

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

1876.

VOLUME I.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1876.

EIGHTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1876.

EIGHTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.

PART SECOND.
LIFE AND CASUALTY 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 Eighth Annual Report, which relates to Life and Casualty Insurance.

At the close of the year 1875, there were thirty-two life and four casualty insurance companies authorized to transact business in this State.

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casualty insurance companies authorized to do business in Maine at date of this report, and the companies admitted and withdrawn since date of last report :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

Etna	Hartford, Conn.	Connecticut Mutual	Hartford, Conn.
American Popular	New York City.	Continental	Hartford, Conn.
Atlantic Mutual	Albany, N. Y.	Continental	New York City.
Berkshire	Pittsfield, Mass.	Equitable	New York City.
Brooklyn	New York City.	Globe Mutual	New York City.
Charter Oak	Hartford, Conn.	Homeopathic 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.	Penn Mutual	Philadelphia, Pa.
Massachusetts Mutual	Springfield, Mass.	Phoenix Mutual	Hartford, Conn.
Metropolitan	New York City.	Provident Life & Trust	Philadelphia, Pa.
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 York	New York City.	Vermont	Burlington, Vt.
Northwestern Mutual	Milwaukee, Wis.	Washington	New York City.

CASUALTY INSURANCE COMPANIES.

Hartford Accident	Hartford, Conn.	Railway Passengers'	Hartford, Conn.
Hartford Steam Boiler In- spection and Ins. Co	Hartford, Conn.	Travelers'	Hartford, Conn.

Life and Casualty 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.
Atlantic Mutpal	Albany, N. Y.	July 1, 1875.	\$110,000 00
Provident Life and Trust	Philadelphia, Pa.	July 1, 1875.	500,000 00
Vermont	Burlington, Vt.	March 1, 1876.	100,000 00
Hartford Steam Boiler In- spection and Ins. Co	Hartford, Conn.	August 17, 1875	200,000 00

Life Insurance Companies of other States withdrawn and excluded during the year.

NAME OF COMPANY.	Location.	NAME OF COMPANY.	Location.
Germania	New York City.	New Jersey Mutual	Newark, N. J.
Merchants'	New York City.		

TAXATION.

An act relating to the taxation of insurance companies, passed at the session of 1876, and published in Part First of this report, is published in Part Second, as it more particularly interests the life insurance companies.

In 1874 an act was passed taxing the life companies two per cent., and exempting the legal reserve with other items. This was understood so differently by the various companies doing business in this State in making their tax returns to this department for the year ending December 31, 1874, that the legislature of 1875 passed an explanatory act, in order to remedy the diversity of opinion in regard to the law and its meaning. The tax returns for year ending December 31, 1875, varied more than in the year previous, which led to the passage of the act named.

An Act relating to the Taxation of Insurance Companies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows :

SECTION 1. Every insurance company or association which does business in this state, not incorporated or associated under the laws thereof, shall, as hereinafter provided, annually pay a tax upon all premiums received, whether in cash or in notes absolutely payable, in excess over losses actually paid during the year, on contracts made in this state for insurance of life, property or interests therein, at the rate of two per centum per annum.

SECT. 2. In determining the amount of tax due under the preceding section, there shall be deducted by each company from the full amount of premiums received, the amount paid in this state during the year on claims under policies, and so much of any of said premiums as may be returned or allowed during the year to the insurer, as not collected, or used, or earned; and the tax shall be computed on the net amount thus actually received by said companies or their agents as aforesaid.

SECT. 3. Every company or association which by the provisions of this act is required to pay a tax, shall, on or before the thirty-first day of January, in each year, make a return, under oath, to the insurance commissioner, stating the amount of all premiums received by said company, either in cash or notes absolutely payable, during the year ending on the thirty-first day of December next previous, and also the amount to be deducted therefrom,

under the provisions of this act, specifying the whole amount thereof, and also the classes of deductions and amount of each class. Said tax shall be assessed by the state treasurer upon the certificate of the insurance commissioner, to be seasonably furnished therefor on or before the first day of April, the same to be paid on or before the first day of May then next. It shall be the duty of the treasurer to notify the several companies of the assessment, and unless the same be paid as aforesaid, the commissioner shall suspend the right of the company to do any further business in the state until the tax is paid.

SECT. 4. In case any insurance company or association shall refuse or neglect to make the return required by this act, the state treasurer shall make such assessment on such company or association as he deems just, and unless the same shall be paid on demand such company or association shall have no right to do business in this state, and it shall be the duty of the insurance commissioner to give notice accordingly. And if after such notice any person does business in this state for such company or association, he shall be liable to the penalty provided in section fifty of chapter forty-nine of the revised statutes.

SECT. 5. But any insurance company incorporated by a state or country whose laws impose upon insurance companies chartered by this state any greater tax than is herein provided, shall pay the same tax upon business done by it in this state, in place of the tax above provided; and the insurance commissioner is hereby authorized to require the return upon which such tax may be assessed to be made to him, and the treasurer is hereby authorized to assess such tax; and if such tax is not paid as provided in section three, the insurance commissioner shall suspend the right of said company to do business in this state.

SECT. 6. Chapter two hundred and fifty-one of the acts of eighteen hundred and seventy-four, and chapter forty-six of the acts of eighteen hundred and seventy-five, are hereby repealed, except that they are continued in force for the assessment and collection of the tax the previous year as therein provided.

Approved February 23, 1876.

IMPORTANCE OF LIFE INSURANCE

In the Sixth Annual Report of this department, attention was called to the great importance of persons, in all conditions and circumstances of life, investing a portion of their surplus earnings in carrying a policy of insurance in some good life insurance company. There are but few men who cannot do this. A large part of our people spend yearly, *for trifles*, an amount that would pay the premium on a sum that would be of great benefit to the family in case of death.

It is to be feared that in these times of great business depression, many are suffering their policies to lapse, when it is just the time to hold on, and make still greater efforts to keep the same in force. No institutions in this country are more stable to-day than are our life insurance companies. The wise man insures his property against fire, and it is equally wise for all to insure against that great change, more sure to come than fire.

BUSINESS OF 1875.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1875, and the income and expenditures for the year ending December 31, 1875, of life insurance companies transacting business in this State. The gross assets amounted to \$368,861,884.91. The liabilities amounted to \$336,988,016.19. The total surplus, as regards policy-holders, is \$31,873,868.72. The income amounted to \$98,812,097.07. The expenditures amounted to \$71,435,567.84. The total excess of income over expenditures is \$27,376,529.23.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1875.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1875.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1875.

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 1875.

Table No. 7 shows the number and amount of policies terminated during 1875, and the mode of termination. Terminated by death or maturity, 8,206, amounting to \$22,559,013. Terminated by

expiry, 2,181, amounting to \$6,061,117. Terminated by surrender 24,388, amounting to \$68,275,586. Terminated by lapse, 49,173, amounting to \$121,486,342.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1875, by life insurance companies. The number of policies issued was 2,605. Amount insured, \$3,831,925.00. Premiums received, \$775,765.27. Losses and claims incurred during the year, \$361,844.57. Losses and claims paid, \$341,745.18. Amount of taxes paid on premiums, \$1,858.77. Whole number of policies in force in the State at close of 1875, 16,503. Whole amount insured, \$27,142,365.00.

FINANCIAL.

JOSHUA NYE, *Insurance Commissioner,*

To STATE OF MAINE, DR.

For cash received for license fee of 141 companies, at \$20.....	\$2,820 00
For cash received for license fee of 59 brokers, at \$5.	295 00
For cash received for license fee of 1,376 agents, at \$1	1,376 00
	<hr/>
	\$4,491 00

CR.

By salary, including rent, clerk hire and expenses ...	\$2,500 00
By postage and stationery	218 75
By cash to balance.....	1,772 25
	<hr/>
	\$4,491 00

Respectfully submitted.

JOSHUA NYE,

Insurance Commissioner.

AUGUSTA, April 1, 1876.

STATISTICAL TABLES.

TABLE I.—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1875, and the Income and Expenditures for the year ending December 31st, 1875, 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.....	-	\$9,158,664 31	\$7,925,478 00	\$1,233,186 31	-	-	\$2,402,968 87	\$1,898,079 97
COMPANIES OF OTHER STATES.								
Ætna, Conn.....	\$150,000	21,822,291 76	19,748,487 70	2,073,804 06	\$1,923,804 06	-	5,526,452 90	4,045,084 35
American Popular, N. Y.....	306,700	754,261 33	574,463 00	179,798 33	-	\$126,901 67	193,595 32	153,793 43
Atlantic Mutual, N. Y.....	110,000	1,281,998 57	1,232,687 00	49,311 57	-	60,688 43	379,644 63	324,415 94
Berkshire, Mass.....	25,500	3,081,570 36	2,783,522 41	298,047 95	272,547 95	-	676,271 03	431,353 45
Brooklyn, N. Y.....	125,000	2,450,060 32	2,312,284 00	137,776 32	12,776 32	-	616,789 18	437,760 60
Charter Oak, Conn.....	200,000	13,518,922 46	13,455,127 00	63,795 46	-	136,204 54	3,736,433 94	2,644,437 96
Connecticut Mutual, Conn.....	-	43,410,594 07	39,489,799 00	3,920,795 07	-	-	9,818,400 36	7,194,602 68
Continental, Conn.....	300,000	3,430,471 49	3,215,929 68	214,541 81	-	85,458 19	913,391 89	555,390 68
Continental, N. Y.....	100,000	6,229,484 83	5,855,712 00	373,772 83	273,772 83	-	2,452,466 90	2,624,532 20
Equitable, N. Y.....	100,000	28,585,040 73	26,421,630 00	2,163,410 73	2,063,410 73	-	9,571,886 08	6,629,289 95
Globe Mutual, N. Y.....	100,000	4,372,698 30	4,079,232 00	293,466 30	193,466 30	-	1,073,128 22	890,754 23
Homeopathic Mutual, N. Y....	200,000	637,707 82	580,683 00	57,024 82	-	142,975 18	235,605 51	183,390 47
John Hancock Mutual, Mass....	-	2,730,891 06	2,576,453 50	154,437 56	-	-	745,155 30	616,096 31
Massachusetts Mutual, Mass....	-	6,070,857 27	5,493,624 93	577,232 34	-	-	1,512,783 43	997,802 71
Metropolitan, N. Y.....	200,000	1,974,109 89	1,856,704 93	117,404 96	-	82,595 04	1,061,176 34	860,600 07
Mutual, N. Y.....	-	78,534,076 14	74,024,000 63	4,510,075 51	-	-	20,400,968 65	14,143,456 54
Mutual Benefit, N. J.....	-	31,300,677 93	28,669,108 83	2,631,569 10	-	-	6,751,987 06	6,223,732 21
National, Vt.....	-	1,846,750 44	1,282,698 09	564,052 35	-	-	401,947 50	232,741 10
National of U. S. of A., D. C..	1,000,000	3,869,070 52	* 2,823,603 70	1,045,466 82	45,466 82	-	1,035,013 99	685,846 94

INSURANCE COMMISSIONER'S REPORT.

