$461,177 13</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	18,598	\$26,383,865 00
Policies issued during the year.....	7,865	11,377,828 00
Old policies revived during the year.....	415	492,607 00
		<hr/>
Totals .....	26,878	\$38,254,300 00
Deduct policies decreased and ceased to be in force.....	7,906	10,869,155 00
		<hr/>
Total policies in force December 31, 1874 .....	18,972	<u>\$27,385,145 00</u>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	189	\$238,939 00
By surrender.....	551	730,000 00
By lapse .....	2,955	3,890,337 00
By change and old policies decreased.....	2,740	4,007,246 00
Not taken.....	1,471	2,002,633 00
		<hr/>
Totals.....	7,906	<u>\$10,869,155 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 44; amount insured.....	\$99,074 00
Policies issued during the year, 15; amount insured.....	31,000 00
Premiums received during the year.....	3,104 78
Amount of taxes paid to the State of Maine on premiums.....	25 75
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## MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

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

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$56,916,056 39
Real estate owned by the company, unincumbered.....	2,767,273 99
Stocks and bonds owned by the company, market value.....	8,023,375 38
Cash in office of company and deposited in banks and trust companies..	2,425,882 34
Interest accrued on cash loans and on bonds owned by the company....	1,085,982 15
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874 .....	911,923 10
Total admitted assets.....	<u>\$72,130,493 35</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	<u>\$12,502 34</u>
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## II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$442,306 79
Claims for death losses and other policy claims resisted..	207,500 00
Total policy claims.....	<u>\$649,806 79</u>
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$67,925,337 00
Net reinsurance reserve.....	67,925,337 00
Unpaid dividends of surplus or other profits due policy-holders.....	28,830 47
Other liabilities of the company, viz: premiums paid in advance .....	24,191 22
Liabilities as to policy-holders.....	<u>\$68,628,165 48</u>
Surplus as regards policy-holders .....	3,502,327 87
Total liabilities.....	<u>\$72,130,493 35</u>

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$15,633,559 10
Cash received for sale of annuities.....	17,519 25
Total cash premium income.....	<u>\$15,651,078 35</u>



Received for interest on cash loans.....	\$3,655,935 04	
Received for interest on bonds owned and dividends on stocks.....	399,253 25	
Received for interest on other debts due the company ...	82,021 04	
Rents received for use of company's property, or under sub-lease .....	46,500 00	
Premium on gold.....	22,365 62	
<b>Total interest, dividend and rent income.....</b>	<b>\$4,206,074 95</b>	
<b>Total cash income.....</b>	<b>\$19,857,153 30</b>	

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,467,432 13	
Cash paid to annuitants .....	31,589 57	
Cash paid on policies lapsed, surrendered or purchased...	4,978,276 06	
Cash paid for dividends to policy-holders .....	2,992,410 77	
<b>Total cash paid to policy-holders.....</b>	<b>\$11,469,708 53</b>	
Cash paid for commissions to agents.....	\$451,182 90	
Cash paid for medical examiners' fees.....	50,054 69	
Cash paid for salaries and other compensation of officers and employees.....	300,138 75	
<b>Total pay account.....</b>	<b>801,376 34</b>	
Paid for taxes ..	134,112 00	
Paid for commuting commissions.....	349,317 06	
Other expenditures, viz: legal and general expenses.....	308,385 44	
<b>Total cash expenditures.....</b>	<b>\$13,062,899 37</b>	

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	86,416	\$265,556,667 00
Policies issued during the year .....	11,510	34,400,711 00
Old policies revived during the year.....	1,244	3,715,195 00
Old policies changed during the year.....	2	11,000 00
Additions in force.....	-	24,247,193 00
<b>Totals.....</b>	<b>99,172</b>	<b>\$327,930,766 00</b>
Deduct policies decreased and ceased to be in force.....	8,258	26,052,040 00
<b>Total policies in force December 31, 1874.....</b>	<b>90,914</b>	<b>\$301,878,726 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	934	\$2,997,290 00
By surrender.....	3,057	9,476,700 00
By lapse.....	3,062	9,531,200 00
By change and old policies decreased.....	2	230,850 00
Not taken.....	1,203	3,816,000 00
<b>Totals.....</b>	<b>8,258</b>	<b>\$26,052,040 00</b>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,676; amount insured.....	\$2,853,075 00
Policies issued during the year, 127; amount insured.....	203,650 00
Premiums received during the year .....	101,271 69
Losses and claims incurred during the year.....	27,642 00
Losses and claims paid during the year.....	36,966 00
Amount of taxes paid to the State of Maine on premiums.....	475 93

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

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

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$12,415,657 75
Premium notes and loans on policies now in force.....	6,967,097 11
Real estate owned by the company, unincumbered ..	170,491 98
Stocks and bonds owned by the company, market value.....	9,756,715 08
Cash in office of company and deposited in banks and trust companies..	501,419 07
Interest accrued on cash loans and on bonds owned by the company....	435,478 23
Interest accrued on premium loans and notes.....	205,000 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	173,266 73
Total admitted assets.....	\$30,625,125 95

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$104,450 92
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## II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$506,427 00
Claims for death losses and other policy claims resisted..	59,000 00
Total policy claims.....	\$565,427 00

Net present value of all outstanding policies in force December 31, 1874, computed by the New Jersey In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest .....	\$26,018,872 00
Net reinsurance reserve .....	\$26,018,872 00
Unpaid dividends of surplus, or other profits due policy-holders.....	278,487 32
Liabilities as to policy-holders.....	\$26,862,786 32
Surplus as regards policy-holders.....	3,762,339 63
Total Liabilities.....	\$30,625,125 95

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$4,272,912 10
Cash received for sale of annuities.....	558 72
Cash received for all other premiums.....	6,880 05
Total cash premium income .....	\$4,280,350 87
Received for interest on cash loans and bonds owned and dividends on stocks .....	\$1,411,806 19
Received for interest on premium notes and loans.....	412,710 11
Rents received for use of company's property, or under sub-lease .....	3,237 50
Total interest, dividend and rent income.....	1,827,753 80
Total cash income .....	\$6,108,104 67
Notes or other obligations taken for new or renewal premiums.....	632,657 30
Total income.....	\$6,740,761 97

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,831,790 74
Cash paid to annuitants.....	1,568 44
Cash paid on policies lapsed, surrendered or purchased ..	413,056 70
Cash paid for dividends to policy-holders .....	1,250,606 28
Total cash paid to policy-holders.....	\$3,497,022 16
Cash paid for commissions to agents.....	\$379,113 73
Cash paid for medical examiners' fees.....	24,064 73
Cash paid for salaries and other compensation of officers and employees.....	70,302 43
Total pay account.....	473,480 89
Paid for taxes and revenue stamps .....	74,299 12
Other expenditures, viz: general expenses .....	98,566 87
Total cash expenditures .....	\$4,143,369 04
Notes and other premium obligations used in payment of losses and claims.....	\$143,048 77

## LIFE INSURANCE COMPANIES

Used in purchase of surrendered policies .....	\$187,682 07	
Used in payment of dividends to policy-holders .....	338,794 70	
		<hr/>
Total premium note expenditures .....		\$669,525 54
Total expenditures .....		<hr/> <u>\$4,812,894 58</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year .....	\$7,016,385 97	
Received during the year .....	632,657 30	
Total .....		\$7,649,043 27
Deductions during the year as follows:		
Notes and other obligations used as above .....	\$669,525 54	
Redeemed by maker in cash .....	12,420 62	
Total .....		681,946 16
Balance note assets at end of the year .....		<hr/> <u>\$6,967,097 11</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	39,937	\$131,468,038 00
Policies issued during the year .....	4,039	10,927,975 00
Old policies revived during the year .....	63	211,750 00
Old policies increased during the year .....	2	39,078 00
Totals .....	44,041	\$142,646,841 00
Deduct policies decreased and ceased to be in force .....	2,739	10,708,414 00
Total policies in force December 31, 1874 .....	41,302	<hr/> <u>\$131,938,427 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	521	\$1,913,334 00
By expiry .....	5	19,000 00
By surrender .....	321	1,076,122 00
By lapse .....	1,105	3,229,225 00
By change and old policies decreased .....	470	3,565,033 00
Not taken .....	317	905,700 00
Totals .....	2,739	<hr/> <u>\$10,708,414 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,171; amount insured .....	\$3,747,200 00
Policies issued during the year, 68; amount insured .....	130,180 00
Premiums received during the year .....	60,499 78
Losses and claims incurred during the year .....	35,400 00
Losses and claims paid during the year .....	<hr/> <u>57,666 00</u>

## NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

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

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$853,462 27
Loans secured by collaterals.....	13,525 00
Premium notes and loans on policies now in force.....	38,677 63
Real estate owned by the company, unincumbered.....	18,617 30
Stocks and bonds owned by the company, market value.....	622,081 50
Cash in office of company and deposited in banks.....	37,883 05
Postage and revenue stamps.....	60 00
Interest accrued on cash loans and on bonds owned by the company....	46,493 50
Interest accrued on premium loans and notes.....	941 33
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	91,424 69
Total admitted assets.....	<u>\$1,723,166 27</u>

## II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$29,000 00
Claims for death losses and other policy claims resisted..	1,000 00
Total policy claims.....	<u>\$30,000 00</u>
Net present value of all outstanding policies in force December 31, 1874, computed by the Vermont Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$1,144,941 52</u>
Net reinsurance reserve.....	1,144,941 52
Unpaid dividends of surplus or other profits due policy-holders.....	14,254 84
Other liabilities of the company, viz: over payments by policy-holders.	10,000 00
Liabilities as to policy-holders.....	<u>\$1,199,196 36</u>
Surplus as regards policy-holders.....	523,969 91
Total liabilities.....	<u>\$1,723,166 27</u>

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$285,115 74
Cash premiums from other companies for reinsurance....	449 58
Total cash premium income.....	<u>\$285,565 32</u>

Received for interest on cash loans.....	\$59,286 90	
Received for interest on bonds owned and dividends on stocks.....	39,213 91	
Received for interest on premium notes and loans.....	2,485 23	
Rents received for use of company's property or under sub-lease.....	1,002 98	
Discount on claims paid in advance.....	259 83	
Total interest, dividend and rent income.....		\$102,248 85
Total cash income.....		\$387,814 17
Notes or other obligations taken for renewal premiums.....		2,814 47
Total income.....		\$390,628 64

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$109,204 42	
Cash paid on policies lapsed, surrendered or purchased ..	24,404 36	
Cash paid for dividends to policy-holders.....	46,131 35	
Total cash paid to policy-holders.....		\$179,740 13
Cash paid for commissions to agents.....	\$24,787 59	
Cash paid for salaries and expenses of managers and agents.....	3,696 98	
Cash paid for medical examiners' fees.....	1,992 00	
Cash paid for salaries and other compensation of officers and employees.....	10,851 55	
Total pay account.....		41,328 12
Paid for taxes.....		878 86
Paid for rents.....		2,488 36
Other expenditures, viz: general expenses.....		2,631 24
Total cash expenditures.....		\$227,066 71
Notes and other premium obligations used in payment of losses and claims.....	\$1,328 34	
Used in purchase of surrendered policies.....	1,321 04	
Used in payment of dividends to policy-holders.....	2,258 55	
Total premium note expenditures.....		4,907 93
Total expenditures.....		\$231,974 64

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$33,551 14	
Received during the year.....	2,814 47	
Total.....		\$36,365 61

Deductions during the year as follows:

Notes and other obligations used as above .....	\$4,907 93	
Redeemed by maker in cash.....	79 97	
	<hr/>	
Total.....		\$4,987 90
		<hr/>
Balance note assets at end of the year.....		\$31,377 71
		<hr/> <hr/>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	4,204	\$9,086,023 00
Policies issued during the year .....	714	1,787,402 00
Old policies revived during the year.....	6	12,500 00
Additions by dividends during the year.....	-	2,274 00
	<hr/>	<hr/>
Totals.....	4,924	\$10,888,199 00
Deduct policies decreased and ceased to be in force.....	502	1,250,502 00
	<hr/>	<hr/>
Total policies in force December 31, 1874.....	4,422	\$9,637,697 00
	<hr/> <hr/>	<hr/> <hr/>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity ..	47	\$110,533 00
By expiry.....	1	1,000 00
By surrender.....	149	369,980 00
By lapse.....	244	572,000 00
By change and old policies decreased.....	2	37,489 00
Not taken.....	59	159,500 00
	<hr/>	<hr/>
Totals .....	502	\$1,250,502 00
	<hr/> <hr/>	<hr/> <hr/>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 54; amount insured .....	\$99,200 00
Policies issued during the year, 7; amount insured.....	9,500 00
Premiums received during the year .....	2,994 01
Amount of taxes paid to the State of Maine on premiums.....	29 54
	<hr/> <hr/>