New England Mutual, Mass.....	-	14,352,828 56	12,810,205 23	1,542,623 33	-	-	3,120,904 94	2,348,427 34
New York, N. Y.....	-	30,561,983 04	26,947,406 66	3,614,576 38	-	-	7,881,885 47	4,860,760 29
Northwestern Mutual, Wis.....	-	17,044,051 42	14,591,258 61	2,452,792 81	-	-	4,053,492 75	2,474,068 64
Penn Mutual, Pa.....	-	5,378,499 20	4,569,128 00	789,371 20	-	-	1,670,387 29	958,294 34
Phoenix Mutual, Conn.....	16,000	10,140,322 58	10,219,643 00	-79,320 42	-	95,320 42	3,298,365 85	2,450,735 33
Provident Life and Trust, Pa... 500,000	3,093,155 46	* 2,209,317 61	883,837 85	383,837 85	-	-	888,506 85	398,844 61
Security Life and Annuity, N. Y. 110,000	3,683,900 25	3,392,123 25	291,777 00	181,777 00	-	-	1,369,434 76	1,064,099 98
State Mutual, Mass.....	-	1,926,557 15	1,681,819 70	244,737 45	-	-	395,873 31	270,875 82
Travelers', Conn.....	-	2,534,644 85	2,305,937 00	228,707 85	-	-	707,414 53	322,560 63
United States, N. Y.....	250,000	4,631,168 47	4,129,751 89	501,416 58	251,416 58	-	1,205,187 06	964,406 99
Universal, N. Y.....	200,000	5,442,835 36	5,257,729 00	185,106 36	-	14,893 64	3,385,384 88	2,717,330 61
Vermont, Vt.....	100,000	176,435 71	71,531 50	104,904 21	4,904 21	-	35,588 88	19,720 80
Washington, N. Y.....	125,000	4,835,303 26	4,380,935 34	454,367 92	329,367 92	-	1,243,603 40	812,280 67
Totals Cos. of other States ...	\$4,218,200	\$359,703,220 60	\$329,062,538 19	\$30,640,682 41	\$5,891,078 75	\$745,037 11	\$96,409,128 20	\$69,537,487 87
Aggregate.....	4,218,200	368,861,884 91	336,988,016 19	31,873,868 72	5,891,078 75	745,037 11	98,812,097 07	71,435,567 84

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

— Deficiency.

TABLE II.—*Showing the nature of the Assets, on the 31st day of December, 1875, of Life Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Real Estate.	Loans on Bonds and Mortgages.	Loans on Collaterals.	Premium Notes and Loans.	Stocks and Bonds owned.	Net deferred and outstanding Premiums.	All other Assets.	Total Assets.
MAINE COMPANY.								
Union Mutual.....	\$350,000 00	\$5,418,264 69	\$52,159 94	\$2,208,536 83	\$279,634 00	\$252,210 30	\$597,858 55	\$9,158,664 31
COMPANIES OF OTHER STATES.								
Ætna, Conn.....	149,597 45	7,964,673 06	274,453 26	4,217,607 30	7,494,332 84	195,883 21	1,525,744 64	21,822,291 76
American Popular, N. Y....	-	78,187 33	26,513 03	130,607 32	169,975 00	180,182 84	168,795 81	754,261 33
Atlantic Mutual, N. Y....	30,000 00	387,400 00	12,000 00	240,496 65	414,930 64	28,577 33	168,593 95	1,281,998 57
Berkshire, Mass.....	180,000 00	1,720,098 75	54,253 33	204,351 77	786,380 00	62,990 43	73,496 08	3,081,570 36
Brooklyn, N. Y.....	14,000 00	1,188,150 02	33,420 82	431,493 18	561,890 00	63,681 50	157,424 80	2,450,060 32
Charter Oak, Conn.....	1,510,025 04	6,166,975 42	1,312,315 31	3,506,138 66	387,825 00	124,873 73	510,769 30	13,518,922 46
Connecticut Mutual, Conn..	1,853,590 13	26,936,282 40	241,353 28	6,730,567 50	4,911,335 00	40,316 21	2,697,149 55	43,410,594 07
Continental, Conn.....	207,166 16	757,003 04	37,888 92	1,180,295 65	552,236 00	220,686 15	475,195 57	3,430,471 49
Continental, N. Y.....	822,395 15	1,301,377 50	309,685 00	1,937,700 05	596,266 25	696,221 81	565,839 07	6,229,484 83
Equitable, N. Y.....	5,030,484 55	17,085,951 88	54,320 00	-	4,564,828 19	718,228 00	1,131,228 11	28,585,040 73
Globe Mutual, N. Y.....	733,000 00	1,568,541 67	140,685 60	-	1,461,355 39	172,639 42	296,476 22	4,372,698 30
Homeopathic Mutual, N. Y.	30,629 77	299,781 18	17,956 53	-	236,030 00	36,185 59	17,124 75	637,707 82
John Hancock Mut., Mass..	-	1,307,850 00	23,800 00	373,838 23	826,312 50	73,783 91	125,306 42	2,730,891 06
Massachusetts Mut., Mass.	157,964 70	3,659,735 00	207,898 51	986,053 25	567,668 00	205,700 10	285,837 71	6,070,857 27
Metropolitan, N. Y.....	165,150 00	612,250 00	60,610 91	374,969 68	361,355 00	337,159 22	62,615 08	1,974,109 89
Mutual, N. Y.....	3,572,655 41	60,071,189 91	-	-	9,004,971 13	857,898 68	5,027,361 01	78,534,076 14
Mutual Benefit, N. J.....	235,353 64	12,821,812 20	-	5,843,852 88	10,991,465 63	202,208 90	1,205,984 68	31,300,677 93
National, Vt.....	18,742 30	833,571 92	22,850 67	31,935 01	810,744 77	20,441 13	108,464 67	1,846,750 44
Nat'l of U. S. of A., D. C..	503,597 02	2,336,964 29	145,335 45	62,443 25	518,755 35	141,607 53	160,367 63	3,869,070 52

New England Mut., Mass..	1,336,334 33	2,234,142 22	391,885 12	2,388,459 09	7,090,650 50	359,708 00	551,649 30	14,352,828 56
New York, N. Y.....	1,820,240 53	17,683,597 50	-	885,728 82	7,633,244 00	511,750 07	2,025,422 12	30,561,983 04
Northwestern Mutual, Wis.	496,010 87	10,601,468 53	350 00	4,142,780 87	371,775 00	324,517 18	1,107,148 97	17,044,051 42
Penn Mutual, Pa.....	386,792 03	1,971,308 84	154,715 69	700,354 93	1,783,725 73	46,344 48	335,257 50	5,378,499 20
Phoenix Mutual, Conn....	60,768 00	5,488,652 82	53,500 00	3,363,978 54	600,035 00	112,060 63	461,327 59	10,140,322 58
Provident Life and Trust, Pa	113,676 29	700,037 81	764,835 46	103,787 56	1,249,328 25	127,761 84	33,728 25	3,093,155 46
Security L. & Annuity, N. Y	460,875 00	30,682 80	4,491 44	1,633,205 40	642,543 75	616,096 09	296,005 86	3,683,900 25
State Mutual, Mass.....	50,000 00	154,480 00	-	25,449 04	1,396,242 67	-	300,385 44	1,926,557 15
Travelers', Conn.....	87,688 21	1,784,977 50	-	-	378,875 00	136,854 30	146,249 84	2,534,644 85
United States, N. Y.....	27,218 52	2,777,407 19	73,950 00	179,033 07	1,148,867 12	118,669 52	306,023 05	4,631,168 47
Universal, N. Y.....	570,777 29	2,528,569 50	138,500 00	1,269,503 84	329,250 00	255,885 27	350,349 46	5,442,835 36
Vermont, Vt.....	-	100,820 00	19,100 00	6,744 81	20,246 00	8,282 22	21,242 68	176,435 71
Washington, N. Y.....	59,679 74	2,353,263 87	11,932 13	-	1,897,050 00	203,343 54	310,033 98	4,835,303 26
Totals Cos. of other States	\$20,684,412 13	\$195,509,204 15	\$4,588,600 46	\$40,951,376 35	\$69,760,489 71	\$7,200,538 71	\$21,008,599 09	\$359,703,220 60
Aggregate	21,034,412 13	200,927,468 84	4,640,760 40	43,159,913 18	70,040,123 71	7,452,749 01	21,606,457 64	368,861,884 91

TABLE III.—Showing the nature of the Liabilities on the 31st day of December, 1875, 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.....	-	\$142,600 00	-	\$7,782,878 00	-	-	-	\$7,925,478 00
COMPANIES OF OTHER STATES.								
Ætna, Conn.....	\$47,871 00	264,794 00	\$88,288 10	19,148,542 00	\$185,990 47	-	\$13,002 13	19,748,487 70
American Popular, N. Y.....	-	5,000 00	15,000 00	554,463 00	-	-	-	574,463 00
Atlantic Mutual, N. Y.....	-	8,572 00	-	1,224,115 00	-	-	-	1,232,687 00
Berkshire, Mass.....	-	27,589 60	10,000 00	2,730,119 00	4,663 89	-	11,149 92	2,783,522 41
Brooklyn, N. Y.....	-	24,680 00	10,000 00	2,272,704 00	2,500 00	-	2,400 00	2,312,284 00
Charter Oak, Conn.....	-	156,496 00	43,000 00	13,255,631 00	-	-	-	13,455,127 00
Connecticut Mutual, Conn.....	-	616,327 00	181,815 00	38,494,045 00	197,612 00	-	-	39,489,799 00
Continental, Conn.....	-	29,841 33	7,592 35	3,178,496 00	-	-	-	3,215,929 68
Continental, N. Y.....	7,500 00	131,150 00	18,625 00	5,675,437 00	-	-	23,000 00	5,855,712 00
Equitable, N. Y.....	70,612 00	361,630 00	29,000 00	25,811,640 00	73,748 00	-	75,000 00	26,421,630 00
Globe Mutual, N. Y.....	-	88,348 00	40,000 00	3,937,314 00	-	-	13,570 00	4,079,232 00
Homoeopathic Mutual, N. Y.....	-	-	-	578,593 00	-	-	2,090 00	580,683 00
John Hancock Mutual, Mass....	1,000 00	27,799 00	1,000 00	2,544,967 00	-	-	1,687 50	2,567,453 50
Massachusetts Mutual, Mass....	-	107,400 00	43,200 00	5,318,462 00	24,562 93	-	-	5,493,624 93
Metropolitan, N. Y.....	-	33,000 00	-	1,813,089 00	2,194 00	\$1,200 00	7,221 93	1,856,704 93
Mutual, N. Y.....	-	652,245 85	182,000 00	73,159,575 00	-	-	30,179 78	74,024,000 63
Mutual Benefit, N. J.....	-	497,389 00	44,000 00	27,764,185 00	363,534 83	-	-	28,669,108 83
National, Vt.....	-	11,500 00	-	1,236,399 25	24,798 84	-	10,000 00	1,282,698 09
National of U. S. of A., D. C..	11,203 40	61,500 00	8,000 00	* 2,699,048 00	-	-	43,852 30	2,823,603 70
New England Mutual, Mass.....	-	122,100 00	-	12,593,439 00	90,053 00	-	4,613 23	12,810,205 23

New York, N. Y	4,775 66	359,288 00	83,700 00	26,499,643 00	-	-	-	26,947,406 66
Northwestern Mutual, Wis.....	-	143,128 61	27,800 00	14,405,093 00	5,000 00	-	10,327 00	14,591,258 61
Penn Mutual, Pa.....	-	57,920 00	33,000 00	4,496,208 00	2,000 00	-	-	4,589,128 00
Phoenix Mutual, Conn.....	-	193,850 00	52,000 00	9,973,793 00	-	-	-	10,219,643 00
Provident Life and Trust, Pa...	-	8,084 52	-	* 2,194,570 00	6,426 09	237 00	-	2,209,317 61
Security Life and Annuity, N.Y.	-	70,915 00	22,500 00	3,287,650 00	8,381 00	1,200 00	1,477 25	3,392,123 25
State Mutual, Mass.....	-	11,500 00	10,000 00	1,657,213 00	3,106 70	-	-	1,681,819 70
Travelers', Conn.....	-	46,200 00	6,825 00	2,240,912 00	-	-	12,000 00	2,305,937 00
United States, N. Y.....	-	130,670 00	-	3,976,569 00	-	-	22,512 89	4,129,751 89
Universal, N. Y.....	-	104,992 00	-	5,082,936 00	-	-	69,801 00	5,257,729 00
Vermont, Vt.....	-	1,000 00	-	70,281 50	-	-	250 00	71,531 50
Washington, N. Y.....	10,000 00	34,000 00	2,500 00	4,327,654 00	157 50	2,729 18	3,894 66	4,380,935 34
Totals Cos. of other States...	\$152,962 06	\$4,388,909 91	\$959,845 45	\$322,202,695 75	\$994,729 25	\$5,366 18	\$358,029 59	\$329,062,538 19
Aggregate.....	152,962 06	4,531,509 91	959,845 45	329,985,573 75	994,729 25	5,366 18	358,029 59	336,988,016 19

* "American Experience" $4\frac{1}{2}$ per cent.

STATISTICAL TABLES.

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TABLE IV.—*Showing the nature of the Income during the year ending December 31st, 1875, 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.						
MAINE COMPANY.								
Union Mutual	\$1,546,112 15	\$330,299 67	\$497,073 30	\$23,321 06	\$6,162 69	\$2,402,968 87	\$504,888 90	-
COMPANIES OF OTHER STATES.								
Aetna, Conn.....	3,485,848 48	523,295 81	1,517,308 61	-	-	5,526,452 90	1,481,368 55	-
American Popular, N. Y.....	98,549 10	64,846 50	27,558 21	2,641 51	-	193,595 32	39,801 89	-
Atlantic Mutual, N. Y.....	277,533 05	36,209 47	65,902 11	-	-	379,644 63	55,228 69	-
Berkshire, Mass.....	437,256 82	47,456 92	182,584 58	8,467 67	505 04	676,271 03	244,917 58	-
Brooklyn, N. Y.....	420,356 21	57,297 57	137,856 08	-	1,279 32	616,789 18	179,028 58	-
Charter Oak, Conn.....	2,489,822 31	505,223 64	697,303 92	44,084 07	-	3,736,433 94	1,091,995 98	-
Connecticut Mutual, Conn.....	7,114,644 09	50,824 46	2,612,473 71	40,458 10	-	9,818,400 36	2,623,797 68	-
Continental, Conn.....	596,028 89	136,318 18	154,429 43	7,415 00	19,200 39	915,391 89	358,001 21	-
Continental, N. Y.....	1,906,421 17	235,694 48	284,447 11	25,904 14	-	2,452,466 90	-	\$172,065 30
Equitable, N. Y.....	7,999,991 39	-	1,368,513 87	170,917 99	32,462 83	9,571,886 08	2,942,596 13	-
Globe Mutual, N. Y.....	769,594 22	-	202,155 59	12,452 16	88,926 25	1,073,128 22	182,373 99	-
Homoeopathic Mutual, N. Y...	201,677 04	-	33,788 47	140 00	-	235,605 51	52,215 04	-
John Hancock Mutual, Mass ..	530,337 70	53,788 57	159,076 65	-	1,952 38	745,155 30	129,058 99	-
Massachusetts Mutual, Mass...	901,368 32	235,700 79	371,332 16	4,382 16	-	1,512,783 43	514,980 72	-
Metropolitan, N. Y.....	906,380 64	48,171 40	106,624 30	-	-	1,061,176 34	200,576 27	-
Mutual, N. Y.....	15,731,970 49	-	4,580,308 69	48,796 00	39,803 47	20,400,968 65	6,257,512 11	-
Mutual Benefit, N. J.....	4,756,486 27	-	1,992,150 79	3,350 00	-	6,751,987 06	528,254 85	-
National, Vt.....	287,334 32	5,010 08	108,515 76	1,087 34	-	401,947 50	169,206 40	-
National of U. S. of A., D. C..	778,774 43	7,931 02	196,069 40	20,266 84	81,972 30	1,085,013 99	399,167 05	-
New England Mutual, Mass...	1,590,280 50	666,213 92	842,231 47	22,179 05	-	3,120,904 93	772,477 60	-

New York, N. Y.....	6,011,227 13	-	1,725,761 56	60,251 18	84,645 60	7,881,885 47	3,021,125 18	-
Northwestern Mutual, Wis ...	1,923,544 87	753,194 06	1,308,645 57	8,697 47	59,410 78	4,053,492 75	1,573,424 11	-
Penn Mutual, Pa.....	922,130 77	190,574 78	308,820 47	4,564 05	244,297 22	1,670,387 29	712,092 95	-
Phoenix Mutual, Conn.....	2,365,500 85	254,569 00	678,296 00	-	-	3,298,365 85	847,630 52	-
Provident Life and Trust, Pa..	697,754 82	24,079 57	148,824 92	575 00	17,272 54	888,506 85	489,662 24	-
* Security Life & Annuity, N. Y.	1,001,594 10	220,764 12	132,641 12	-	14,435 42	1,369,434 76	305,334 78	-
State Mutual, Mass.....	259,223 82	25,449 04	111,200 45	-	-	395,873 31	124,997 49	-
Travelers', Conn.....	528,370 17	-	171,726 62	1,498 97	5,818 77	707,414 53	384,853 90	-
United States, N. Y.....	929,304 02	-	275,883 04	-	-	1,205,187 06	240,780 07	-
Universal, N. Y.....	2,602,390 02	550,804 02	231,484 34	-	706 50	3,385,384 88	668,054 27	-
Vermont, Vt.....	25,313 38	-	10,275 50	-	-	35,588 88	15,868 08	-
Washington, N. Y.....	972,449 80	-	268,131 68	-	3,021 92	1,243,603 40	431,322 73	-
Totals Cos. of other States...	\$69,519,459 19	\$4,693,417 40	\$21,012,322 18	\$488,128 70	\$695,800 73	\$96,409,128 20	\$27,043,705 63	\$172,065 30
Aggregate.....	71,065,571 34	5,023,717 07	21,509,395 48	511,449 76	701,963 42	98,812,097 07	27,548,594 53	172,065 30

STATISTICAL TABLES.

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TABLE V.—Showing the nature of the Expenditures during the year ending December 31st, 1875, 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.
MAINE COMPANY.								
Union Mutual.....	\$543,368 57	\$235,463 97	\$69,438 46	\$125,377 44	\$212,563 21	\$169,149 91	\$542,718 41	\$1,898,079 97
COMPANIES OF OTHER STATES.								
Ætna, Conn.....	1,377,238 67	861,442 24	244,741 18	283,209 78	96,285 16	211,995 36	970,171 96	4,045,084 35
American Popular, N. Y.....	31,150 57	1,981 09	-	12,630 65	26,295 25	42,880 16	38,855 71	153,793 43
Atlantic Mutual, N. Y.....	112,140 92	90,365 43	8,462 24	23,294 40	11,397 22	39,065 73	39,690 00	324,415 94
Berkshire, Mass.....	167,790 83	62,325 61	80,356 34	36,510 53	24,778 53	28,981 92	30,609 69	431,353 45
Brooklyn, N. Y.....	145,311 86	80,643 74	39,498 92	41,070 12	30,660 63	61,387 99	39,187 40	437,760 60
Charter Oak, Conn.....	910,912 41	328,336 98	179,937 70	265,070 77	85,700 45	196,832 70	677,646 95	2,644,437 96
Connecticut Mutual, Conn.....	2,643,746 37	585,109 22	2,473,703 54	528,740 55	99,135 65	359,812 71	504,354 64	7,194,602 68
Continental, Conn.....	142,600 03	29,414 34	102,757 35	31,100 04	39,997 16	66,787 44	142,734 32	555,390 68
Continental, N. Y.....	501,402 70	830,017 49	72,632 97	166,838 70	191,194 28	301,481 67	560,964 39	2,624,532 20
Equitable, N. Y.....	2,377,377 56	1,213,963 73	1,743,670 38	370,570 68	333,961 11	589,746 49	-	6,629,289 95
Globe Mutual, N. Y.....	397,103 40	215,510 63	46,312 10	58,099 10	100,197 30	73,531 70	-	890,754 23
Homœopathic Mutual, N. Y....	35,442 00	69,620 13	10,350 10	15,265 07	27,323 86	25,339 31	-	183,390 47
John Hancock Mutual, Mass....	213,305 04	216,023 92	427 58	24,016 70	50,970 41	37,841 84	73,510 82	616,096 31
Massachusetts Mutual, Mass....	395,784 19	48,495 62	101,767 53	73,487 99	104,051 54	43,995 84	230,220 00	997,802 71
Metropolitan, N. Y.....	280,967 91	138,072 80	80,919 68	99,814 97	63,940 54	62,505 32	134,378 85	860,600 07
Mutual, N. Y.....	4,416,742 71	4,718,486 96	3,539,663 67	482,357 38	367,197 62	619,008 20	-	14,143,456 54
Mutual Benefit, N. J.....	1,937,510 09	406,795 25	2,532,074 81	358,899 26	107,051 56	230,790 71	650,610 53	6,223,732 21
National, Vt.....	104,204 51	23,293 02	49,379 80	27,022 91	17,268 04	7,120 04	4,452 78	232,741 10
National of U. S. of A., D. C..	231,843 50	195,570 86	-	64,706 18	88,819 89	92,489 41	12,417 10	685,846 94