## NATIONAL LIFE INS. CO. OF U. S. OF AMERICA.

WASHINGTON, D. C.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

J. V. FARWELL, *President.*J. F. CRANK, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,119,562 60
Loans secured by collaterals.....	40,767 80
Premium notes and loans on policies now in force.....	67,382 11
Real estate owned by the company, unincumbered.....	400,000 00
Stocks and bonds owned by the company, market value.....	549,854 00
Cash in office of company and deposited in banks and trust companies ..	95,950 07
Interest accrued on cash loans and on bonds owned by the company....	43,356 94
Rents accrued for use of company's property or under sub-lease.....	7,836 51
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	167,203 88
Total admitted assets.....	<u>\$3,491,913 91</u>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$65,701 93
Advanced to agents to be repaid out of future salaries or commissions.....	5,123 18
Cash in hands of officers or agents, due the company....	7,560 00
Loans on personal security.....	6,801 29
Furniture, safes and fixtures.....	3,125 00
Total unadmitted assets.....	<u>\$88,311 40</u>

## III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$62,205 99
Claims for death losses and other policy claims resisted..	17,787 00
Total policy claims.....	<u>\$79,992 99</u>



Net present value of all outstanding policies in force December 31, 1874, computed by the Illinois Insur- ance Department according to the American Experi- ence Table of Mortality, with $4\frac{1}{2}$ per cent. interest....		\$2,449,363 00
Net reinsurance reserve.....		\$2,449,363 00
Other liabilities of the company, viz: premiums paid in advance.....		8,192 76
Liabilities as to policy-holders.....		\$2,537,548 75
Surplus as regards policy-holders .....		954,365 16
Total liabilities.....		<u>\$3,491,913 91</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$291,480 76	
Gross cash received for renewal premiums.....	531,237 58	
Cash received for all other premiums.....	855 79	
Total cash premium income.....		\$823,574 13
Received for interest on cash loans.....	\$109,677 95	
Received for interest on bonds owned and dividends on stocks.....	22,905 88	
Received for interest on premium notes and loans.....	937 83	
Received for interest on other debts due the company ...	405 97	
Total interest and dividend income.....		133,927 63
Received from other companies on account of reinsured risks.....		62,457 02
Cash income from other sources, viz: premium on gold .....		672 95
Total cash income.....		\$1,020,631 73
Notes or other obligations taken for new or renewal premiums.....		37,544 05
Total income.....		<u>\$1,058,175 78</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$242,942 20	
Cash paid to other companies for losses on policies rein- sured by this company.....	36,119 52	
Cash paid to annuitants .....	2,724 00	
Cash paid on policies lapsed, surrendered or purchased..	233,421 76	
Total cash paid to policy-holders.....		\$515,207 48
Cash paid for premiums on policies reinsured.....	\$20,430 75	
Cash paid for commissions to agents.....	81,882 58	
Cash paid for salaries and expenses of managers and agents.....	32,410 15	
Cash paid for medical examiners' fees .....	7,090 01	
Cash paid for salaries and other compensation of officers and employees .....	45,676 90	
Total pay account .....		187,490 39
Paid for dividends to stockholders.....		30,000 00

Paid for taxes .....		\$9,214 45
Paid for rents .....		1,649 68
Other expenditures, viz: legal and general expenses.....		50,394 76
		<hr/>
Total cash expenditures.....		\$793,956 76
Notes and other premium obligations used in purchase of surrendered policies.....	\$2,581 14	
Voided by lapse of policies .....	1,101 95	
		<hr/>
Total premium note expenditures .....		* 3,683 09
		<hr/>
Total expenditures.....		\$797,639 85
		<hr/> <hr/>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year .....	\$21,651 31	
Received during the year.....	49,413 89	
		<hr/>
Total.....		\$71,065 20
Deduct notes and other obligations used as above .....		3,683 09
		<hr/>
Balance note assets at end of the year.....		\$67,382 11
		<hr/> <hr/>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	11,494	\$26,062,199 00
Policies issued during the year .....	2,601	5,770,591 00
Additions by dividends during the year.....	-	660,678 00
		<hr/>
Totals .....	14,095	\$32,493,468 00
Deduct policies decreased and ceased to be in force.....	3,417	8,590,296 00
		<hr/>
Total policies in force December 31, 1874... ..	10,678	\$23,903,172 00
		<hr/> <hr/>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	114	\$210,224 00
By expiry.....	3	4,100 00
By surrender.....	264	897,459 00
By lapse.....	2,018	4,515,322 00
By change and old policies decreased.....	495	1,575,999 00
Not taken .....	523	1,387,192 00
		<hr/>
Totals.....	3,417	\$8,590,296 00
		<hr/> <hr/>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 109; amount insured.....	\$145,820 00
Policies issued during the year, 19; amount insured.....	25,512 00
Premiums received during the year .....	3,262 90
Amount of taxes paid to the State of Maine on premiums.....	14 34
	<hr/> <hr/>

## NEW ENGLAND MUTUAL LIFE INSURANCE CO.

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

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

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,464,760 13
Loans secured by collaterals.....	465,884 12
Premium notes and loans on policies now in force.....	2,203,004 09
Real estate owned by the company, unincumbered.....	980,140 48
Stocks and bonds owned by the company, market value.....	6,272,764 12
Cash deposited in banks.....	233,800 54
Interest accrued on cash loans and on bonds owned by the company....	191,066 81
Interest accrued on premium loans and notes.....	72,000 00
Rents accrued for use of company's property or under sub-lease.....	5,671 00
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	647,457 40
Total admitted assets.....	<u>\$13,536,548 69</u>

## UNADMITTED ASSETS.

Renewals.....	<u>\$5,000 00</u>
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## II. LIABILITIES.

Claims for death losses unpaid.....	\$102,200 00
Net present value of all outstanding policies in force Dec. 31, 1874, computed by the Massachusetts Insurance De- partment according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$11,926,243 14</u>
Net reinsurance reserve.....	11,926,243 14
Unpaid dividends of surplus or other profits due policy-holders.....	144,730 15
Liabilities as to policy-holders.....	<u>\$12,173,173 29</u>
Surplus as regards policy-holders.....	1,363,375 40
Total liabilities.....	<u>\$13,536,548 69</u>

## III. INCOME DURING THE YEAR.

Total cash premium income.....	\$1,654,372 31
Received for interest on cash loans.....	\$208,432 24
Received for interest on bonds owned and dividends on stocks.....	437,974 99

Received for interest on premium notes and loans.....	\$194,240 47	
Rents received for use of company's property or under sub-lease .....	29,441 70	
Total interest, dividend and rent income.....		\$870,089 40
Total cash income.....		\$2,524,461 71
Notes or other obligations taken for new or renewal premiums.....		743,074 90
Total income.....		\$3,267,536 61

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$871,709 45	
Cash paid on policies lapsed, surrendered or purchased...	372,801 39	
Cash paid for dividends to policy-holders .....	309,238 78	
Total cash paid to policy-holders .....		\$1,553,749 62
Cash paid for commissions to agents.....	\$144,691 56	
Cash paid for medical examiners' fees .....	11,601 99	
Cash paid for salaries and other compensation of officers and employees.....	62,609 02	
Total pay account.....		218,902 57
Paid for taxes and revenue stamps .....		17,579 10
Interest paid for premium on investments.....		50,732 24
Other expenditures, viz: general expenses .....		96,608 63
Total cash expenditures .....		\$1,937,572 16
Notes and other premium obligations used in payment of losses and claims .....	\$66,625 40	
Used in purchase of surrendered policies.....	65,645 76	
Used in payment of dividends to policy-holders .....	151,144 30	
Voided by lapse of policies .....	132,769 31	
Total premium note expenditures .....		416,084 77
Total expenditures.....		\$2,353,656 93

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$2,595,514 73	
Received during the year.....	743,074 90	
Total.....		\$3,338,589 63
Deductions during the year as follows:		
Notes and other obligations used as above .....	\$416,084 77	
Redeemed by maker in cash .....	428,169 37	
Total.....		844,254 14
Balance note assets at end of the year.....		\$2,494,335 49

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	21,854	\$64,329,160 00
Policies issued during the year.....	2,803	7,593,336 00
Old policies revived during the year.....	180	594,000 00
Additions by dividends during the year.....	-	13,061 00
	<hr/>	<hr/>
Totals.....	24,837	\$72,529,557 00
Deduct policies decreased and ceased to be in force.....	3,535	9,933,949 00
	<hr/>	<hr/>
Total policies in force December 31, 1874.....	21,302	\$62,595,608 00

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	265	\$841,517 00
By expiry.....	1,296	3,411,446 00
By surrender.....	456	1,533,395 00
By lapse.....	1,220	3,252,750 00
By change and old policies decreased.....	-	28,800 00
Not taken.....	298	866,041 00
	<hr/>	<hr/>
Totals.....	3,535	\$9,933,949 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,692; amount insured.....	\$2,178,000 00
Policies issued during the year, 40; amount insured.....	60,200 00
Premiums received during the year.....	90,176 21
Losses and claims incurred during the year.....	29,400 00
Losses and claims paid during the year.....	35,400 00
Losses and claims unpaid.....	4,000 00
Amount of taxes paid to the State of Maine on premiums.....	143 59

## NEW JERSEY MUTUAL LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1865.

J. H. STEDWELL, *President.*C. H. BRINKERHOFF, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$609,239 64
Loans secured by collaterals.....	34,032 80
Premium notes and loans on policies now in force.....	363,091 50
Real estate owned by the company, unincumbered.....	55,132 79
Stocks and bonds owned by the company, market value .....	129,325 35
Cash in office of company and deposited in banks and trust companies..	88,709 38
Interest accrued on cash loans and on bonds owned by the company....	29,127 88
Interest accrued on premium loans and notes....	14,413 73
Net amount deferred and outstanding premiums on policies in force	
December 31, 1874.....	217,941 35
Due from other companies on account of reinsured risks .....	3,415 88
<b>Total admitted assets.....</b>	<b>\$1,544,430 30</b>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$8,072 45
Advanced to agents to be repaid out of future salaries	
or commissions.....	94,002 91
Agency supplies, printed matter and stationery .....	8,504 25
Furniture, safes and fixtures .....	4,818 71
<b>Total unadmitted assets .....</b>	<b>\$115,398 32</b>

## III. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	\$44,700 00
Claims for death losses and other policy claims resisted..	20,000 00
<b>Total policy claims.....</b>	<b>\$64,700 00</b>

Net present value of all outstanding policies in force

December 31, 1874, computed by the New Jersey Insurance Department according to the American Experience Table of Mortality, with  $4\frac{1}{2}$  per cent. interest.. \$1,125,491 00

Net reinsurance reserve.....	\$1,125,491 00
Other liabilities of the company.....	20,200 00
Liabilities as to policy-holders.....	\$1,210,391 00
Surplus as regards policy-holders .....	334,039 30
Total liabilities.....	<u>\$1,544,430 30</u>

#### IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$575,941 40
Cash received for all other premiums.....	70 50
Total cash premium income .....	\$576,011 90
Received for interest on cash loans.....	\$31,640 07
Received for interest on bonds owned and dividends on stocks.....	9,032 20
Received for interest on premium notes and loans and on other debts due the company.....	19,029 94
Total interest and dividend income.....	59,702 21
Received from other companies on account of reinsured risks.....	3,211 78
Total cash income.....	\$638,925 89
Notes or other obligations taken for new or renewal premiums.....	169,027 71
Total income.....	<u>\$807,953 60</u>

#### V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$189,643 14
Cash paid to annuitants .....	950 00
Cash paid on policies lapsed, surrendered or purchased ..	119,394 92
Cash paid for dividends to policy-holders .....	40,219 26
Total cash paid to policy-holders.....	\$350,207 32
Cash paid for premiums on policies reinsured.....	\$4,723 43
Cash paid for commissions to agents.....	46,200 99
Cash paid for medical examiners' fees.....	12,062 74
Cash paid for salaries and other compensation of officers and employees.....	38,253 10
Total pay account.....	101,240 26
Paid for dividends to stockholders.....	7,000 00
Paid for taxes and revenue stamps .....	5,154 77
Paid for rents .....	10,181 28
Other expenditures, viz: general expenses .....	101,401 07
Total cash expenditures.....	\$575,274 70
Notes and other premium obligations used in payment of losses and claims .....	\$2,788 96