New England Mutual, Mass....	917,816 93	302,925 48	330,431 30	108,110 15	69,723 38	187,129 08	432,291 02	2,348,427 34
New York, N. Y.....	1,620,281 81	1,073,165 25	1,244,057 40	293,458 55	267,328 51	168,836 29	193,632 48	4,860,760 29
Northwestern Mutual, Wis.....	642,519 48	270,361 55	214,841 17	191,725 18	166,804 83	111,048 28	876,768 15	2,474,068 64
Penn Mutual, Pa.....	305,683 93	105,200 37	211,122 83	64,896 77	82,650 88	49,381 52	139,358 04	958,294 34
Phoenix Mutual, Conn.....	832,608 76	23,843 41	563,000 79	195,607 34	146,853 98	173,748 46	515,072 59	2,450,735 33
Provident Life and Trust, Pa...	130,452 36	32,686 85	87,235 61	58,662 78	43,762 69	26,494 16	19,550 16	398,844 61
Security Life and Annuity, N. Y.	341,231 64	127,929 81	50,595 11	156,307 31	33,097 95	78,197 91	276,740 25	1,064,099 98
State Mutual, Mass.....	118,357 23	25,113 36	80,572 68	22,103 46	12,999 06	11,730 03	-	270,875 82
Travelers', Conn.....	155,720 62	26,274 03	-	53,579 22	43,111 00	43,875 76	-	322,560 63
United States, N. Y.....	275,697 87	276,731 22	102,532 40	158,329 39	51,519 14	99,596 97	-	964,406 99
Universal, N. Y.....	581,596 04	1,379,934 95	-	330,005 28	73,213 82	225,030 74	127,549 78	2,717,330 61
Vermont, Vt.....	1,500 00	150 00	2,345 72	1,635 57	5,155 96	8,377 60	555 95	19,720 80
Washington, N. Y.....	351,677 36	92,260 89	165,141 47	58,401 79	69,645 95	75,153 21	-	812,280 67
Totals Cos. of other States....	\$22,697,719 24	\$13,852,946 23	\$14,358,532 37	\$4,655,528 57	\$2,932,093 35	\$4,350,244 55	\$6,691,323 56	\$69,537,487 87
Aggregate.....	23,241,087 81	14,087,510 20	14,427,970 83	4,780,906 01	3,144,656 56	4,519,394 46	7,234,041 97	71,435,567 84

STATISTICAL TABLES.

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TABLE VI.—*Exhibit of Policies.*

NAME OF COMPANY.	POLICIES IN FORCE Dec. 31, 1874.		POLICIES ISSUED DURING 1875.		POLICIES TERMINATED DURING 1875.		POLICIES IN FORCE Dec. 31, 1875.		INCREASE, 1875.		DECREASE, 1875.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE COMPANY.												
Union Mutual.....	21,758	\$49,207,370	6,013	\$12,181,017	5,649	\$14,648,012	22,122	\$46,740,375	364	-	-	\$2,466,995
COMPANIES OF OTHER STATES.												
Ætna, Conn.....	55,572	94,506,992	7,378	11,348,277	6,207	14,401,258	56,743	91,454,011	1,171	-	-	3,052,981
American Popular, N. Y..	3,154	8,262,899	697	3,499,958	542	1,549,670	3,309	10,213,187	155	\$1,950,288	-	-
Atlantic Mutual, N. Y....	4,010	7,183,287	743	1,050,681	626	1,357,252	4,127	6,876,716	117	-	-	306,571
Berkshire, Mass.....	4,709	10,823,154	780	1,799,041	676	1,681,979	4,813	10,940,216	104	117,062	-	-
Brooklyn, N. Y.....	4,971	12,304,699	659	1,498,614	998	2,530,935	4,632	11,272,378	-	-	339	1,032,321
Charter Oak, Conn.....	27,362	62,065,207	4,384	9,546,551	5,265	12,815,431	26,481	58,796,327	-	-	881	3,268,880
Connecticut Mutual, Conn.	65,316	185,366,633	5,970	15,796,454	5,077	16,086,245	66,209	185,076,842	893	-	-	289,791
Continental, Conn.....	10,820	16,332,159	1,767	2,524,989	1,514	3,782,000	11,073	15,075,148	153	-	-	1,257,011
Continental, N. Y.....	25,774	53,650,538	6,106	12,684,382	7,112	15,155,686	24,768	51,179,234	-	-	1,006	2,471,304
Equitable, N. Y.....	48,130	181,029,001	8,583	30,538,017	8,013	32,934,332	48,700	178,632,686	570	-	-	2,396,315
Globe Mutual, N. Y.....	10,687	22,957,361	2,576	5,423,021	2,445	6,635,902	10,818	21,744,480	131	-	-	1,212,881
Homoeopathic Mutual, N. Y.	2,668	4,659,852	1,121	1,902,708	832	1,531,758	2,957	5,030,802	289	370,950	-	-
John Hancock Mut, Mass.	6,891	14,549,614	844	1,241,628	1,856	4,274,412	5,879	11,516,830	-	-	1,012	3,032,784
Massachusetts Mut., Mass	14,491	33,764,744	1,682	5,229,927	1,429	3,965,597	14,744	35,029,074	253	1,264,330	-	-
Metropolitan, N. Y.....	18,972	27,385,145	4,830	6,836,446	6,361	9,114,504	17,441	25,107,087	-	-	1,531	2,278,058
Mutual, N. Y.....	90,915	302,412,004	9,843	28,081,122	8,365	25,435,905	92,393	305,057,221	1,478	2,645,217	-	-
Mutual Benefit, N. J.....	41,303	131,981,681	4,661	12,549,545	2,949	10,427,123	43,015	134,104,103	1,712	2,122,422	-	-
National, Vt.....	4,422	9,637,698	704	1,589,578	475	1,307,740	4,651	9,919,536	229	281,838	-	-
Nat'l of U. S. of A., D. C..	10,678	23,903,172	2,710	4,819,752	2,443	5,780,980	10,945	22,941,944	267	-	-	961,228

New England Mut., Mass..	21,302	62,595,608	1,925	5,226,045	2,459	7,240,614	20,768	60,581,039	-	-	534	2,014,569
New York, N. Y.	43,398	122,835,123	7,029	21,964,190	5,766	18,667,194	44,661	126,132,119	1,363	3,296,996	-	-
Northwestern Mutual, Wis	35,402	65,301,021	6,379	13,607,730	5,353	11,784,536	36,428	67,124,215	1,026	1,823,194	-	-
Penn Mutual, Pa.	8,175	24,521,171	2,244	6,556,543	874	2,688,047	9,545	28,389,667	1,370	3,868,496	-	-
Phoenix Mutual, Conn.	33,418	69,211,105	5,103	7,801,713	8,240	16,765,632	30,281	60,247,186	-	-	3,137	8,963,919
Provident Life and Trust, Pa	5,993	17,714,477	1,251	4,158,670	788	2,393,737	6,456	19,479,410	463	1,764,933	-	-
Security L. & Annuity, N. Y	10,091	23,395,255	1,682	2,612,837	2,424	5,390,823	9,349	20,617,269	-	-	742	2,777,986
State Mutual, Mass.	4,484	8,998,972	463	1,292,500	202	408,150	4,745	9,883,322	261	884,350	-	-
Travelers', Conn.	9,836	17,972,063	2,667	4,954,363	1,992	3,757,312	10,511	19,169,114	675	1,197,051	-	-
United States, N. Y.	10,643	23,073,195	2,531	5,052,880	2,482	5,745,425	10,692	22,380,650	49	-	-	692,545
Universal, N. Y.	16,996	31,960,533	6,408	14,575,219	2,855	7,191,608	17,477	35,907,240	481	3,946,707	-	-
Vermont, Vt.	483	907,000	87	164,700	86	149,700	484	922,000	1	15,000	-	-
Washington, N. Y.	11,022	25,021,417	1,795	4,491,433	1,676	4,083,315	11,141	25,429,535	119	408,118	-	-
Totals Cos. of other States	662,088	\$1,696,282,780	105,602	\$250,419,514	98,382	\$257,034,802	666,236	\$1,686,230,588	13,330	\$25,956,952	9,182	\$36,009,144
Aggregate	683,846	1,745,490,150	111,615	262,600,531	104,031	271,682,814	688,358	1,732,970,963	13,694	25,956,952	9,182	38,476,139

TABLE VII.—Showing the number and amount of Policies terminated during 1875, 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.....	227	\$524,930	25	\$53,577	794	\$1,865,548	3,161	\$8,736,898	-	\$511,249	1,442	\$2,955,810
COMPANIES OF OTHER STATES.												
Ætna, Conn.....	797	1,502,380	5	22,000	2,735	5,696,008	1,693	5,440,936	-	-	977	1,739,934
American Popular, N. Y.....	12	31,216	375	1,013,500	2	4,000	-	-	91	221,700	62	279,254
Atlantic Mutual, N. Y.....	64	132,168	2	6,000	128	347,756	350	728,300	-	950	82	142,078
Berkshire, Mass.....	53	151,397	9	24,204	63	183,128	432	1,072,650	-	-	119	250,600
Brooklyn, N. Y.....	65	161,390	7	14,080	252	740,695	588	1,366,500	4	66,250	82	182,100
Charter Oak, Conn.....	356	808,421	-	-	1,567	3,623,870	2,459	6,063,585	-	-	883	2,319,555
Connecticut Mutual, Conn.....	952	2,860,116	-	-	1,878	5,584,691	1,797	6,142,599	-	349,714	450	1,149,125
Continental, Conn.....	114	154,998	5	14,500	236	295,205	874	1,873,600	-	909,790	285	533,907
Continental, N. Y.....	232	493,063	2	10,000	2,109	4,879,873	3,829	7,414,677	-	-	940	2,358,073
Equitable, N. Y.....	595	2,511,265	10	52,000	2,439	12,014,737	3,649	13,752,530	-	-	1,320	4,603,800
Globe Mutual, N. Y.....	179	430,292	1	5,000	739	1,969,888	1,172	3,171,052	1	1,000	353	1,058,670
Homeopathic Mutual, N. Y....	24	32,657	7	23,000	238	458,593	298	481,700	35	91,000	230	439,808
John Hancock Mutual, Mass...	66	168,488	4	8,932	242	509,120	1,076	2,402,865	384	1,017,250	84	167,757
Massachusetts Mutual, Mass...	159	458,200	530	1,266,400	173	470,275	352	1,113,630	-	94,152	215	562,940
Metropolitan, N. Y.....	208	295,707	-	-	1,578	1,927,053	2,888	4,130,183	940	1,600,510	747	1,161,051
Mutual, N. Y.....	1,074	3,438,095	194	583,435	3,114	10,300,666	3,085	8,183,499	1	180,390	897	2,749,820
Mutual Benefit, N. J.....	582	1,944,916	26	127,000	248	771,571	1,152	3,263,333	471	3,061,753	470	1,258,550
National, Vt.....	40	97,441	8	12,000	152	360,153	222	569,000	2	111,646	51	157,500

National of U. S. of A., D. C.	115	246,896	14	56,500	354	747,174	1,215	2,689,941	464	1,287,128	281	753,341
New England Mutual, Mass.	250	840,074	775	2,181,065	415	1,297,715	742	2,012,650	-	25,500	277	883,610
New York, N. Y.	528	1,650,515	28	63,420	1,735	6,706,760	2,552	7,167,935	-	566,669	823	2,511,895
Northwestern Mutual, Wis.	353	742,483	44	163,754	920	1,549,326	3,353	7,124,191	5	496,477	678	1,708,305
Penn Mutual, Pa.	106	320,904	6	11,700	205	621,979	401	1,166,754	3	117,610	153	449,100
Phoenix Mutual, Conn.	370	894,993	17	29,000	143	266,361	4,857	9,551,966	1,497	3,777,100	1,356	2,246,212
Provident Life and Trust, Pa.	33	111,968	17	83,500	249	667,408	423	1,277,204	1	70,567	65	183,090
Security Life and Annuity, N. Y.	149	341,466	22	92,500	378	906,108	1,228	2,873,364	323	728,718	324	448,667
State Mutual, Mass.	57	104,150	4	5,000	76	169,000	65	130,000	-	-	-	-
Travelers', Conn.	80	166,564	18	49,500	43	45,198	1,049	2,012,975	290	643,125	512	839,950
United States, N. Y.	126	317,745	8	22,130	274	745,130	1,281	2,852,940	18	190,080	775	1,617,400
Universal, N. Y.	119	306,745	15	56,500	455	1,254,972	1,892	4,597,985	9	41,600	365	933,806
Vermont, Vt.	3	3,000	3	6,000	12	19,200	61	107,000	-	4,500	7	10,000
Washington, N. Y.	118	314,370	-	-	442	1,276,425	877	2,013,900	-	-	239	478,620
Totals Cos. of other States.	7,979	\$22,034,083	2,156	\$6,007,540	23,594	\$66,410,038	46,012	\$112,749,444	4,539	\$15,655,179	14,102	\$34,178,518
Aggregate.	8,206	22,559,013	2,181	6,061,117	24,388	68,275,586	49,173	121,486,342	4,539	16,166,428	15,544	37,134,328

STATISTICAL TABLES.

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TABLE VIII.—*Showing the business transacted in Maine during the year ending December 31st, 1875, by Life Insurance Companies.*

NAME OF COMPANY.	Number of policies in force Dec. 31, 1875.	Amount insured.	Number of policies issued during 1875.	Amount insured.	Premiums received.	Losses and claims incurred.	Losses and claims paid.	Taxes paid on premiums.
MAINE COMPANY.								
Union Mutual	823	\$1,195,413 00	135	\$207,460 00	\$17,758 08	\$20,405 00	\$11,005 00	-
COMPANIES OF OTHER STATES.								
Ætna, Conn	1,380	1,662,033 00	148	174,851 00	68,642 25	37,524 00	37,048 00	-
American Popular, N. Y.....	199	583,000 00	91	359,000 00	7,284 30	-	-	\$51 21
Atlantic Mutual, N. Y.....	100	132,700 00	117	152,700 00	2,588 95	-	-	26 04
Berkshire, Mass.....	57	78,700 00	40	57,000 00	2,135 73	1,000 00	1,000 00	-
Brooklyn, N. Y.....	30	49,210 00	-	-	1,806 44	-	-	-
Charter Oak, Conn.....	716	1,140,895 00	114	152,645 00	45,536 55	37,000 00	37,000 00	-
Connecticut Mutual, Conn.....	1,934	3,683,935 00	129	184,687 00	89,482 47	54,061 00	55,495 00	-
Continental, Conn.....	198	251,650 00	7	8,500 00	13,187 84	4,633 33	5,633 33	-
Continental, N. Y.....	827	1,058,324 00	203	262,644 00	48,430 24	12,230 00	5,230 00	159 75
Equitable, N. Y.....	1,103	2,049,675 00	365	634,800 00	58,193 79	19,000 00	13,650 00	182 47
Globe Mutual, N. Y.....	184	229,000 00	195	237,000 00	4,865 44	-	-	-
Homeopathic Mutual, N. Y.....	33	43,032 00	13	22,600 00	737 09	-	-	3 01
John Hancock Mutual, Mass.....	187	313,717 00	24	30,450 00	9,008 31	8,000 00	8,000 00	-
Massachusetts Mutual, Mass.....	650	1,152,208 00	72	112,385 00	28,171 32	11,700 00	9,300 00	-
Metropolitan, N. Y.....	110	219,047 00	86	183,647 00	6,373 75	-	-	47 98
Mutual, N. Y.....	1,681	2,839,515 00	88	117,225 00	95,001 10	30,674 13	30,674 13	526 53
Mutual Benefit, N. J.....	1,141	3,537,100 00	37	75,760 00	30,880 12	43,950 00	43,450 00	-
National, Vt.....	58	108,700 00	5	10,000 00	3,201 56	-	-	31 92
National of U. S. of A., D. C.....	100	128,883 00	-	-	2,614 34	4,700 00	4,700 00	-

New England Mutual, Mass	1,729	2,216,000 00	53	66,000 00	107,967 68	28,000 00	25,000 00	579 68
New York, N. Y.	721	1,077,870 00	64	92,480 00	33,135 25	8,218 00	8,900 00	166 60
Northwestern Mutual, Wis.	91	130,690 00	33	46,200 00	3,186 04	-	-	7 50
Penn Mutual, Pa.	54	62,500 00	44	46,500 00	2,634 44	-	-	26 34
Phoenix Mutual, Conn.	1,106	1,394,629 00	225	182,352 00	44,429 61	24,000 00	24,000 00	-
Provident Life and Trust, Pa.	108	96,500 00	44	36,500 00	3,363 00	-	-	15 48
Security Life and Annuity, N. Y.	110	114,468 00	10	3,703 00	4,353 40	1,600 00	1,600 00	11 49
State Mutual, Mass.	76	104,200 00	3	3,000 00	2,978 52	2,000 00	2,000 00	19 57
Travelers', Conn.	647	948,161 00	128	187,921 00	24,074 86	11,000 00	11,000 00	-
United States, N. Y.	50	88,900 00	7	2,720 00	1,848 35	-	-	-
Universal, N. Y.	221	341,550 00	114	174,000 00	9,034 82	2,149 11	1,600 00	3 20
* Vermont, Vt.	-	-	-	-	-	-	-	-
Washington, N. Y.	79	80,160 00	11	7,195 00	2,859 63	-	5,459 72	-
Totals Cos. of other States.	15,680	\$25,946,952 00	2,470	\$3,624,465 00	\$758,007 19	\$341,439 57	\$330,740 18	\$1,858 77
Aggregate.	16,503	27,142,365 00	2,605	3,831,925 00	775,765 27	361,844 57	341,745 18	1,858 77

* Admitted since December 31st, 1875.

STATISTICAL TABLES.

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MAINE
LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31ST DAY OF DECEMBER, 1875.

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UNION MUTUAL LIFE INSURANCE COMPANY

AUGUSTA, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

HENRY S. WASHBURN, *President.*

W. H. HOLLISTER, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$350,000 00
Loans on bond and mortgage, (first liens).....	5,418,264 69
Loans secured by collaterals	52,159 94
Premium notes and loans on policies now in force.....	2,208,536 83
Stocks and bonds owned by the company, market value.....	279,634 00
Cash in office of company and deposited in banks and trust companies..	124,511 05
Interest due and accrued on cash loans and on bonds owned by the company.....	414,923 50
Interest due and accrued on premium loans and notes.....	58,424 00
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	252,210 30
Total admitted assets.....	\$9,158,664 31

UNADMITTED ASSETS.

Agents' balances.....	\$79,936 59
Bills receivable.....	74,649 45
Total unadmitted assets	\$154,586 04

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$142,600 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Maine Insurance Department according to the Actuaries' Table of Mor- tality, with 4 per cent. interest.....	\$7,808,201 00
Deduct net value of risks valued above and included under policy claims.....	25,323 00
Net reinsurance reserve.....	7,782,878 00
Liabilities as to policy-holders	\$7,925,478 00
Surplus as regards policy-holders.....	1,233,186 31
Total liabilities.....	\$9,158,664 31

MAINE LIFE INSURANCE COMPANY.

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$1,449,424 80	
Premium notes, loans or liens taken for premiums.....	330,299 67	
Premiums paid by surrendered policies.....	96,687 35	
Total premium income.....		\$1,876,411 82
Received for interest on cash loans.....	\$305,556 63	
Received for interest on bonds owned and dividends on stocks.....	12,633 79	
Received for interest on premium notes and loans.....	168,927 77	
Received for interest on other debts due the company...	9,395 16	
Discount on claims paid in advance.....	559 95	
Received for rents.....	23,321 06	
Total interest, dividend and rent income.....		520,394 36
Cash income from other sources.....		6,162 69
Total income.....		<u>\$2,402,968 87</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$538,118 57	
Premium notes, loans or liens used in payment of same..	52,762 87	
Cash paid to annuitants.....	5,250 00	
Cash paid for surrendered policies.....	138,776 62	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	332,060 87	
Cash surrender values applied in payment of premiums..	96,687 35	
Cash paid for dividends to policy-holders	69,438 46	
Premium notes, loans or liens used in payment of same..	157,894 67	
Total paid to policy-holders		\$1,390,989 41
Cash paid for commissions to agents.....	\$125,377 44	
Cash paid for salaries and expenses of managers and agents.....	129,873 88	
Cash paid for medical examiners' fees.....	25,210 86	
Cash paid for salaries and other compensation of officers and employees.....	57,478 47	
Total pay account.....		337,940 65
Paid for taxes.....		21,853 46
Paid for rents.....		31,995 81
Paid for commuting commissions.....		18,036 34
Paid for furniture, etc.....		10,712 35
Other expenditures, viz: general expenses.....		86,551 95
Total expenditures		<u>\$1,898,079 97</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$2,313,466 32	
Received during the year.....	865,140 05	
Total		\$3,178,606 37

Deductions during the year as follows:

Notes and other obligations used as above stated.....	\$542,718 41	
Redeemed by maker in cash.....	427,351 13	
Total.....		\$970,069 54
Balance note assets at end of the year.....		<u>\$2,208,536 83</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	21,758	\$49,207,370
Policies issued during the year	6,000	12,131,317
Old policies revived during the year.....	13	32,750
Old policies increased during the year.....	-	16,950
Totals.....	27,771	\$61,388,387
Deduct policies ceased to be in force.....	5,649	14,648,012
Net policies in force December 31, 1875	22,122	<u>\$46,740,375</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.....	227	\$524,930
By expiry.....	25	53,577
By surrender.....	794	1,865,548
By lapse.....	3,161	8,736,898
By change and decrease.....	-	511,249
Not taken.....	1,442	2,955,810
Totals.....	5,649	<u>\$14,648,012</u>