Used in purchase of surrendered policies.....	\$29,076 95	
Used in payment of dividends to policy-holders .....	8,666 10	
Voided by lapse of policies .....	8,116 48	
Total premium note expenditures.....		\$48,648 49
Total expenditures.....		\$623,923 19

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$265,360 36	
Received during the year.....	169,027 71	
Total .....		\$434,388 07
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$48,648 49	
Redeemed by maker in cash.....	22,648 08	
Total .....		71,296 57
Balance note assets at end of the year.....		\$363,091 50

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	7,910	\$15,128,197 00
Policies issued during the year.....	4,309	7,115,362 00
Old policies revived during the year.....	292	586,107 00
Totals .....	12,511	\$22,829,666 00
Deduct policies decreased and ceased to be in force.....	3,149	6,334,435 00
Total policies in force December 31, 1874.....	9,362	\$16,495,231 00

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	89	\$191,418 00
By expiry.....	3	7,000 00
By surrender.....	568	1,303,313 00
By lapse .....	1,549	3,042,785 00
By change and old policies decreased.....	-	334,974 00
Not taken .....	940	1,454,945 00
Totals.....	3,149	\$6,334,435 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 9; amount insured.....	\$12,500 00
Policies issued during the year, 9; amount insured.....	12,500 00
Premiums received during the year.....	1,832 24
Amount of taxes paid to the State of Maine on premiums.....	36 64



NEW YORK LIFE INSURANCE COMPANY.  
NEW YORK CITY.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

MORRIS FRANKLIN, *President.*

WILLIAM H. BEERS, *Actuary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$16,828,955	14
Premium notes and loans on policies now in force.....	910,049	14
Real estate owned by the company, unincumbered.....	1,768,174	14
Stocks and bonds owned by the company, market value.....	5,173,026	50
Cash in office of company and deposited in banks and trust companies..	1,751,133	78
Interest accrued on cash loans and on bonds owned by the company...	143,616	96
Interest accrued on premium loans and notes.....	30,548	37
Rents accrued for use of company's property, or under sub-lease.....	13,237	50
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874 .....	630,734	63
Total admitted assets.....	\$27,249,476	16

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$29,109	30
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II. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$200	00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	287,055	90
Claims for death losses and other policy claims resisted..	83,700	00
Total policy claims.....	\$370,955	90
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$24,406,886	00
Deduct net value of risks reinsured in other solvent companies.....	136,239	00
Net reinsurance reserve.....	24,270,647	00
Unpaid dividends of surplus or other profits due policy-holders.....	152,948	84
Liabilities as to policy-holders.....	\$24,794,551	74
Surplus as regards policy-holders .....	2,454,924	42
Total liabilities.....	\$27,249,476	16

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$6,132,601 06	
Cash received for sale of annuities.....	77,062 97	
Total cash premium income.....		\$6,209,664 03
Received for interest on cash loans.....	\$23,303 01	
Received for interest on bonds owned and dividends on stocks.....	1,417,612 87	
Received for interest on premium notes and loans.....	63,660 89	
Rents received for use of company's property, or under sub-lease.....	78,434 83	
Total interest, dividend and rent income.....		1,583,011 60
Total cash income.....		\$7,792,675 63
Notes or other obligations taken for new or renewal premiums.....		204,790 74
Total income.....		\$7,997,466 37

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,470,232 13	
Cash paid to annuitants.....	32,793 98	
Cash paid on policies lapsed, surrendered or purchased...	1,471,181 23	
Cash paid for dividends to policy-holders.....	1,349,830 37	
Total cash paid to policy-holders.....		\$4,324,037 71
Cash paid for premiums on policies reinsured.....	\$42,371 86	
Cash paid for commissions to agents.....	234,668 29	
Cash paid for salaries and expenses of managers and agents.....	49,000 00	
Cash paid for medical examiners' fees.....	47,855 89	
Cash paid for salaries and other compensation of officers and employees.....	163,947 89	
Total pay account.....		537,843 93
Paid for taxes and revenue stamps.....		39,890 98
Paid for commuting commissions.....		14,141 79
Other expenditures, viz: legal and general expenses.....		193,365 36
Total cash expenditures.....		\$5,109,279 77
Notes and other premium obligations used in payment of losses and claims.....	\$29,789 63	
Used in purchase of surrendered policies.....	19,011 26	
Used in payment of dividends to policy-holders.....	136,799 79	
Voided by lapse of policies.....	49,782 47	
Total premium note expenditures.....		235,383 15
Total expenditures.....		\$5,344,662 92

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year .....	\$962,112 98	
Received during the year .....	204,790 74	
Total .....		\$1,166,903 72
Deductions during the year as follows :		
Notes and other obligations used as above .....	\$235,383 15	
Redeemed by maker in cash .....	21,471 43	
Total .....		256,854 58
Balance note assets at end of the year .....		<u>\$910,049 14</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	43,160	\$123,672,387 00
Policies issued during the year .....	7,171	19,657,967 00
Old policies revived during the year .....	83	217,720 00
Old policies increased during the year .....	-	81,559 00
Additions by dividends during the year .....	-	1,852,143 00
Totals .....	50,414	\$145,481,776 00
Deduct policies decreased and ceased to be in force .....	7,016	22,646,653 00
Total policies in force December 31, 1874 .....	43,398	<u>\$122,835,123 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	455	\$1,411,690 00
By expiry .....	8	14,100 00
By surrender .....	2,379	8,518,607 00
By lapse .....	3,270	9,155,739 00
By change and old policies decreased .....	-	774,968 00
Not taken .....	904	2,771,549 00
Totals .....	7,016	<u>\$22,646,653 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 719; amount insured .....	\$1,110,390 00
Policies issued during the year, 40; amount insured .....	62,945 00
Premiums received during the year .....	43,320 65
Losses and claims incurred during the year .....	22,060 00
Losses and claims paid during the year .....	21,410 00
Losses and claims unpaid .....	1,000 00
Amount of taxes paid to the State of Maine on premiums .....	32 65

## NORTHWESTERN MUTUAL LIFE INSURANCE CO.

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*WILLARD MERRILL, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$9,498,388 90
Premium notes and loans on policies now in force .....	4,294,285 52
Real estate owned by the company, unincumbered .....	353,750 26
Stocks and bonds owned by the company, market value .....	344,699 30
Cash in office of company and deposited in banks and trust companies ..	119,799 42
Interest accrued on cash loans and on bonds owned by the company ....	328,858 41
Interest accrued on premium loans and notes .....	150,734 88
Rents accrued for use of company's property or under sub-lease .....	418 02
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874 .....	374,412 37
<b>Total admitted assets .....</b>	<b>\$15,465,347 08</b>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company .....	\$34,515 69
Furniture, safes and fixtures .....	7,500 00
Other items, viz: bills receivable .....	20,169 18
<b>Total unadmitted assets .....</b>	<b>\$62,184 87</b>

## II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due .....	\$73,350 00
Claims for death losses and other policy claims resisted ..	7,500 00
<b>Total policy claims .....</b>	<b>\$80,850 00</b>
Net present value of all outstanding policies in force December 31, 1874, computed according to the Actua- ries' Table of Mortality, with 4 per cent. interest .....	\$13,360,042 00
Net reinsurance reserve .....	13,360,042 00
Unpaid dividends of surplus or other profits due policy-holders .....	5,000 00
Other liabilities of the company .....	21,930 35
<b>Liabilities as to policy-holders .....</b>	<b>\$13,467,822 35</b>
<b>Surplus as regards policy-holders .....</b>	<b>1,997,524 73</b>
<b>Total liabilities .....</b>	<b>\$15,465,347 08</b>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$336,205 19	
Gross cash received for renewal premiums.....	1,628,683 50	
Total cash premium income .....		\$1,964,888 69
Received for interest on cash loans.....	\$776,463 47	
Received for interest on bonds owned and dividends on stocks .....	10,943 49	
Received for interest on premium notes and loans.....	318,870 04	
Received for interest on other debts due the company ...	37,641 69	
Rents received for use of company's property or under sub-lease .....	9,472 21	
Total interest, dividend and rent income.....		1,153,390 90
Total cash income.....	\$3,118,279 59	
Notes or other obligations taken for new or renewal premiums.....	874,381 17	
Total income.....	\$3,992,660 76	

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$599,189 67	
Cash paid on policies lapsed, surrendered or purchased ..	207,780 50	
Cash paid for dividends to policy-holders.....	160,317 67	
Total cash paid to policy-holders .....		\$967,287 84
Cash paid for commissions to agents.....	\$713,102 40	
Cash paid for salaries and expenses of managers and agents .....	66,675 93	
Cash paid for medical examiners' fees.....	18,258 79	
Cash paid for salaries and other compensation of officers and employees.....	84,307 09	
Total pay account.....		382,344 21
Paid for taxes and revenue stamps .....		38,681 82
Paid for rents .....		10,464 52
Paid for commuting commissions.....		60,337 18
Paid for furniture, etc.....		2,538 39
Other expenditures, viz: legal and general expenses.....		73,133 63
Total cash expenditures.....		\$1,534,787 59
Notes and other premium obligations used in payment of losses and claims.....	\$54,972 99	
Used in purchase of surrendered policies .....	124,472 82	
Used in payment of dividends to policy-holders.....	533,697 69	
Voided by lapse of policies.....	218,425 12	
Total premium note expenditures.....		931,568 62
Total expenditures.....	\$2,466,356 21	

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$4,380,275 35	
Received during the year.....	874,381 17	
Total .....		\$5,254,656 52
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$931,568 62	
Redeemed by maker in cash.....	28,802 38	
Total.....		960,371 00
Balance note assets at end of the year.....		\$4,294,285 52

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	35,226	\$64,692,003 00
Policies issued during the year .....	4,858	11,072,737 00
Old policies revived during the year .....	291	580,857 00
Old policies increased during the year .....	36	-
Additions by dividends during the year.....	-	142,435 00
Totals .....	40,411	\$76,488,032 00
Deduct policies decreased and ceased to be in force..	5,009	11,187,011 00
Total policies in force December 31, 1874.....	35,402	\$65,301,021 00

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	342	\$675,330 00
By expiry.....	1	71,186 00
By surrender.....	867	1,380,514 00
By lapse.....	3,215	6,887,234 00
By change and old policies decreased.....	35	789,049 00
Not taken.....	549	1,383,698 00
Totals .....	5,009	\$11,187,011 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 68; amount insured.....	\$99,319 00
Policies issued during the year, 6; amount insured.....	6,500 00
Premiums received during the year.....	3,187 78
Amount of taxes paid to the State of Maine on premiums.....	16 19

## PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

SAMUEL C. HUEY, *President.*HENRY AUSTIE, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$1,926,898 50
Loans secured by collaterals.....	67,344 29
Premium notes and loans on policies now in force.....	646,552 85
Real estate owned by the company, unincumbered ..	251,075 16
Stocks and bonds owned by the company, market value.....	1,493,381 75
Cash in office of company and deposited in banks and trust companies..	90,501 17
Interest accrued on cash loans and on bonds owned by the company....	64,696 55
Interest accrued on premium loans and notes.....	2,555 48
Rents accrued for use of company's property, or under sub-lease.....	630 55
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	85,242 14
Total admitted assets.....	<u>\$4,628,878 44</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company .....	\$10,437 94
Judgments for debts.....	5,000 00
Loans on personal security .....	2,000 00
Furniture, safes and fixtures .....	12,711 86
Other items, viz: scrip dividends held by company, etc..	204,356 58
Total unadmitted assets.....	<u>\$234,506 38</u>