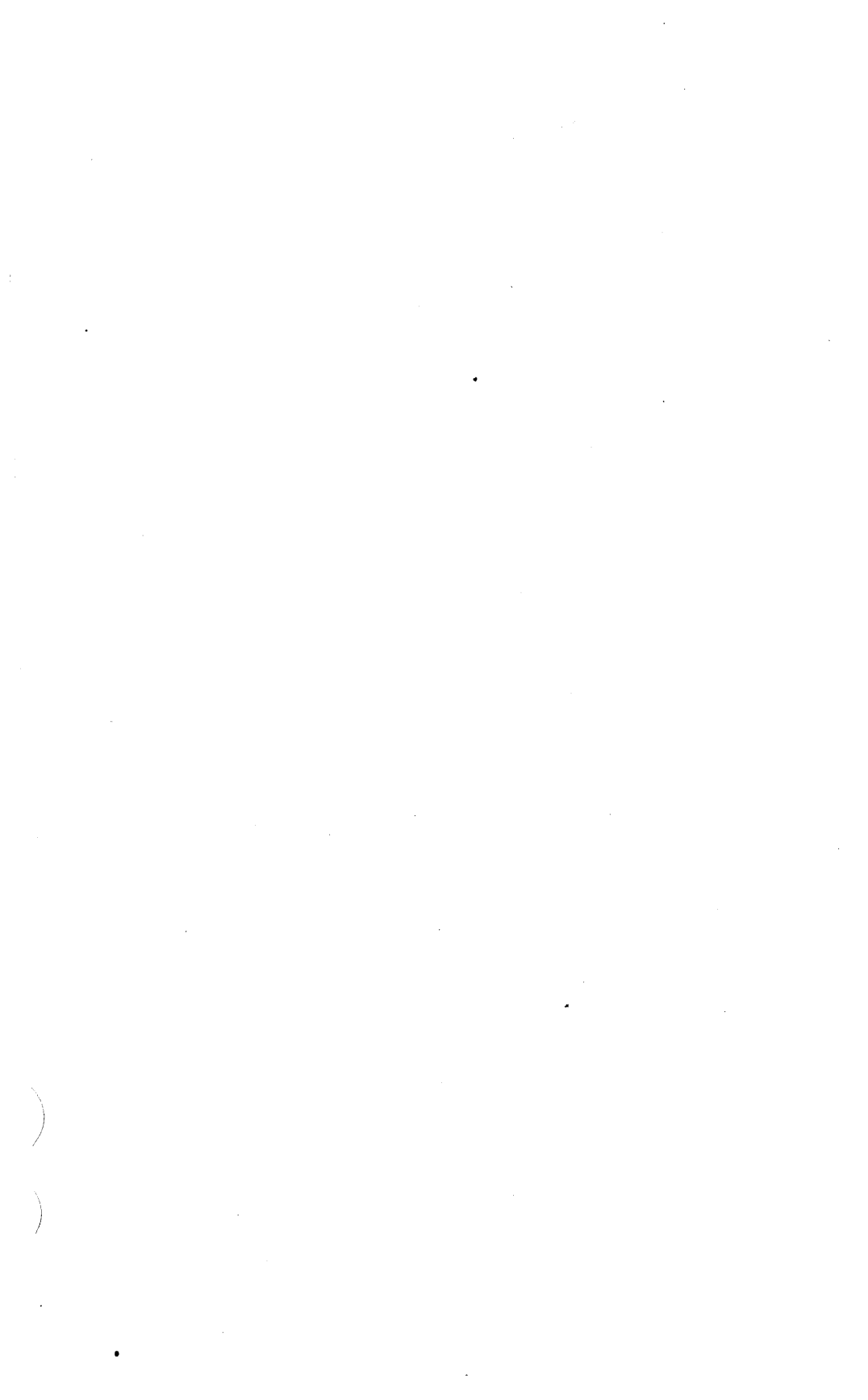
BUSINESS IN MAINE.

Policies in force December 31, 1875, 823; amount insured.....	\$1,195,413 00
Policies issued during the year, 135; amount insured.....	207,460 00
Premiums received during the year.....	17,758 08
Losses and claims incurred during the year.....	20,405 00
Losses and claims paid during the year.....	11,005 00



LIFE INSURANCE COMPANIES OF OTHER
STATES.

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 31ST DAY OF DECEMBER, 1875.



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
	150,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$149,597 45
Loans on bond and mortgage, (first liens).....	7,964,673 06
Loans secured by collaterals.....	274,453 26
Premium notes and loans on policies now in force.....	4,217,607 30
Stocks and bonds owned by the company, market value.....	7,494,332 84
Cash in office of company and deposited in banks and trust companies..	986,363 31
Interest due and accrued on cash loans and on bonds owned by the company.....	499,381 33
Due from other companies on account of reinsured risks.....	40,000 00
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	195,883 21
Total admitted assets.....	\$21,822,291 76

UNADMITTED ASSETS.

Agents' balances.....	\$49,044 31
Bills receivable.....	141,217 37
Total unadmitted assets.....	\$190,261 68

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$44,130 00
Claims for matured endowments due and unpaid.....	3,741 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	264,794 00
Claims for death losses and other policy claims resisted ..	88,288 10
Total policy claims.....	\$400,953 10

Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$19,430,262 00
Deduct net value of risks reinsured in other solvent companies	281,720 00
Net reinsurance reserve.....	\$19,148,542 00
Unpaid dividends of surplus or other profits due policy-holders	185,990 47
Other liabilities of the company.....	13,002 13
Liabilities as to policy-holders.....	\$19,748,487 70
Surplus as regards policy-holders.....	2,073,804 06
Total liabilities	<u>\$21,822,291 76</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$2,641,756 31
Premium notes, loans or liens taken for premiums.....	523,295 81
Premiums paid by surrendered policies.....	844,092 17
Total premium income	\$4,009,144 29
Received for interest on cash loans.....	\$820,214 81
Received for interest on bonds owned and dividends on stocks.....	461,655 82
Received for interest on premium notes and loans.....	219,046 74
Received for interest on other debts due the company... ..	15,143 58
Discount on claims paid in advance.....	1,247 66
Total interest and dividend income.....	1,517,308 61
Total income	<u>\$5,526,452 90</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$1,377,238 67
Premium notes, loans or liens used in payment of same..	161,240 53
Cash paid for surrendered policies.....	861,442 24
Premium notes, liens or loans used in purchase of same and voided by lapse.....	454,102 85
Cash paid for dividends to policy-holders	244,741 18
Premium notes, loans or liens used in payment of same .	354,828 58
Total paid to policy-holders.....	\$3,453,594 05
Cash paid for commissions to agents.....	\$283,209 78
Cash paid for salaries and expenses of managers and agents	9,202 06
Cash paid for medical examiners' fees.....	20,551 05
Cash paid for salaries and other compensation of officers and employees.....	66,532 05
Total pay account.....	379,494 94
Paid for dividends to stockholders.....	45,000 00

OF OTHER STATES.

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Paid for taxes	\$115,042 38
Paid for rents.....	9,096 83
Other expenditures, viz : general expenses.....	42,856 15
Total expenditures	<u>\$4,045,084 35</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$4,664,483 45
Received during the year.....	523,295 81
Total	\$5,187,779 26
Deductions during the year as follows :	
Notes and other obligations used as above stated	970,171 96
Balance note assets at end of the year.....	<u>\$4,217,607 30</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	55,572	\$94,506,992
Policies issued during the year	7,331	11,186,537
Old policies revived and increased during the year.....	47	161,740
Totals.....	62,950	\$105,855,269
Deduct policies ceased to be in force	6,207	14,401,258
Net policies in force December 31, 1875.....	56,743	<u>\$91,454,011</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.....	797	\$1,502,380
By expiry	5	22,000
By surrender.....	2,735	5,696,008
By lapse.....	1,693	5,440,936
Not taken.....	977	1,739,934
Totals.....	6,207	<u>\$14,401,258</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1,380; amount insured.....	\$1,662,033 00
Policies issued during the year, 148; amount insured.....	174,851 00
Premiums received during the year.....	68,642 25
Losses and claims incurred during the year.....	37,524 00
Losses and claims paid during the year.....	<u>37,048 00</u>

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.....	306,700 00
	306,700 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$78,187 33
Loans secured by collaterals.....	26,513 03
Premium notes and loans on policies now in force.....	130,607 32
Stocks and bonds owned by the company, market value.....	169,975 00
Cash in office of company and deposited in banks and trust companies..	155,852 48
Interest due and accrued on cash loans and on bonds owned by the company.....	4,859 12
Interest due and accrued on premium loans and notes.....	4,538 91
Rents due and accrued for use of company's property, or under sub-lease	3,545 30
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	180,182 84
	\$754,261 33

UNADMITTED ASSETS.

Commuted commissions.....	\$31,656 48
Agents' balances.....	38,348 37
Bills receivable.....	9,152 50
Furniture, safes and fixtures	14,838 08
Agency supplies, printed matter and stationery	9,000 00
	\$102,995 43

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$5,000 00
Claims for death losses and other policy claims resisted..	15,000 00
	\$20,000 00

Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....		\$558,301 00
Deduct net value of risks reinsured in other solvent com- panies		3,838 00
Net reinsurance reserve		<u>\$554,463 00</u>
Liabilities as to policy-holders.....		\$574,463 00
Surplus as regards policy-holders.....		179,798 33
Total liabilities		<u><u>\$754,261 33</u></u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$98,549 10	
Premium notes, loans or liens taken for premiums.....	64,846 50	
Total premium income.....		\$163,395 60
Received for interest.....	\$27,558 21	
Received for rents.....	2,641 51	
Total interest, dividend and rent income		30,199 72
Total income.....		<u><u>\$193,595 32</u></u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$31,150 57	
Premium notes, loans or liens used in payment of same..	65 43	
Cash paid for surrendered policies.....	276 92	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	38,790 28	
Cash surrender values applied in payment of premiums..	1,704 17	
Total paid to policy-holders.....		\$71,987 37
Cash paid for commissions to agents.....	\$12,630 65	
Cash paid for salaries and expenses of managers and agents.....	10,000 00	
Cash paid for medical examiners' fees	2,999 96	
Cash paid for salaries and other compensation of officers and employees.....	13,295 29	
Total pay account.....		38,925 90
Paid for dividends to stockholders.....		16,149 00
Paid for taxes		299 92
Paid for rents.....		5,749 96
Other expenditures, general expenses.....		20,681 28
Total expenditures		<u><u>\$153,793 43</u></u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$112,361 17	
Received during the year.....	64,846 50	
Total		\$177,207 67
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$38,855 71	
Redeemed by maker in cash	7,744 64	
Total.....		46,600 35
Balance note assets at end of the year		<u>\$130,607 32</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	3,154	\$8,262,899
Policies issued during the year.....	679	3,449,062
Old policies revived during the year.....	18	48,396
Old policies increased during the year.....	-	2,500
Totals.....	<u>3,851</u>	<u>\$11,762,857</u>
Deduct policies ceased to be in force.....	542	1,549,670
Net policies in force December 31, 1875.....	<u>3,309</u>	<u>\$10,213,187</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.....	12	\$31,216
By expiry.....	375	1,013,500
By surrender.....	2	4,000
By change and decrease.....	91	221,700
Not taken.....	62	279,254
Totals.....	<u>542</u>	<u>\$1,549,670</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1899; amount insured	\$583,000 00
Policies issued during the year, 91; amount insured.....	359,000 00
Premiums received during the year.....	7,284 30
Amount of taxes paid to the State of Maine on premiums.....	51 21

ATLANTIC MUTUAL LIFE INSURANCE COMPANY.