## II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$72,500 00
Claims for death losses and other policy claims resisted..	20,000 00
Total policy claims.....	<u>\$92,500 00</u>
Net present value of all outstanding policies in force December 31, 1874, computed by the Pennsylvania In- surance Department according to the American Ex- perience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.	\$3,628,293 00
Net reinsurance reserve.....	3,628,293 00
Unpaid dividends of surplus or other profits due policy-holders.....	39,700 00
Liabilities as to policy-holders.....	<u>\$3,760,493 00</u>
Surplus as regards policy-holders .....	868,385 44
Total liabilities.....	<u>\$4,628,878 44</u>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$66,933 14	
Gross cash received for renewal premiums.....	562,965 85	
Cash received for all other premiums.....	1,353 78	
	<hr/>	
Total cash premium income.....		\$631,252 77
Received for interest on cash loans.....	\$112,806 22	
Received for interest on bonds owned and dividends on stocks.....	69,680 00	
Received for interest on premium notes and loans.....	36,621 30	
Received for interest on other debts due the company...	2,761 17	
	<hr/>	
Total interest and dividend income.....		221,868 78
Received from other companies on account of reinsured risks.....		5,000 00
	<hr/>	
Total cash income.....		\$858,121 55
Notes or other obligations taken for new or renewal premiums.....		198,396 05
	<hr/>	
Total income.....		<u>\$1,056,517 60</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$262,497 37	
Cash paid to other companies for losses on policies re- insured by this company.....	4,000 00,	
Cash paid on policies lapsed, surrendered or purchased..	35,909 90	
Cash paid for dividends to policy-holders.....	197,264 16	
	<hr/>	
Total cash paid to policy-holders.....		\$499,671 43
Cash paid for premiums on policies reinsured.....	\$17,634 26	
Cash paid for commissions to agents.....	45,314 07	
Cash paid for salaries and expenses of managers and agents.....	32,759 71	
Cash paid for medical examiners' fees.....	6,810 00	
Cash paid for salaries and other compensation of officers and employees.....	41,027 68	
	<hr/>	
Total pay account.....		143,545 72
Paid for taxes and revenue stamps.....		10,557 31
Paid for rents.....		6,419 91
Other expenditures, viz: legal and general expenses.....		25,992 93
	<hr/>	
Total cash expenditures.....		\$686,187 30
Notes and other premium obligations used in payment of losses and claims.....	\$6,820 63	
Used in purchase of surrendered policies.....	17,352 38	
Used in payment of dividends to policy-holders.....	77,125 23	
Voided by lapse of policies.....	34,604 73	
	<hr/>	
Total premium note expenditures.....		135,902 97
	<hr/>	
Total expenditures.....		<u>\$822,090 27</u>



V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$590,758 54	
Received during the year.....	198,396 05	
Total.....		\$789,154 59
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$135,902 97	
Redeemed by maker in cash.....	6,698 77	
Total.....		142,601 74
Balance note assets at end of the year.....		<u>\$646,552 85</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	7,745	\$24,317,776 00
Policies issued during the year.....	1,203	2,933,463 00
Old policies revived during the year.....	13	24,000 00
Old policies increased during the year.....	-	1,051 00
Additions by dividends during the year.....	-	3,051 00
Totals.....	8,961	\$27,279,341 00
Deduct policies decreased and ceased to be in force.....	786	2,758,170 00
Total policies in force December 31, 1874.....	8,175	<u>\$24,521,171 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity ..	89	\$254,018 00
By expiry.....	1	600 00
By surrender.....	206	827,629 00
By lapse.....	347	913,340 00
By change and old policies decreased.....	-	385,453 00
Not taken.....	143	377,130 00
Totals.....	786	<u>\$2,758,170 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 25; amount insured.....	\$32,000 00
Policies issued during the year, 25; amount insured.....	32,000 00
Premiums received during the year.....	410 56
Amount of taxes paid to the State of Maine on premiums.....	2 81

## PHOENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	16,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$4,586,211 98
Loans secured by collaterals.....	79,991 13
Premium notes and loans on policies now in force.....	3,639,330 00
Stocks and bonds owned by the company, market value.....	590,335 00
Cash in office of company and deposited in banks.....	404,749 94
Interest accrued on cash loans and on bonds owned by the company....	178,077 82
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	515,480 60
Total admitted assets.....	<u>\$9,994,176 47</u>

## UNADMITTED ASSETS.

Furniture, safes and fixtures.....	\$9,737 37
Stockholders' notes.....	84,000 00
Loans on personal security.....	17,700 00
Total unadmitted assets.....	<u>\$111,437 37</u>

## III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$167,333 00
Claims for death losses and other policy claims resisted..	61,000 00
Total policy claims.....	\$228,333 00
Net present value of all outstanding policies in force December 31, 1874, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$9,448,640 00
Deduct net value of risks reinsured in other solvent com- panies.....	4,963 00
Net reinsurance reserve.....	9,443,677 00
Liabilities as to policy-holders.....	\$9,672,010 00
Surplus as regards policy-holders.....	322,166 47
Total liabilities.....	<u>\$9,994,176 47</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$221,854 73	
Gross cash received for renewal premiums.....	2,150,921 00	
	<hr/>	
Total cash premium income .....		\$2,372,775 73
Received for interest on cash loans and bonds owned and dividends on stocks .....	\$405,798 00	
Received for interest on premium notes and loans.....	245,299 24	
	<hr/>	
Total interest and dividend income .....		651,097 24
		<hr/>
Total cash income ... ..	\$3,023,872 97	
Notes or other obligations taken for new or renewal premiums.....	352,482 00	
	<hr/>	
Total income.....	\$3,376,354 97	
	<hr/>	

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$820,131 89	
Cash paid on policies lapsed, surrendered or purchased..	14,530 17	
Cash paid for dividends to policy-holders .....	602,239 38	
	<hr/>	
Total cash paid to policy-holders.....		\$1,436,901 44
Cash paid for premiums on policies reinsured.....	\$742 77	
Cash paid for commissions to agents.....	217,327 20	
Cash paid for salaries and expenses of managers and agents.....	65,609 60	
Cash paid for medical examiners' fees.....	19,764 84	
Cash paid for salaries and other compensation of officers and employees.....	37,850 01	
	<hr/>	
Total pay account.....		341,294 42
Paid for dividends to stockholders .....		960 00
Paid for taxes and revenue stamps .....		58,986 57
Paid for furniture, etc.....		40 00
Other expenditures, viz: general expenses .....		82,953 49
	<hr/>	
Total cash expenditures .....		\$1,921,135 92
Notes and other premium obligations used in payment of losses and claims.....	\$52,680 60	
Used in purchase of surrendered policies.....	17,456 35	
Used in payment of dividends to policy-holders, and voided by lapse of policies.....	327,731 05	
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Total premium note expenditures .....		397,868 00
	<hr/>	
Total expenditures.....	\$2,319,003 92	
	<hr/>	

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$3,684,716 00
Received during the year.....	352,482 00
Total.....	\$4,037,198 00
Deduct notes and other obligations used as above.....	397,868 00
Balance note assets at end of the year.....	\$3,639,330 00

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	35,274	\$75,731,361 00
Policies issued during the year.....	6,217	10,130,497 00
Old policies revived during the year.....	254	573,984 00
Old policies increased during the year.....	-	19,618 00
Additions by dividends during the year.....	-	21,176 00
Totals.....	41,745	\$86,476,636 00
Deduct policies decreased and ceased to be in force.....	8,327	17,265,531 00
Total policies in force December 31, 1874.....	33,418	\$69,211,105 00

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	350	\$898,958 00
By surrender.....	112	270,941 00
By lapse.....	4,412	9,360,156 00
By change and old policies decreased.....	1,308	3,277,450 00
Not taken.....	2,145	3,458,026 00
Totals.....	8,327	\$17,265,531 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,273; amount insured.....	\$1,711,177 00
Policies issued during the year, 349; amount insured.....	353,133 00
Premiums received during the year.....	40,196 57
Losses and claims incurred during the year.....	7,250 00
Losses and claims paid during the year.....	12,250 00

## SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

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

## I. CAPITAL.

Capital authorized.....	\$110,000 00
Capital actually paid up in cash.....	110,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$30,682 80
Premium notes and loans on policies now in force.....	1,689,181 53
Real estate owned by the company, unincumbered.....	110,000 00
Stocks and bonds owned by the company, market value.....	712,100 00
Cash in office of company and deposited in banks and trust companies ..	122,494 56
Interest accrued on cash loans and on bonds owned by the company....	17,945 12
Interest accrued on premium loans and notes.....	64,825 33
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	717,389 72
Due from other companies on account of reinsured risks.....	45,920 15
Total admitted assets.....	\$3,510,539 21

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$65,400 00
Cash in hands of agents, due the company.....	133,080 63
Furniture, safes and fixtures.....	20,000 00
Total unadmitted assets .....	\$218,480 63

## III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$90,300 00
Claims for death losses and other policy claims resisted..	22,500 00
Total policy claims.....	\$112,800 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,229,013 00
Deduct net value of risks reinsured in other solvent com- panies .....	8,869 00
Net reinsurance reserve.....	3,220,144 00
Unpaid dividends of surplus, or other profits due policy-holders.....	11,431 28
Unpaid dividends due stockholders.....	795 00

Due on account of salaries, rents and office expenses.....	\$933 34
Other liabilities of the company .....	1,923 35
	<hr/>
Liabilities as to policy-holders.....	\$3,348,026 97
Surplus as regards policy-holders .....	162,512 24
	<hr/>
Total liabilities.....	\$3,510,539 21

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$56,661 71
Gross cash received for renewal premiums.....	806,636 12
Cash received for sale of annuities.....	3,235 53
Cash premiums from other companies for reinsurance....	50,221 53
	<hr/>
Total cash premium income.....	\$916,754 89
Received for interest on cash loans and bonds owned and dividends on stocks.....	\$44,879 97
Received for interest on premium notes and loans.....	106,561 74
	<hr/>
Total interest and dividend income.....	151,441 71
Received from other companies on account of reinsured risks.....	42,000 00
	<hr/>
Total cash income.....	\$1,110,196 60
Notes or other obligations taken for renewal premiums and reinsured risks .....	264,818 33
	<hr/>
Total income.....	\$1,375,014 93

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$376,796 61
Cash paid to other companies for losses on policies rein- sured by this company.....	29,300 00
Cash paid to annuitants .....	2,041 19
Cash paid on policies lapsed, surrendered or purchased..	119,541 61
Cash paid for dividends to policy-holders .....	53,035 79
	<hr/>
Total cash paid to policy-holders.....	\$580,715 20
Cash paid for premiums on policies reinsured.....	\$11,646 46
Cash paid for commissions to agents.....	151,718 14
Cash paid for salaries and expenses of managers and agents.....	27,536 46
Cash paid for medical examiners' fees .....	4,872 75
Cash paid for salaries and other compensation of officers and employees.....	31,166 66
	<hr/>
Total pay account.....	226,940 47
Paid for dividends to stockholders.....	13,621 00
Paid for taxes .....	11,113 57
Paid for rents .....	14,367 59
Other expenditures, viz: general expenses.....	25,455 94
	<hr/>
Total cash expenditures.....	\$872,213 77
Notes and other premium obligations used in payment of losses and claims.....	\$27,236 69

Used in purchase of surrendered policies .....	\$74,362 78	
Voided by lapse of policies .....	463,877 13	
	<hr/>	
Total premium note expenditures .....		\$565,476 60
Total expenditures.....		<hr/> <hr/> \$1,437,690 37

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year .....	\$1,995,547 16	
Received during the year.....	264,818 33	
	<hr/>	
Total.....		\$2,260,365 49
Deductions during the year as follows:		
Notes and other obligations used as above .....	\$565,476 60	
Redeemed by maker in cash.. .....	5,707 36	
	<hr/>	
Total.....		571,183 96
Balance note assets at end of the year.....		<hr/> <hr/> \$1,689,181 53

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	11,118	\$26,529,883 00
Policies issued during the year .....	2,866	4,670,860 00
Old policies revived during the year.....	899	1,997,940 00
Additions by dividends during the year.....	-	19,581 00
	<hr/>	<hr/>
Totals .....	14,883	\$33,218,264 00
Deduct policies decreased and ceased to be in force.....	4,792	9,823,009 00
	<hr/>	<hr/>
Total policies in force December 31, 1874.....	10,091	<hr/> <hr/> \$23,395,255 00

Policies which have ceased to be in force during the year, with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	155	\$449,502 00
By expiry.....	11	50,532 00
By surrender.....	158	481,179 00
By lapse.....	3,630	6,912,039 00
By change and old policies decreased.....	525	1,373,332 00
Not taken .....	313	556,425 00
	<hr/>	<hr/>
Totals.....	4,792	<hr/> <hr/> \$9,823,009 00

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 180; amount insured.....	\$197,300 00
Policies issued during the year, 59; amount insured.....	61,300 00
Premiums received during the year .....	7,709 85
Losses and claims incurred during the year.....	4,000 00
Losses and claims paid during the year .....	4,000 00
Amount of taxes paid to the State of Maine on premiums.....	17 14
	<hr/> <hr/>

STATE MUTUAL LIFE ASSURANCE COMPANY.  
WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

ISAAC DAVIS, *President.*

CLARENDON HARRIS, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$137,350 00
Loans secured by collaterals.....	3,000 00
Premium notes and loans on policies now in force.....	60,925 35
Real estate owned by the company, unincumbered.....	50,000 00
Stocks and bonds owned by the company, market value.....	1,490,148 90
Cash deposited in banks and trust companies.....	91,796 01
Interest accrued on cash loans and on bonds owned by the company....	10,000 00
Interest accrued on premium loans and notes.....	1,000 00
<b>Total admitted assets.....</b>	<b><u>\$1,844,220 26</u></b>

UNADMITTED ASSETS.

Loans on personal security.....	<u>\$1,135 75</u>
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II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$23,500 00
Claims for death losses and other policy claims resisted..	<u>5,000 00</u>
<b>Total policy claims.....</b>	<b>\$28,500 00</b>
Net present value of all outstanding policies in force Dec. 31, 1874, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$1,539,474 74</u>
Net reinsurance reserve.....	1,539,474 74
Unpaid dividends of surplus or other profits due policy-holders.....	<u>6,406 06</u>
Liabilities as to policy-holders.....	\$1,574,380 80
Surplus as regards policy-holders.....	<u>269,839 46</u>
<b>Total liabilities.....</b>	<b><u>\$1,844,220 26</u></b>

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$256,209 32
Cash received for all other premiums.....	<u>294 38</u>
<b>Total cash premium income.....</b>	<b>\$256,503 70</b>



Received for interest on cash loans and bonds owned and dividends on stocks .....	\$105,706 53	
Received for interest on premium notes and loans.....	2,589 04	
Total interest and dividend income .....		\$108,295 57
Total cash income.....		\$364,799 27
Notes or other obligations taken for new or renewal premiums.....		66,195 46
Total income.....		\$430,994 73

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$77,650 00	
Cash paid on policies lapsed, surrendered or purchased...	12,925 71	
Cash paid for dividends to policy-holders .....	84,678 53	
Total cash paid to policy-holders .....		\$175,254 24
Cash paid for commissions to agents.....	\$19,904 17	
Cash paid for salaries and expenses of managers and agents.....	1,984 18	
Cash paid for medical examiners' fees .....	1,500 00	
Cash paid for salaries and other compensation of officers and employees.....	18,052 41	
Total pay account.....		41,440 76
Paid for taxes ..		1,181 26
Paid for rents .....		2,000 00
Total cash expenditures .....		\$219,876 26

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$45,901 41	
Received during the year.....	66,195 46	
Total.....		\$112,096 87
Redeemed by maker in cash.....		51,171 52
Balance note assets at end of the year.....		\$60,925 35

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	4,156	\$8,219,525 00
Policies issued during the year.....	510	1,233,500 00
Totals.....	4,666	\$9,453,025 00
Deduct policies decreased and ceased to be in force.....	182	454,053 00
Total policies in force December 31, 1874.....	4,484	\$8,998,972 00

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	45	\$88,700 00
By expiry.. .....	7	11,500 00
By surrender.....	61	138,000 00
By lapse.....	59	196,354 00
Not taken.....	10	19,499 00
<b>Totals .....</b>	<b>182</b>	<b>\$454,053 00</b>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 76; amount insured.....	\$103,700 00
Policies issued during the year, 5; amount insured.....	6,000 00
Premiums received during the year .....	2,908 85
Amount of taxes paid to the State of Maine on premiums.....	38 00

## TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

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

## LIFE DEPARTMENT.

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,460,477 50
Real estate owned by the company, unincumbered.....	78,861 24
Stocks and bonds owned by the company, market value .....	324,592 00
Cash in office of company and deposited in banks and trust companies..	71,565 56
Interest accrued on cash loans and on bonds owned by the company....	50,467 89
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	117,213 83
<b>Total admitted assets.....</b>	<b>\$2,103,178 02</b>

## II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$44,187 00
Claims for death losses and other policy claims resisted..	18,425 00
<b>Total policy claims.....</b>	<b>\$62,612 00</b>

Net present value of all outstanding policies in force December 31, 1874, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....		\$1,921,497 00
Deduct net value of risks reinsured in other solvent com- panies.....		15,507 00
Net reinsurance reserve.....		\$1,905,990 00
Other liabilities of the company, viz: indemnity reserve .....		12,000 00
Liabilities as to policy-holders.....		\$1,980,602 00
Surplus as regards policy-holders .....		122,576 02
Total liabilities.....		<u>\$2,103,178 02</u>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$109,500 61	
Gross cash received for renewal premiums.....	403,853 21	
Cash received for sale of annuities .....	3,784 26	
Cash received for all other premiums.....	13,376 06	
Cash premiums from other companies for reinsurance....	486 66	
Total cash premium income .....		\$531,000 80
Received for interest on cash loans.....	\$106,920 16	
Received for interest on bonds owned and dividends on stocks.....	26,281 50	
Rents received for use of company's property or under sub lease.....	933 00	
Discount on claims paid in advance.....	468 66	
Total interest, dividend and rent income.....		134,603 32
Received from other companies on account of reinsured risks.....		1,422 22
Cash income from other sources, viz: interest on deposits and premium on gold.....		4,556 64
Total cash income.....		<u>\$671,582 98</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$122,677 00	
Cash paid for loss by injury.....	2,175 70	
Cash paid to other companies for losses on policies rein- sured by this company .....	5,000 00	
Cash paid to annuitants .....	400 00	
Cash paid on policies lapsed, surrendered or purchased ..	25,223 47	
Total cash paid to policy-holders.....		\$155,476 17
Cash paid for premiums on policies reinsured.....	\$7,056 79	
Cash paid for commissions to agents.....	52,622 10	
Cash paid for salaries and expenses of managers and agents.....	14,415 17	

Cash paid for medical examiners' fees.....	\$9,947 75	
Cash paid for salaries and other compensation of officers and employees.....	13,766 86	
Total pay account.....		\$97,808 67
Paid for taxes.....		5,256 11
Other expenditures, viz: general expenses .....		39,469 85
Total cash expenditures.....		<u>\$298,010 80</u>

## V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	8,956	\$16,550,043 00
Policies issued during the year.....	2,738	5,031,763 00
Old policies revived during the year.....	29	54,500 00
Totals .....	<u>11,723</u>	<u>\$21,636,306 00</u>
Deduct policies decreased and ceased to be in force.....	1,887	3,664,243 00
Total policies in force December 31, 1874.....	<u>9,836</u>	<u>\$17,972,063 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	76	\$124,034 00
By expiry.....	36	101,000 00
By surrender.....	31	82,079 00
By lapse .....	1,058	2,008,800 00
By change and old policies decreased.....	271	621,330 00
Not taken.....	415	727,000 00
Totals.....	<u>1,887</u>	<u>\$3,664,243 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 650; amount insured.....	\$971,923 00
Policies issued during the year, 181; amount insured.....	261,011 00
Premiums received during the year.....	24,612 46
Losses and claims incurred during the year.....	8,000 00
Losses and claims paid during the year.....	10,476 00
Losses and claims unpaid .....	<u>1,000 00</u>

## UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

## I. CAPITAL.

Capital authorized .....	\$1,000,000 00
Capital actually paid up in cash .....	250,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,874,407 19
Loans secured by collaterals.....	64,550 00
Premium notes and loans on policies now in force.....	199,208 42
Real estate owned by the company, unincumbered.....	7,119 50
Stocks and bonds owned by the company, market value.....	875,854 00
Cash in office of company and deposited in banks and trust companies..	189,629 02
Interest accrued on cash loans and on bonds owned by the company....	37,918 00
Interest accrued on premium loans and notes.....	6,965 12
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874 .....	141,317 01
Total admitted assets.....	<u>\$4,396,968 26</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$10,090 94
Loans on personal security.....	10,327 48
Other items, viz: loans on company's own stock .....	5,250 00
Total unadmitted assets .....	<u>\$25,668 42</u>

## III. LIABILITIES.

Total policy claims.....	\$105,120 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,783,034 00
Deduct net value of risks reinsured in other solvent com- panies.....	42,897 00
Net reinsurance reserve.....	3,740,137 00
Other liabilities of the company, viz: premiums paid in advance and liabilities on policies liable to surrender or restoration.....	25,014 08
Liabilities as to policy-holders.....	\$3,870,271 08
Surplus as regards policy-holders .....	526,697 18
Total liabilities.....	<u>\$4,396,968 26</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$982,662 14
Received for interest.....	273,425 15
<b>Total cash income.....</b>	<b>\$1,256,087 29</b>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$354,915 55.
Cash paid on policies lapsed, surrendered or purchased...	238,426 70
Cash paid for dividends to policy-holders.....	148,731 13
<b>Total cash paid to policy-holders.....</b>	<b>\$742,073 38</b>
Cash paid for premiums on policies reinsured.....	\$25,002 58
Cash paid for commissions to agents.....	163,488 81
Cash paid for salaries and expenses of managers and agents.....	1,738 24
Cash paid for medical examiners' fees.....	12,562 15
Cash paid for salaries and other compensation of officers and employees.....	37,503 22
<b>Total pay account.....</b>	<b>240,295 00</b>
Paid for dividends to stockholders.....	20,975 39
Paid for taxes and revenue stamps.....	10,125 82
Paid for rents.....	14,184 37
Other expenditures, viz: legal and general expenses.....	62,505 99
<b>Total cash expenditures.....</b>	<b>\$1,090,159 95</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	10,165	\$23,003,316 00
Policies issued during the year.....	2,493	5,487,050 00
Old policies revived during the year.....	88	258,200 00
Old policies increased during the year.....	-	3,450 00
Additions by dividends during the year.....	17	42,770 00
<b>Totals.....</b>	<b>12,763</b>	<b>\$28,794,786 00</b>
Deduct policies decreased and ceased to be in force.....	2,120	5,721,591 00
<b>Total policies in force December 31, 1874.....</b>	<b>10,643</b>	<b>\$23,073,195 00</b>

Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	147	\$358,760 00
By expiry.....	7	13,640 00
By surrender.....	227	606,991 00
By lapse.....	1,139	3,157,650 00
By change and old policies decreased.....	16	154,500 00
Not taken.....	584	1,430,050 00
<b>Totals.....</b>	<b>2,120</b>	<b>\$5,721,591 00</b>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 39; amount insured.....	\$51,730 00
Premiums received during the year .....	2,725 41
Losses and claims incurred during the year.....	5,000 00
Losses and claims paid during the year.....	1,000 00
Losses and claims unpaid .....	<u>4,000 00</u>

## UNIVERSAL LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

WILLIAM WALKER, *President.*JOHN H. BEWLEY, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$200,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,128,461 72
Loans secured by collaterals.....	234,945 00
Premium notes and loans on policies now in force.....	861,438 26
Stocks and bonds owned by the company, market value.....	497,512 50
Cash in office of company and deposited in banks and trust companies..	558,127 98
Accrued interest and rents.....	98,371 16
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874 .....	168,710 19
Due from other companies on account of reinsured risks .....	106,284 30
Total admitted assets.....	<u>\$4,653,851 11</u>

## III. LIABILITIES.

Total policy claims.....	\$105,895 93
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$4,209,160 00</u>
Net reinsurance reserve .....	4,209,160 00
Liabilities as to policy-holders.....	<u>\$4,315,055 93</u>
Surplus as regards policy-holders.....	338,795 18
Total liabilities.....	<u>\$4,653,851 11</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$1,403,114 44
Received for interest.....	172,516 84
Received from other companies on account of reinsured risks.....	2,895,364 66
Cash income from other sources.....	2,452 68
Total cash income.....	<u>\$4,473,448 62</u>
Notes or other obligations taken for new or renewal premiums.....	627,803 60
Total income.....	<u><u>\$5,101,252 22</u></u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$425,497 43
Cash paid to annuitants.....	695 12
Cash paid on policies lapsed, surrendered or purchased ..	739,842 28
Total cash paid to policy-holders.....	<u>\$1,166,034 83</u>
Cash paid for premiums on policies reinsured.....	\$7,153 82
Cash paid for commissions to agents.....	290,369 97
Cash paid for salaries and expenses of managers and agents.....	5,913 34
Cash paid for medical examiners' fees.....	6,789 90
Cash paid for salaries and other compensation of officers and employees.....	39,405 74
Total pay account.....	<u>349,632 77</u>
Paid for dividends to stockholders.....	16,800 00
Paid for taxes and revenue stamps.....	4,329 86
Paid for rents and sundry expenses.....	16,091 40
Other expenditures, viz : legal and general expenses.....	24,615 80
Total cash expenditures.....	<u>\$1,577,504 66</u>
Notes and other premium obligations used in purchase of surrendered policies.....	102,862 55
Total expenditures.....	<u><u>\$1,680,367 21</u></u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$339,207 90
Received during the year.....	627,803 60
Total.....	<u>\$967,011 50</u>
Deductions during the year as follows:	
Notes and other obligations used as above.....	\$102,862 55
Redeemed by maker in cash.....	2,710 69
Total.....	<u>105,573 24</u>
Balance note assets at end of the year.....	<u><u>\$861,438 26</u></u>



## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873 .....	6,745	\$18,322,637 00
Policies issued and revived during the year.....	3,598	9,154,424 00
	<hr/>	<hr/>
Totals .....	10,343	\$27,477,061 00
Deduct policies decreased and ceased to be in force.....	2,208	7,211,840 00
	<hr/>	<hr/>
Total policies in force December 31, 1874... ..	8,135	\$20,265,221 00
Guardian policies reinsured .....	8,861	11,695,312 00
	<hr/>	<hr/>
Aggregate .....	16,996	\$31,960,533 00
	<hr/> <hr/>	<hr/> <hr/>
Policies which have ceased to be in force during the year, with the mode of their termination :	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	72	\$256,383 00
By expiry.....	38	170,000 00
By surrender.....	343	1,083,532 00
By lapse.....	1,275	4,444,071 00
Not taken .....	480	1,257,854 00
	<hr/>	<hr/>
Totals.....	2,208	\$7,211,840 00
	<hr/> <hr/>	<hr/> <hr/>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 140; amount insured.....	\$210,300 00
Policies issued during the year, 44; amount insured.....	60,750 00
Premiums received during the year .....	7,181 74
Amount of taxes paid to the State of Maine on premiums.....	38 78
	<hr/> <hr/>

## WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

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

## I. CAPITAL.

Capital authorized.....	\$125,000 00
Capital actually paid up in cash.....	125,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,044,263 87
Loans secured by collaterals.....	9,847 48
Real estate owned by the company, unincumbered.....	58,365 30
Stocks and bonds owned by the company, market value.....	1,874,450 00
Cash in office of company and deposited in banks and trust companies ..	175,223 55
Interest accrued on cash loans and on bonds owned by the company....	23,676 26
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	217,797 98
Total admitted assets.....	<u>\$4,403,624 44</u>

## UNADMITTED ASSETS.

Furniture, safes and fixtures.....	\$15,000 00
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## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$2,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	50,500 00
Claims for death losses and other policy claims resisted..	5,000 00
Total policy claims.....	\$57,500 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,947,190 00
Net reinsurance reserve.....	3,947,190 00
Unpaid dividends of surplus, or other profits due policy-holders.....	127 57
Unpaid dividends due stockholders.....	626 50
Due on account of salaries, rents and office expenses.....	3,933 34
Other liabilities of the company, viz, premiums paid in advance.....	3,337 20
Liabilities as to policy-holders.....	\$4,012,714 61
Surplus as regards policy-holders .....	390,909 83
Total liabilities.....	<u>\$4,403,624 44</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,007,129 65
Received for interest on cash loans.....	\$129,353 99
Received for interest on bonds owned and dividends on stocks.....	108,889 72
Discount on claims paid in advance.....	1,167 06
Total interest and dividend income.....	239,410 77
Total cash income.....	<u>\$1,246,540 42</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$320,891 86
Cash paid to annuitants.....	1,369 96
Cash paid on policies lapsed, surrendered or purchased..	97,795 27
Cash paid for dividends to policy-holders.....	142,654 10
Total cash paid to policy-holders.....	\$562,711 19
Cash paid for commissions to agents.....	\$59,900 63
Cash paid for salaries and expenses of managers and agents.....	14,325 00
Cash paid for medical examiners' fees.....	6,981 00
Cash paid for salaries and other compensation of officers and employees.....	43,077 37
Total pay account.....	124,284 00
Paid for dividends to stockholders.....	9,604 98
Paid for taxes and revenue stamps.....	10,210 27
Paid for rents.....	7,500 00
Paid for commuting commissions.....	6,131 97
Other expenditures, viz: general expenses.....	45,785 06
Total cash expenditures.....	<u>\$766,227 47</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	11,257	\$26,082,802 00
Policies issued during the year.....	1,547	3,337,740 00
Old policies revived during the year.....	239	599,000 00
Totals.....	13,043	\$30,019,542 00
Deduct policies decreased and ceased to be in force.....	2,021	4,998,125 00
Total policies in force December 31, 1874.....	11,022	<u>\$25,021,417 00</u>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	108	\$337,410 00
By expiry.....	3	15,000 00

	<i>Number.</i>	<i>Amount.</i>
By surrender.....	486	\$1,265,575 00
By lapse.....	1,150	2,685,450 00
Not taken.....	274	694,690 00
	<hr/>	<hr/>
Totals.....	2,021	\$4,998,125 00
	<hr/>	<hr/>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 53; amount insured.....	\$71,800 00
Policies issued during the year, 6; amount insured.....	5,800 00
Premiums received during the year .....	2,579 26
Losses and claims paid during the year .....	5,667 45
	<hr/>

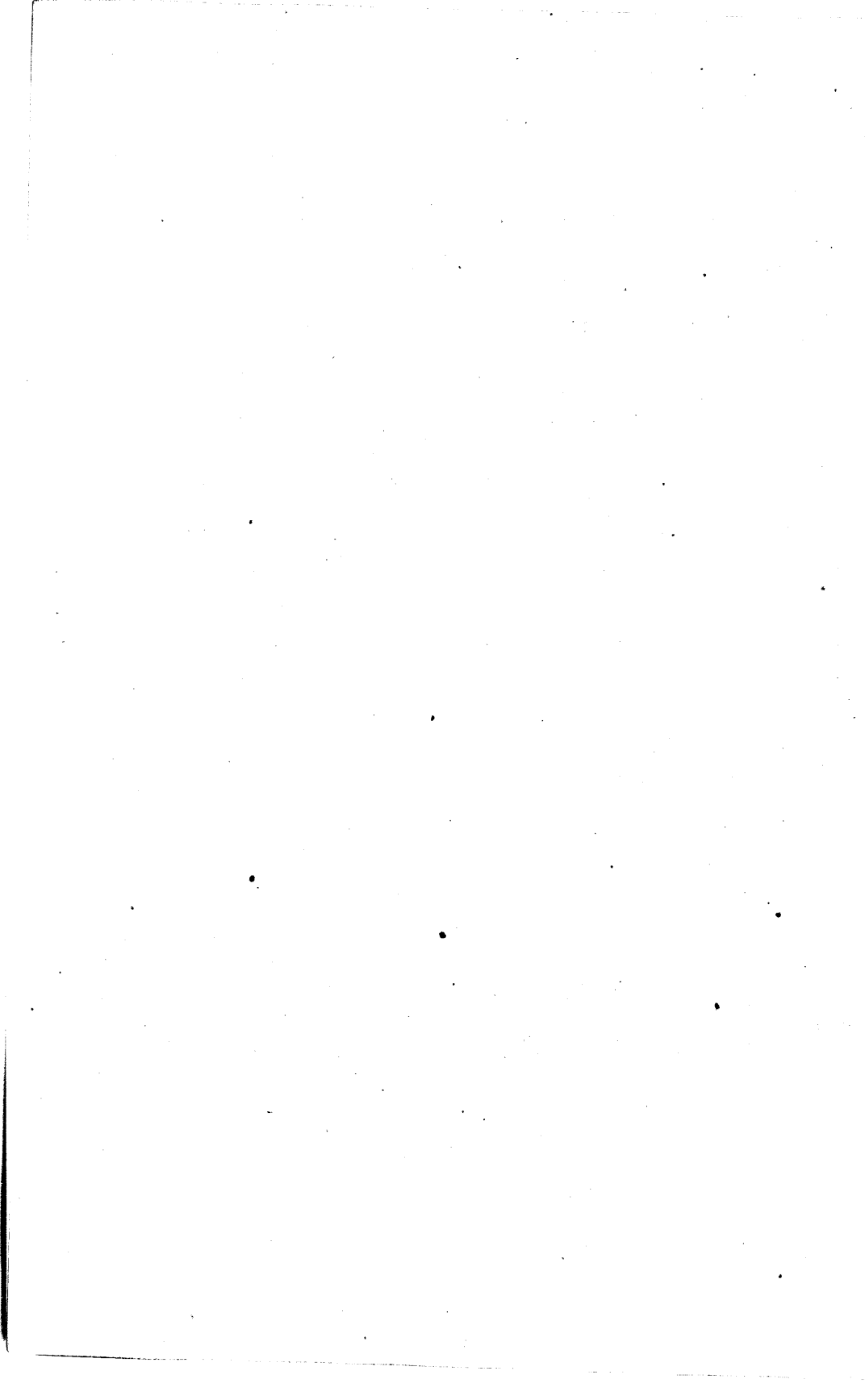
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ACCIDENT INSURANCE COMPANIES  
OF OTHER STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF ACCI-  
DENT INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED  
TO DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR  
CONDITION ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1874.

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# HARTFORD ACCIDENT INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

RICHARD D. HUBBARD, *President.*

GEORGE B. LESTER, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$96,000 00
Stocks and bonds owned by the company, market value.....	68,116 00
Cash in office of company and deposited in banks and trust companies..	26,863 68
Interest accrued on cash loans and on bonds owned by the company....	3,227 22
Interest accrued on deposits.....	196 66
Total admitted assets.....	<u>\$192,403 56</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$3,000 00
Furniture, safes and fixtures.....	760 20
Total unadmitted assets.....	<u>\$3,760 20</u>

## III. LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due.	\$75 00
Net present value of all outstanding policies in force December 31, 1874.	6,253 09
Due on account of salaries, rents and office expenses.....	500 00
Other liabilities of the company, viz: printing, etc.....	500 00
Liabilities as to policy-holders.....	<u>\$7,328 09</u>
Surplus as regards policy-holders.....	185,075 47
Total liabilities.....	<u>\$192,403 56</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$14,596 54
Received for interest on bonds owned and dividends on stocks.....	421 98
<b>Total cash income .....</b>	<b>\$15,018 52</b>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$114 29
Cash paid for commissions to agents.....	\$3,035 53
Cash paid for salaries and expenses of managers and agents .....	4,514 42
Cash paid for salaries and other compensation of officers and employees.....	4,773 65
<b>Total pay account.....</b>	<b>12,323 60</b>
Paid for taxes .....	1,662 65
Paid for rents .....	766 66
Paid for furniture, etc.....	1,520 40
Other expenditures, viz: general expenses.....	10,508 74
<b>Total cash expenditures.....</b>	<b>\$26,896 34</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies issued during the year .....	876	\$2,607,500 00
Deduct policies decreased and ceased to be in force.....	52	170,500 00
<b>Total policies in force December 31, 1874.....</b>	<b>824</b>	<b>\$2,437,000 00</b>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 44; amount insured .....	\$121,000 00
Policies issued during the year, 44; amount insured.....	121,000 00
Premiums received during the year .....	632 00
Amount of taxes paid to the State of Maine on premiums.....	12 64



## RAILWAY PASSENGERS' ASSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

J. G. BATTERSON, *President.*CHARLES E. WILLARD, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$2,000,000 00
Capital actually paid up in cash.....	300,000 00
	<u>                    </u>

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$55,500 00
Stocks and bonds owned by the company, market value.....	377,822 50
Cash in office of company and deposited in banks and trust companies ..	31,233 29
Interest accrued on cash loans and on bonds owned by the company ...	625 00
Due on account of taxes.....	1,170 90
	<u>                    </u>
Total admitted assets.....	\$466,351 69
	<u>                    </u>

## UNADMITTED ASSETS.

Cash in hands of officers or agents, due the company....	\$8,000 00
	<u>                    </u>

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$9,000 00
Claims for death losses and other policy claims resisted..	14,500 00
	<u>                    </u>
Total policy claims.....	\$23,500 00
Net present value of all outstanding policies in force Dec. 31, 1874 .....	15,000 00
Due on account of salaries, rents and office expenses .....	250 00
Other liabilities of the company, viz: printing, etc .....	275 00
	<u>                    </u>
Liabilities as to policy-holders.....	\$39,025 00
Surplus as regards policy-holders .....	427,326 69
	<u>                    </u>
Total liabilities.....	\$466,351 69
	<u>                    </u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$104,318 43
Received for interest on cash loans.....	2,932 50
Received for interest on bonds owned and dividends on stocks.....	24,957 97
Cash income from other sources.....	3,502 70
	<u>                    </u>
Total cash income.....	\$135,711 60
	<u>                    </u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$27,520 43
Cash paid for commissions to agents.....	\$31,266 07
Cash paid for salaries and expenses of managers and agents.....	8,143 47
Cash paid for medical examiners' fees.....	2,793 58
Cash paid for salaries and other compensation of officers and employees.....	12,871 42
Total pay account.....	55,074 54
Paid for dividends to stockholders.....	30,000 00
Paid for taxes.....	6,376 95
Paid for rents.....	750 00
Other expenditures, viz: general expenses.....	10,393 87
Total cash expenditures.....	<u>\$130,115 79</u>