ALBANY, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

R. H. PRUYN, *President.*WALTER BROWN, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$110,000 00
Capital actually paid up in cash.....	110,000 00
	<u>110,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$30,000 00
Loans on bond and mortgage, (first liens).....	387,400 00
Loans secured by collaterals.....	12,000 00
Premium notes and loans on policies now in force.....	240,496 65
Stocks and bonds owned by the company, market value.....	414,930 64
Cash in office of company and deposited in banks and trust companies..	139,746 83
Interest due and accrued.....	28,847 12
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	28,577 33
Total admitted assets.....	<u>\$1,281,998 57</u>

UNADMITTED ASSETS.

Commuted commissions.....	\$25,000 00
Agents' balances.....	27,745 35
Furniture, safes and fixtures.....	5,000 00
Total unadmitted assets.....	<u>\$57,745 35</u>

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$8,572 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$1,224,262 00
Deduct net value of risks reinsured in other solvent companies.....	147 00
Net reinsurance reserve.....	<u>1,224,115 00</u>
Liabilities as to policy-holders.....	\$1,232,687 00
Surplus as regards policy-holders.....	49,311 57
Total liabilities.....	<u>\$1,281,998 57</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$277,533 05	
Premium notes, loans or liens taken for premiums.....	36,209 47	
Total premium income		\$313,742 52
Received for interest.....		65,902 11
Total income		<u>\$379,644 63</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$112,140 92	
Cash paid for surrendered policies.....	90,365 43	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	28,461 00	
Cash paid for dividends to policy-holders	8,462 24	
Premium notes, loans or liens used in payment of same .	11,229 00	
Total paid to policy-holders.....		\$250,658 59
Cash paid for commissions to agents.....	\$23,294 40	
Cash paid for salaries and expenses of managers and agents.....	1,500 00	
Cash paid for medical examiners' fees.....	2,092 13	
Cash paid for salaries and other compensation of officers and employees.....	7,805 09	
Total pay account.....		34,691 62
Paid for dividends to stockholders.....		8,050 00
Paid for taxes.....		2,990 17
Paid for rents.		7,899 46
Other expenditures, viz : general expenses.....		20,126 10
Total expenditures		<u>\$324,415 94</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$243,977 18	
Received during the year.....	36,209 47	
Total		\$280,186 65
Deductions during the year as follows :		
Notes and other obligations used as above stated.....		39,690 00
Balance note assets at end of the year.....		<u>\$240,496 65</u>

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1874.....	4,010	\$7,183,287
Policies issued, revived and increased during the year.....	743	1,050,681
Totals	4,753	\$8,233,968
Deduct policies ceased to be in force	626	1,357,252
Net policies in force December 31, 1875.....	4,127	<u>\$6,876,716</u>

OF OTHER STATES.

17

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	64	\$132,168
By expiry	2	6,000
By surrender.....	128	347,756
By lapse.....	350	728,300
By change and decrease.....	-	950
Not taken.....	82	142,078
	<hr/>	<hr/>
Totals	626	\$1,357,252
	<hr/>	<hr/>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 100 ; amount insured.....	\$132,700 00
Policies issued during the year, 117 ; amount insured.....	152,700 00
Premiums received during the year.....	2,588 95
Amount of taxes paid to the State of Maine on premiums.....	26 04
	<hr/>

BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

EDWARD BOLTWOOD, *President.*

JAMES W. HULL, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$25,500 00
Capital actually paid up in cash.....	25,500 00
	<hr/>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$180,000 00
Loans on bond and mortgage, (first liens).....	1,720,098 75
Loans secured by collaterals.....	54,253 33
Premium notes and loans on policies now in force	204,351 77
Stocks and bonds owned by the company, market value.....	786,380 00
Cash in office of company and deposited in banks and trust companies..	18,520 94
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	46,733 90
Interest due and accrued on premium loans and notes.....	8,241 24
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	62,990 43
	<hr/>
Total admitted assets.....	\$3,081,570 36
	<hr/>

UNADMITTED ASSETS.

Agents' balances.....	\$25,329 95
Bills receivable.....	1,137 63
Furniture, safes and fixtures.....	3,000 00
Total unadmitted assets	<u>\$29,467 58</u>

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$27,589 60
Claims for death losses and other policy claims resisted..	10,000 00
Total policy claims.....	<u>\$37,589 60</u>
Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$2,730,119 00</u>
Net reinsurance reserve.....	2,730,119 00
Unpaid dividends of surplus or other profits due policy-holders.....	4,663 89
Other liabilities of the company, viz: premiums paid in advance.....	11,149 92
Liabilities as to policy-holders	<u>\$2,783,522 41</u>
Surplus as regards policy-holders.....	298,047 95
Total liabilities.....	<u>\$3,081,570 36</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$398,353 79
Premium notes, loans or liens taken for premiums.....	47,456 92
Premiums paid by surrendered policies.....	38,903 03
Total premium income.....	<u>\$484,713 74</u>
Received for interest on cash loans.....	\$123,542 83
Received for interest on bonds owned and dividends on stocks.....	40,034 79
Received for interest on premium notes and loans.....	12,792 74
Received for interest on other debts due the company...	5,417 95
Discount on claims paid in advance.....	796 27
Received for rents.....	8,467 67
Total interest, dividend and rent income.....	<u>191,052 25</u>
Cash income from other sources.....	505 04
Total income.....	<u>\$676,271 03</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$167,790 83
Premium notes, loans or liens used in payment of same..	4,242 73
Cash paid for surrendered policies.....	23,422 58
Premium notes, liens or loans used in purchase of same and voided by lapse.....	12,823 52
Cash surrender values applied in payment of premiums..	38,903 03

OF OTHER STATES.

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Cash paid for dividends to policy-holders	\$80,356 34	
Premium notes, loans or liens used in payment of same..	13,543 44	
	<hr/>	
Total paid to policy-holders		\$341,082 47
Cash paid for commissions to agents.....	\$36,510 53	
Cash paid for salaries and expenses of managers and agents.....	8,357 04	
Cash paid for medical examiners' fees.....	2,433 50	
Cash paid for salaries and other compensation of officers and employees.....	13,987 99	
	<hr/>	
Total pay account.....		61,289 06
Paid for dividends to stockholders.....		1,785 00
Paid for taxes.....		6,072 51
Paid for rents.....		6,464 30
Other expenditures, viz: general expenses.....		14,660 11
	<hr/>	
Total expenditures		\$431,353 45

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$198,830 32	
Received during the year.....	47,456 92	
	<hr/>	
Total		\$246,287 24
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$30,609 69	
Redeemed by maker in cash.....	11,325 78	
	<hr/>	
Total.....		41,935 47
	<hr/>	
Balance note assets at end of the year.....		\$204,351 77

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	4,709	\$10,823,154
Policies issued during the year	724	1,671,205
Old policies revived during the year.....	56	117,500
Additions by dividends during the year.....	-	10,336
	<hr/>	
Totals	5,489	\$12,622,195
Deduct policies ceased to be in force	676	1,681,979
	<hr/>	
Net policies in force December 31, 1875	4,813	\$10,940,216

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	53	\$151,397
By expiry.....	9	24,204
By surrender.....	63	183,128
By lapse.....	432	1,072,650
Not taken.....	119	250,600
	<hr/>	
Totals.....	676	\$1,681,979

BUSINESS IN MAINE.

Policies in force December 31, 1875, 57; amount insured.....	\$78,700 00
Policies issued during the year, 40; amount insured.....	57,000 00
Premiums received during the year.....	2,135 73
Losses and claims incurred during the year.....	1,000 00
Losses and claims paid during the year.....	1,000 00

BROOKLYN LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

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

I. CAPITAL.

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

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$14,000 00
Loans on bond and mortgage, (first liens).....	1,188,150 02
Loans secured by collaterals.....	33,420 82
Premium notes and loans on policies now in force.....	431,493 18
Stocks and bonds owned by the company, market value.....	561,890 00
Cash in office of company and deposited in banks and trust companies..	96,464 19
Interest due and accrued on cash loans and on bonds owned by the company	41,874 60
Interest due and accrued on premium loans and notes.....	19,086 01
Net amount deferred and outstanding premiums on policies in force December 31, 1875	63,681 50
Total admitted assets.....	\$2,450,060 32

UNADMITTED ASSETS.

Agents' balances	\$21,081 95
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III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$24,680 00
Claims for death losses and other policy claims resisted..	10,000 00
Total policy claims.....	\$34,680 00

Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,277,181 00	
Deduct net value of risks reinsured in other solvent com- panies	4,477 00	
		<hr/>
Net reinsurance reserve.....		2,272,704 00
Unpaid dividends of surplus or other profits due policy-holders.....		2,500 00
Other liabilities of the company.....		2,400 00
		<hr/>
Liabilities as to policy-holders.....		\$2,312,284 00
Surplus as regards policy-holders.....		137,776 32
		<hr/>
Total liabilities		\$2,450,060 32
		<hr/> <hr/>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$387,645 57	
Premium notes, loans or liens taken for premiums.....	57,297 57	
Premiums paid by dividends and surrendered policies ...	32,710 64	
		<hr/>
Total premium income.....		\$477,653 78
Received for interest on cash loans.....	\$80,373 91	
Received for interest on bonds owned and dividends on stocks.....	29,265 35	
Received for interest on premium notes and loans.....	28,216 82	
		<hr/>
Total interest and dividend income.....		137,856 08
Cash income from other sources		1,279 32
		<hr/>
Total income.....		\$616,789 18
		<hr/> <hr/>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$145,311 80	
Premium notes, loans or liens used in payment of same..	7,594 74	
Cash paid for surrendered policies	55,478 74	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	31,592 66	
Cash surrender values applied in payment of premiums..	25,165 00	
Cash paid for dividends to policy-holders.....	39,498 92	
		<hr/>
Total paid to policy-holders.....		\$304,641 86
Cash paid for commissions to agents.....	\$41,070 12	
Cash paid for medical examiners' fees	4,593 52	
Cash paid for salaries and other compensation of officers and employees.....	26,067 11	
		<hr/>
Total pay account.....		71,730 75
Paid for dividends to stockholders		8,125 00
Paid for taxes		3,613 52
Paid for rents.....		11,385 39
Other expenditures, viz: general expenses.....		38,264 08
		<hr/>
Total expenditures.....		\$437,760 60
		<hr/> <hr/>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$428,220 69	
Received during the year.....	57,297 57	
Total.....		\$485,518 26
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$39,187 40	
Redeemed by maker in cash.....	14,837 68	
Total.....		54,025 08
Balance note assets at end of the year.....		<u>\$431,493 18</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	4,971	\$12,304,699
Policies issued during the year.....	638	1,409,210
Old policies revived during the year.....	17	77,000
Old policies increased during the year.....	4	8,500
Additions by dividends during the year.....	-	3,904
Totals.....	5,630	\$13,803,313
Deduct policies ceased to be in force.....	998	2,530,935
Net policies in force December 31, 1875.....	4,632	<u>\$11,272,378</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.....	65	\$161,390
By expiry.....	7	14,000
By surrender.....	252	740,695
By lapse.....	588	1,366,500
By change and decrease.....	4	66,250
Not taken.....	82	182,100
Totals.....	998	<u>\$2,530,935</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 30; amount insured.....	\$49,210 00
Policies issued during the year, (none).....	-
Premiums received during the year.....	1,806 44
	<u>\$51,016 44</u>

CHARTER OAK LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

EDWIN R. WIGGIN, *President.*HALSEY STEVENS, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,510,025 04
Loans on bond and mortgage, (first liens).....	6,166,975 42
Loans secured by collaterals.....	1,312,315 31
Premium notes and loans on policies now in force.....	3,506,138 66
Stocks and bonds owned by the company, market value.....	387,825 00
Cash in office of company and deposited in banks and trust companies .	34,260 47
Interest due and accrued on cash loans and on bonds owned by the company.....	440,432 00
Interest due and accrued on premium loans and notes.....	29,860 00
Rents due and accrued for use of company's property, or under sub-lease	6,216 83
Net amount deferred and outstanding premiums on policies in force December 31, 1875	124,873 73
Total admitted assets.....	\$13,518,922 46

UNADMITTED ASSETS.