## BUSINESS IN MAINE.

Premiums received during the year.....	\$810 20
Amount of taxes paid to the State of Maine on premiums.....	16 20

## TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

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

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	500,000 00

## ACCIDENT DEPARTMENT.

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$187,604 90
Stocks and bonds owned by the company, market value.....	829,411 00
Cash in office of company and deposited in banks and trust companies..	41,899 28
Interest accrued on cash loans and on bonds owned by the company....	5,462 52
Total admitted assets.....	<u>\$1,064,376 80</u>

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$56,700 00
Claims for death losses and other policy claims resisted..	30,000 00
<b>Total policy claims .....</b>	<b>\$86,700 00</b>
Net present value of all outstanding policies in force Dec. 31, 1874.....	172,839 77
Due on account of salaries, rents and office expenses.....	5,000 00
<b>Liabilities as to policy-holders.....</b>	<b>\$264,539 77</b>
Surplus as regards policy-holders.....	799,837 03
<b>Total liabilities.....</b>	<b>\$1,064,376 80</b>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies .....	\$635,510 95
Received for interest on cash loans.....	\$20,368 07
Received for interest on bonds owned and dividends on stocks .....	55,998 30
Discount on claims paid in advance .....	104 73
<b>Total interest and dividend income.....</b>	<b>76,471 10</b>
Cash income from other sources, viz: premium on gold.....	2,887 88
<b>Total cash income.....</b>	<b>\$714,869 93</b>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses.....	\$90,500 00
Cash paid for losses by injury .....	99,607 63
<b>Total cash paid to policy-holders.....</b>	<b>\$190,107 63</b>
Cash paid for commissions to agents.....	\$184,510 28
Cash paid for salaries and expenses of managers and agents .....	48,373 99
Cash paid for salaries and other compensation of officers and employees.....	21,396 72
<b>Total pay account.....</b>	<b>254,280 99</b>
Paid for dividends to stockholders.....	60,000 00
Paid for taxes and revenue stamps .....	6,464 46
Paid for rents .....	16,672 33
Paid for furniture, etc.....	565 75
Other expenditures, viz: general expenses.....	82,226 47
<b>Total cash expenditures.....</b>	<b>\$610,317 63</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	32,105	\$103,041,250 00
Policies issued during the year .....	33,355	106,395,950 00
Totals .....	<u>65,460</u>	<u>\$209,437,200 00</u>
Deduct policies decreased and ceased to be in force.....	35,136	113,143,000 00
Total policies in force December 31, 1874.....	<u>30,324</u>	<u>\$96,294,200 00</u>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death .....	52	\$111,500 00
By expiry.....	35,084	113,031,500 00
Totals .....	<u>35,136</u>	<u>\$113,143,000 00</u>

## BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,043; amount insured.....	\$2,623,925 00
Policies issued during the year, 1,003; amount insured.....	2,533,450 00
Premiums received during the year.....	16,125 03
Losses and claims incurred during the year.....	5,147 44
Losses and claims paid during the year .....	<u>5,147 44</u>

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LICENSED AGENTS.

LICENSED AGENTS OF LIFE AND ACCIDENT INSURANCE COM-  
PANIES AUTHORIZED TO TRANSACT BUSINESS IN  
THE STATE OF MAINE.

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# LICENSED AGENTS

OF LIFE AND ACCIDENT INSURANCE COMPANIES AUTHORIZED TO TRANSACT  
BUSINESS IN MAINE.

## MAINE LIFE INSURANCE COMPANY.

### UNION MUTUAL LIFE INSURANCE COMPANY.

C. C. Burrill.....	Ellsworth	G. T. Ingraham, Jr.....	Portland
Charles W. Wells..	Hartland	J. W. Stevenson.....	Portland
Leverett Clarke.....	Lincolnville	T. O. Winslow.....	Portland
Norris Keen.....	Palmyra	L. H. Whitney.....	Portland
S. C. Pratt.....	Pittsfield	Otis Brown.....	Saccarappa
D. C. Golder.....	Portland		

## LIFE INSURANCE COMPANIES OF OTHER STATES.

### ÆTNA LIFE INSURANCE COMPANY.

A. G. Dewey, General Agent....	Portland	A. W. Weatherby.....	Lincoln
David Cargill.....	Augusta	Albert J. Webb.....	Lowell
M. H. Angell.....	Bangor	George W. Smith.....	Mattawamkeag
J. S. Kimball & Son.....	Bangor	E. A. Gammon.....	Mechanic Falls
Silas S. Shaw.....	Bath	George A. Hopkins.....	Millbridge
Zina H. Blair.....	Bath	James W. Waldron.....	Oldtown
Philo Hersey.....	Belfast	Charles M. Gould.....	Orono
George G. Wight.....	Bridgton	George K. Hatch.....	Pembroke
William F. Jenks.....	Brownville	George F. Junkins.....	Portland
J. W. Forsaith.....	Brunswick	John M. Mitchell.....	Portland
S. W. Porter.....	Burlington	E. H. & G. W. Cochran.....	Rockland
Ira B. Kimball.....	Calais	J. S. Partridge.....	Rumford Centre
William A. McGlinchey.....	Calais	Jeremiah Mason.....	Saco
Fred Lewis.....	Camden	Henry W. Sargent.....	Sargentville
Harrison Hume.....	Cherryfield	L. T. Bean.....	Sherman
H. R. Haskell.....	Deer Isle	John W. Caldwell.....	Sherman Mills
Henry L. Wood.....	Dexter	John H. Plummer.....	South Berwick
Fred A. Piper.....	Dix Island	Micah Stockbridge.....	South Freeport
William L. Hughes.....	East Machias	W. L. Scribner.....	Springfield
Elias S. Kinney.....	Eastport	L. R. Crabtree.....	Topsfield
John H. Bradford.....	Houlton	John B. Stevens.....	Vanceboro'
A. M. Butler.....	Hurricane Island	Edmund P. Walker.....	Vinalhaven
George D. Crane.....	Kingman	James H. Burgess.....	Winn
Eben H. King.....	Lamoine		

### AMERICAN POPULAR LIFE INSURANCE COMPANY.

W. H. Moore.....	Bangor	W. A. Staples.....	Lewiston
W. A. Bartlett.....	Bangor	Marcus Wight, Jr.....	Portland
S. N. Cloudman.....	Biddeford	J. B. Hudson.....	Portland
W. H. Ingalls.....	Dover	L. D. Davis.....	Waterville
George W. Fish.....	Ellsworth	B. H. Mitchell.....	West Waterville

## BERKSHIRE LIFE INSURANCE COMPANY.

J. W. Clapp, General Agent.....	Augusta	N. D. Haskell.....	Raymond
George E. Morse.....	Bath	Charles H. Webb.....	Thorndike
Edward Cushing.....	Camden	Charles C. Benson.....	West Waterville
Charles Sturgis.....	Gardiner		

## BROOKLYN LIFE INSURANCE COMPANY.

Spaulding & Stuart, Gen'l Ag'ts.	Richmond	Eaton Shaw.....	Portland
Adams & Coombs.....	Bath	W. H. Herbert.....	Richmond

## CHARTER OAK LIFE INSURANCE COMPANY.

S. H. McAlpine, Gen'l Agent.....	Portland	S. P. Crossman.....	Lewiston
Cox & Field.....	Belfast	F. W. Smith.....	Rockland
B. L. Higgins.....	Bowdoinham	E. P. Buraham.....	Saco
J. A. Hall.....	Damariscotta	J. H. H. Hewitt.....	Thomaston
R. B. Clark.....	Eastport	Henry Farrington.....	Waldoboro'
W. F. Lord.....	Kennebunk	M. M. Bartlett.....	West Waterville

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Coffin & Fairbanks, Gen'l Agents..	Bangor	G. E. Russell.....	Lewiston
M. W. Farr.....	Augusta	John L. Bixby.....	Lewiston
W. E. Brown.....	Bangor	M. DeLand.....	Lewiston
William P. Wadsworth.....	Bath	Charles E. Ames.....	Richmond
D. D. Hooper.....	Biddeford	T. H. Dinsmore.....	Skowhegan
Joseph A. Lee.....	Calais	Silas S. Hanley.....	Thomaston
Josiah Maxcy.....	Gardiner	Henry Farrington.....	Waldoboro'
Henry R. Millett.....	Gorham	L. T. Boothby.....	Waterville
B. W. Harriman.....	Kent's Hill		

## CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD.

P. C. Headley, Gen'l Ag't, Portsmouth, N. H.		S. M. Bird.....	Rockland
Byron Stevens.....	Freeport	H. W. Sargent.....	Sargentville
C. B. McGee.....	Portsmouth, N. H.		

## CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

D. E. Hall, General Agent.....	Auburn	E. L. Richardson.....	Newport
A. T. Gammon.....	Auburn	Byron Stevens.....	Portland
A. W. Larrabee.....	Auburn	W. F. Morse.....	Readfield
J. O. Brown.....	Benton	H. A. Smith.....	West Waterville
M. F. Ricker.....	Canton	N. E. Hall.....	Winterport

## EQUITABLE LIFE ASSURANCE SOCIETY.

J. F. Clark, General Agent.....	Portland	O. M. Cousens.....	Kennebunk
Frank E. Nye, General Agent.....	Augusta	Silvester Garion.....	Kennebunk Depot
A. B. Kimball.....	Alfred	George L. Reed.....	Mechanics' Falls
A. L. Bourne.....	Bangor	E. W. Bragdon.....	North Lamoine
George E. Morse.....	Bath	George H. Merriam.....	Portland
I. M. Boardman.....	Belfast	A. C. French.....	Portland
Thomas N. Lord.....	Bucksport	George H. Hill.....	Portland
George W. Thorndike.....	Camden	J. K. Ford.....	Portland
J. C. Ela.....	Conway Center, N. H.	F. H. Lord.....	South Berwick
S. D. Wadsworth.....	Cornish	E. W. Ayer.....	South Waterford
Eastman Bean.....	East Otisfield	W. B. Creamer.....	Waldoboro'
Byron Stevens.....	Freeport	C. A. Allen.....	Waterford
J. S. Maxcy.....	Gardiner	W. A. Skillen.....	Yarmouth



GERMANIA LIFE INSURANCE COMPANY.

C. R. F. Schumacher.....Portland

GLOBE MUTUAL LIFE INSURANCE COMPANY.

J. M. Kilgore, Gen'l Agent.....Belfast | W. A. Pendleton .....Northport

HOMOEOPATHIC MUTUAL LIFE INSURANCE COMPANY.

D. E. Seymour.....Calais | Silas C. Hall.....Rockland  
Joseph F. Land.....Portland |

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

N. S. Gardiner, Gen'l Agent.....Portland | C. C. Hayes.....Portland  
Moses A. Safford.....Kittery | J. P. Cilley.....Rockland

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Samuel F. Merrill, Gen'l Agent..Portland | C. P. Kimball.....Portland

MERCHANTS' LIFE INSURANCE COMPANY.

Augustus H. Ford, Gen'l Agt....Portland | A. G. Bradstreet.....Brunswick  
J. W. Green, Gen'l Agt.....Bangor | Andrew J. Erskine .....Rockland  
G. D. Toothaker.....Bangor | E. H. & G. W. Cochran.....Rockland  
F. A. Luce.....Bangor | W. H. Hatch.....Thomaston

METROPOLITAN LIFE INSURANCE COMPANY.

J. M. Kilgore, Gen'l Agent.....Gardiner | F. M. Shaw.....Rockland  
William Lydston.....Lewiston |

MUTUAL LIFE INSURANCE COMPANY.

W. D. Little, Gen'l Agt.....Portland | S. S. Chapman .....Fairfield  
Alonzo Leavitt.....Alfred | John F. Woods.....Farmington  
Charles P. Wiggin.....Bangor | John G. Cook.....Lewiston  
L. S. Alexander.....Bath | H. W. Hutchins .....Livermore  
E. M. Carter.....Bethel | Samuel R. Carter.....Paris  
John M. Goodwin.....Biddeford | H. C. Packard.....Readfield  
Thomas U. Eaton.....Brunswick | George F. Stearns.....Richmond  
William H. Pillsbury.....Bucksport | John Wakefield .....Rockland  
T. B. Barrett.....Canaan | James Bell.....Skowhegan  
E. W. Duñbar.....Damariscotta | H. M. Bodwell.....Solon  
T. H. B. Pierce.....Dexter | D. O. Cushman.....Warren  
Charles C. Norton.....Eastport | George B. Sawyer .....Wiscasset  
S. D. Wiggin.....Ellsworth |

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

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

NATIONAL LIFE INSURANCE COMPANY.

F. M. Drew.....Augusta | C. G. Moffitt .....Rockland  
J. M. Goodwin.....Biddeford | E. P. Burnham.....Saco  
John W. Munger.....Portland | J. B. Nealley.....South Berwick

NATIONAL LIFE INSURANCE COMPANY OF THE U. S. OF A.

Philo Hersey.....Belfast | George W. Berry.....Rockland  
Rollins, Loring & Adams.....Portland |

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

James M. Palmer, Gen'l Agt. ....	Portland	George S. Hill.....	Exeter
S. P. Johnson.....	Bangor	H. K. Baker.....	Hallowell
C. M. Plummer.....	Bath	Morse & Ilsby.....	Kittery
V. C. Tarbox.....	Bath	L. L. Keith.....	Machias
C. W. Ross.....	Biddeford	J. W. Munger.....	Portland
S. D. Wadsworth.....	Cornish	W. T. Hall.....	Richmond
J. L. Parker.....	Dedham	E. H. & G. W. Cochran.....	Rockland
D. L. P. Babb.....	Eastport	Alva Shurtleff.....	South Paris
C. C. Norton.....	Eastport		

## NEW JERSEY MUTUAL LIFE INSURANCE COMPANY.

A. H. Kendall, Gen'l Agt., Waltham, Mass	V. C. Tarbox.....	Bath
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## NEW YORK LIFE INSURANCE COMPANY.

W. F. Morrill, Gen'l Agent.....	Portland	N. W. Jordan.....	Portland
M. W. Farr.....	Augusta	R. W. Soule.....	Readfield
W. F. Garcelon.....	Lewiston	George S. Silsby.....	Winterport
John Larrauee.....	Livermore	A. W. Hall.....	Wiscasset
Freeland Howe.....	Norway		

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Charles S. Pearl.....	Bangor	N. M. Pike.....	Damariscotta
Cyrus P. Berry.....	Biddeford	S. W. Fife.....	Fryeburg
S. L. Weston.....	Bolster's Mills	Jesse Jeffrey.....	Turner
Hill & Ames.....	Bucksport		

## PENN MUTUAL LIFE INSURANCE COMPANY.

M. F. Ricker, Gen'l Agent.....	Canton	Albert A. Mitchell.....	Canton
A. T. Gaumon.....	Auburn	John Larrabee.....	Livermore
Hayes & Donnell.....	Bath	George O. Hayford.....	Peru

## PHENIX MUTUAL LIFE INSURANCE COMPANY.

J. Reynolds, Gen'l Agent.....	Portland	Homer Cole.....	Palermo
E. B. Jackson.....	Abbott	Atmasa Howe.....	Presque Isle
John S. Kimball.....	Bangor	George F. Whitney.....	South Chesterville
W. P. Wadsworth.....	Bath	J. F. Wyman.....	South China
Fred A. Darling.....	Bluehill	E. P. Frost.....	Springvale
Albert M. Austin.....	Buckfield	L. H. Daly.....	Starks
A. A. Beaton.....	Carver's Harbor	A. E. Howard.....	Waldoboro'
F. O. Brainard.....	China	L. T. Boothby.....	Waterville
E. F. Copeland.....	Dexter	J. F. Chadwick.....	Weeks Mills
H. C. Goddard.....	East Vassalboro'	M. A. Phillips.....	Weld
J. F. Wood.....	Farmington	W. L. Grover.....	West Bethel
Z. H. Greenwood.....	Farmington Falls	D. F. Small.....	West Falmouth
F. G. Flagg.....	Hampden	Noah Hall.....	West Peru
Z. A. Dyer.....	New Sharon	B. F. Dudley.....	Wilton

## SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

S. O. Purinton, General Agent.....	Lewiston
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## STATE MUTUAL LIFE ASSURANCE COMPANY.

Isaac W. Patten.....	Bangor	W. F. Morse.....	Kent's Hill
W. P. Wadsworth.....	Bath	H. W. Blake.....	Lagrange
Garey & Shaw.....	Biddeford	Roberts & Clark.....	Portland

TRAVELERS' INSURANCE COMPANY, (LIFE DEPARTMENT.)

A. J. Chase, Gen'l Agent.....	Portland	J. H. Bradford.....	Houlton
David Cargill.....	Augusta	C. F. Dunlap.....	Lewiston
Charles D. Clark.....	Bangor	H. M. Bryant.....	Lewiston
D. M. Howard.....	Bangor	Freeland Howe.....	Norway
S. W. Collins.....	Bangor	W. D. Little & Co.....	Portland
W. P. Wadsworth.....	Bath	Rollins, Loring & Adams.....	Portland
M. S. Staples.....	Belfast	E. H. & G. W. Cochran.....	Rockland
W. W. Cushman.....	Biddeford	J. P. Cilley.....	Rockland
C. C. Humphreys.....	Brunswick	Willis Mason.....	Saco
W. H. Allen.....	Calais	T. H. Dinsmore.....	Skowhegan
S. D. Leavitt.....	Eastport	W. J. Wheeler.....	South Paris
C. C. Burrill.....	Ellsworth	J. H. H. Hewitt.....	Thomaston
H. K. Morrell.....	Gardiner	Henry Farrington.....	Waldoboro'
M. W. Farr.....	Hallowell	Fred Atwood.....	Winterport

UNITED STATES LIFE INSURANCE COMPANY.

John B. Powell, Gen'l Agt. Hartford, Conn	H. S. Brown.....	South Chesterville	
Charles H. Perkins.....	Lewiston	H. A. Tripp.....	Surry

UNIVERSAL LIFE INSURANCE COMPANY.

M. L. Stevens, Gen'l Agent. ....	Portland	E. H. C. Hooper.....	Biddeford
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WASHINGTON LIFE INSURANCE COMPANY.

W. F. Garcelon.....	Portland	.....	Lewiston
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ACCIDENT INSURANCE COMPANIES.

HARTFORD ACCIDENT INSURANCE COMPANY.

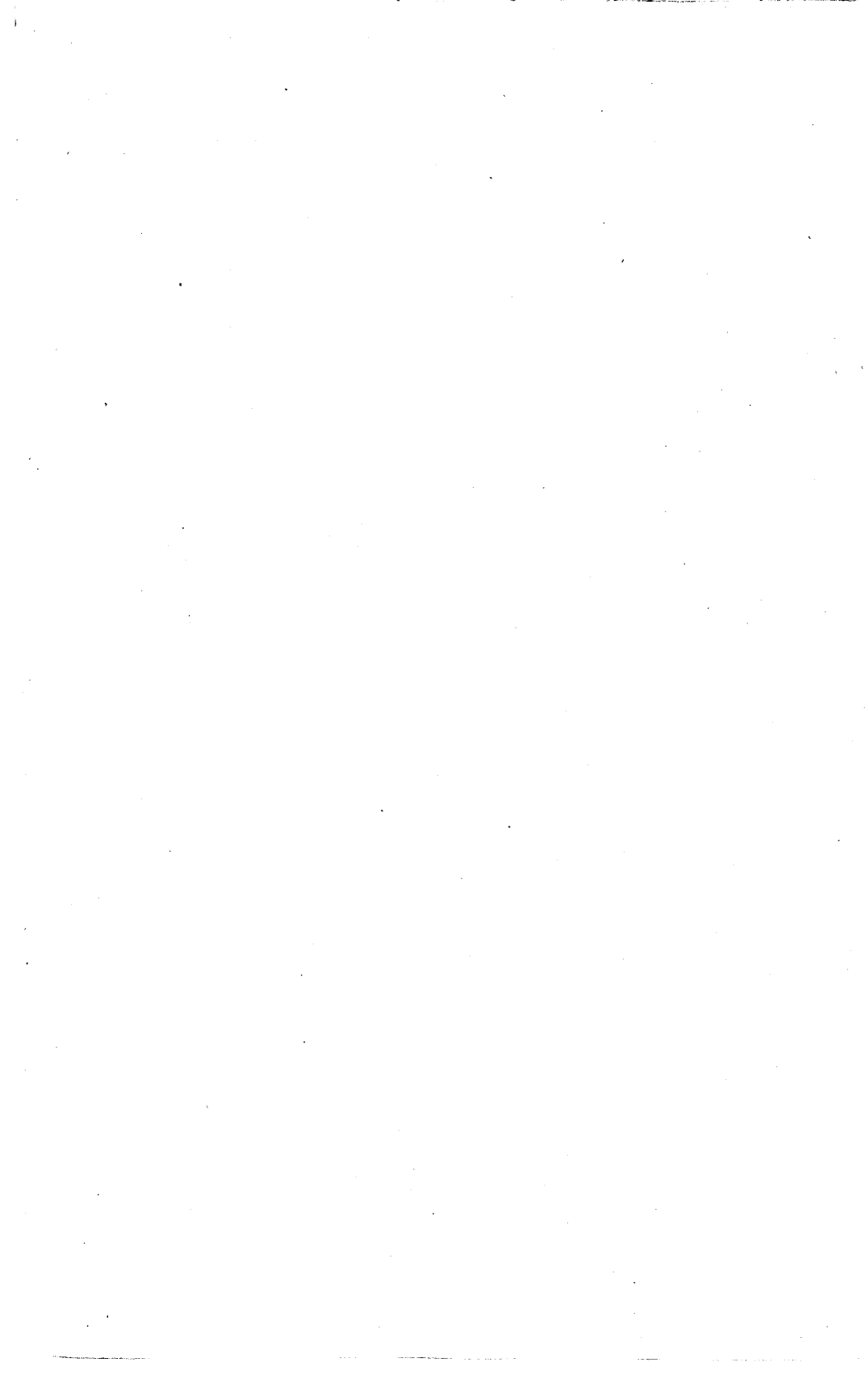
M. F. Ricker.....	Auburn	Winslow Bates.....	Eastport
Frank E. Nye.....	Augusta	Josiah Maxcy & Son.....	Gardiner
J. S. Kimball.....	Bangor	W. F. Garcelon.....	Lewiston
V. C. Tarbox.....	Bath	Rollins, Loring & Adams.....	Portland
Garey & Shaw.....	Biddeford	Thomas A. Carr.....	Thomaston
A. M. Austin.....	Buckfield	L. T. Boothby.....	Waterville
W. H. Pillsbury.....	Bucksport		

RAILWAY PASSENGERS' ASSURANCE COMPANY.

David Cargill.....	Augusta	James A. Craig.....	Lewiston
A. W. Benson.....	Bangor	S. F. McKay.....	Newport
D. M. Howard.....	Bangor	Freeland Howe.....	Norway
G. H. Greeley.....	Bangor	A. D. Mitchell.....	Pittsfield
C. S. Pearl.....	Bangor	W. D. Little & Co.....	Portland
W. P. Wadsworth.....	Bath	J. Davis.....	Portland
N. Stiles.....	Bath	A. J. Chase.....	Portland
M. W. Clark.....	Danville Junction	J. C. Furnival.....	Portland
George Hamilton.....	Dexter	Rollins & Adams.....	Portland
J. W. Robinson.....	Dover	F. A. Sawyer.....	Portland
D. V. B. Ormsby.....	Farmington	A. Blanchard.....	Richmond
H. K. Morrell.....	Gardiner	T. H. Dinsmore.....	Skowhegan
A. L. Sturgis.....	Gardiner	A. Hersey.....	South Paris
William C. Donnell.....	Houlton	G. H. Graves.....	Vassalboro'
John Given.....	Lewiston	L. T. Boothby.....	Waterville
W. F. Garcelon.....	Lewiston	A. W. Clark.....	Waldoboro'
C. F. Dunlap.....	Lewiston	B. H. Mitchell.....	West Waterville

TRAVELERS' INSURANCE COMPANY, (ACCIDENT DEPARTMENT.)

Same as Life Department.



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