Agents' balances.....	\$56,787 53
Bills receivable.....	366,733 70
Total unadmitted assets.....	\$423,521 23

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$156,496 00
Claims for death losses and other policy claims resisted..	43,000 00
Total policy claims.....	\$199,496 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$13,255,631 00
Net reinsurance reserve.....	13,255,631 00
Liabilities as to policy-holders.....	\$13,455,127 00
Surplus as regards policy-holders.....	63,795 46
Total liabilities.....	\$13,518,922 46

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$2,402,505 00	
Premium notes, loans or liens taken for premiums.....	505,223 64	
Premiums paid by surrendered policies.....	87,317 31	
Total premium income.....		\$2,995,045 95
Received for interest on cash loans.....	\$421,175 50	
Received for interest on bonds owned and dividends on stocks.....	30,004 92	
Received for interest on premium notes and loans.....	174,807 05	
Received for interest on other debts due the company....	71,316 45	
Received for rents.....	44,084 07	
Total interest, dividend and rent income.....		741,387 99
Total income.....		<u>\$3,736,433 94</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$910,912 41	
Cash paid for surrendered policies.....	241,019 67	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	510,432 59	
Cash surrender values applied in payment of premiums..	87,317 31	
Cash paid for dividends to policy-holders.....	179,937 70	
Premium notes, loans or liens used in payment of same..	167,214 36	
Total paid to policy-holders.....		\$2,096,834 04
Cash paid for commissions to agents... ..	\$265,070 77	
Cash paid for salaries and expenses of managers and agents.....	11,615 45	
Cash paid for medical examiners' fees.....	11,667 50	
Cash paid for salaries and other compensation of officers and employees.....	62,417 50	
Total pay account.....		350,771 22
Paid for dividends to stockholders.....		8,000 00
Paid for taxes.....		68,530 68
Other expenditures, viz: general expenses.....		120,302 02
Total expenditures.....		<u>\$2,644,437 96</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$3,759,668 75	
Received during the year.....	505,223 64	
Total.....		\$4,264,892 39
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$677,646 95	
Redeemed by maker in cash.....	81,106 78	
Total.....		758,753 73
Balance note assets at end of the year.....		<u>\$3,506,138 66</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	27,362	\$62,065,207
Policies issued during the year.....	3,881	8,288,906
Old policies revived during the year.....	503	1,257,645
Totals.....	<u>31,746</u>	<u>\$71,611,758</u>
Deduct policies ceased to be in force.....	5,265	12,815,431
Net policies in force December 31, 1875.....	<u>26,481</u>	<u>\$58,796,327</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.....	356	\$808,421
By surrender.....	1,567	3,623,870
By lapse.....	2,459	6,063,585
Not taken.....	883	2,319,555
Totals.....	<u>5,265</u>	<u>\$12,815,431</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 716 ; amount insured.....	\$1,140,895 00
Policies issued during the year, 114; amount insured.....	152,645 00
Premiums received during the year.....	45,536 55
Losses and claims incurred during the year.....	37,000 00
Losses and claims paid during the year.....	<u>37,000 00</u>

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JAMES GOODWIN, *President.*

JACOB L. GREENE, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,853,590 13
Loans on bond and mortgage, (first liens).....	26,936,282 40
Loans secured by collaterals.....	241,353 28
Premium notes and loans on policies now in force.....	6,730,567 50
Stocks and bonds owned by the company, market value.....	4,911,335 00
Cash in office of company and deposited in banks and trust companies..	1,077,578 57
Interest due and accrued on cash loans and on bonds owned by the company.....	<u>1,303,327 28</u>

Interest due and accrued on premium loans and notes.....	\$313,732 79
Rents due and accrued for use of company's property, or under sub-lease	2,510 91
Net amount deferred and outstanding premiums on policies in force December 31, 1875	40,316 21
Total admitted assets.....	<u>\$43,410,594 07</u>

UNADMITTED ASSETS.

Agents' balances.....	\$79,180 45
Bills receivable.....	4,876 40
Total unadmitted assets	<u>\$84,056 85</u>

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$616,327 00
Claims for death losses and other policy claims resisted..	181,815 00
Total policy claims.....	\$798,142 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$38,494,045 00
Net reinsurance reserve	38,494,045 00
Unpaid dividends of surplus or other profits due policy-holders.....	197,612 00
Liabilities as to policy-holders.....	\$39,489,799 00
Surplus as regards policy-holders.....	3,920,795 07
Total liabilities.....	<u>\$43,410,594 07</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums	\$6,734,419 76
Premium notes, loans or liens taken for premiums.....	50,824 46
Premiums paid by surrendered policies.....	380,224 33
Total premium income	\$7,165,468 55
Received for interest on cash loans.....	\$1,766,794 53
Received for interest on bonds owned and dividends on stocks	289,401 25
Received for interest on premium notes and loans.....	526,996 10
Received for interest on other debts due the company...	29,281 83
Received for rents	40,458 10
Total interest, dividend and rent income	2,652,931 81
Total income	<u>\$9,818,400 36</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,643,746 37
Premium notes, loans or liens used in payment of same..	78,605 90
Cash paid for surrendered policies.....	204,884 89

Premium notes, liens or loans used in purchase of same and voided by lapse.....	\$355,896 20	
Cash surrender values applied in payment of premiums..	380,224 33	
Cash paid for dividends to policy-holders	2,473,703 54	
Premium notes, loans or liens used in payment of same.	69,852 54	
	<hr/>	
Total paid to policy-holders.....		\$6,206,913 77
Cash paid for commissions to agents.....	\$528,740 55	
Cash paid for salaries and expenses of managers and agents.....	4,610 54	
Cash paid for medical examiners' fees.....	19,760 00	
Cash paid for salaries and other compensation of officers and employees.....	74,765 11	
	<hr/>	
Total pay account.....		627,876 20
Paid for taxes.....		246,306 83
Other expenditures, viz: general expenses.....		113,505 88
		<hr/>
Total expenditures		<u>\$7,194,602 68</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$7,189,793 86	
Received during the year.....	50,824 46	
	<hr/>	
Total		\$7,240,618 32
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$504,354 64	
Redeemed by maker in cash.....	5,696 18	
	<hr/>	
Total.....		510,050 82
		<hr/>
Balance note assets at end of the year.....		<u>\$6,730,567 50</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874	65,316	\$185,366,633
Policies issued during the year.....	5,265	13,471,411
Old policies revived during the year	705	2,325,043
	<hr/>	<hr/>
Totals	71,286	\$201,163,087
Deduct policies ceased to be in force.....	5,077	16,086,245
	<hr/>	<hr/>
Net policies in force December 31, 1875.....	66,209	\$185,076,842

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.....	952	\$2,860,116
By surrender.....	1,878	5,584,691
By lapse	1,797	6,142,599
By change and decrease.....	-	349,714
Not taken	450	1,149,125
	<hr/>	<hr/>
Totals	5,077	\$16,086,245

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1,934; amount insured	\$3,683,935 00
Policies issued during the year, 129; amount insured	184,687 00
Premiums received during the year	89,482 47
Losses and claims incurred during the year	54,061 00
Losses and claims paid during the year	55,495 00

CONTINENTAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1864.

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

I. CAPITAL.

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

II. ASSETS.

Real estate owned by the company, unincumbered	\$207,166 16
Loans on bond and mortgage, (first liens)	757,003 04
Loans secured by collaterals	37,888 92
Premium notes and loans on policies now in force	1,180,295 65
Stocks and bonds owned by the company, market value	552,236 00
Cash in office of company and deposited in banks and trust companies ..	373,457 78
Interest due and accrued on cash loans and on bonds owned by the com- pany	41,887 07
Interest due and accrued on premium loans and notes	59,650 72
Net amount deferred and outstanding premiums on policies in force December 31, 1875	220,686 15
Total admitted assets	\$3,430,471 49

UNADMITTED ASSETS.

Furniture, safes and fixtures	\$9,910 17
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III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due	\$29,841 33
Claims for death losses and other policy claims resisted ..	7,592 35
Total policy claims	\$37,433 68

Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,183,683 00
Deduct net value of risks reinsured in other solvent companies	5,187 00
Net reinsurance reserve.....	\$3,178,496 00
Liabilities as to policy-holders.....	\$3,215,929 68
Surplus as regards policy-holders.....	214,541 81
Total liabilities.....	\$3,430,471 49

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$577,207 40
Premium notes, loans or liens taken for premiums.....	136,318 18
Premiums paid by dividends and surrendered policies...	18,821 49
Total premium income.....	\$732,347 07
Received for interest on cash loans, bonds and dividends on stocks	\$100,689 12
Received for interest on premium notes and loans.....	53,136 89
Discount on claims paid in advance.....	693 42
Received for rents.....	7,415 00
Total interest, dividend and rent income.....	161,844 43
Cash income from other sources	19,200 39
Total income	\$913,391 89

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$142,600 03
Premium notes, loans or liens used in payment of same..	9,993 75
Cash paid for surrendered policies.....	24,881 78
Premium notes, liens or loans used in purchase of same and voided by lapse.....	106,561 29
Cash surrender values applied in payment of premiums..	4,532 56
Cash paid for dividends to policy-holders	102,757 35
Premium notes, loans or liens used in payment of same .	26,179 28
Total paid to policy-holders.....	\$417,506 04
Cash paid for commissions to agents.....	\$31,100 04
Cash paid for salaries and expenses of managers and agents.....	15,426 28
Cash paid for medical examiners' fees.....	3,430 50
Cash paid for salaries and other compensation of officers and employees.....	21,140 38
Total pay account.....	71,097 20
Paid for dividends to stockholders.....	24,000 00
Paid for taxes.....	17,047 53

Paid for rents.....	\$3,175 00
Paid for furniture, etc.....	10,614 19
Other expenditures, viz : general expenses.....	11,950 72
Total expenditures	<u>\$555,390 68</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,189,904 97	
Received during the year.....	136,318 18	
Total		\$1,326,223 15
Deductions during the year as follows :		
Notes and other obligations used as above stated.....	\$142,734 32	
Redeemed by maker in cash.....	3,193 18	
Total		<u>145,927 50</u>
Balance note assets at end of the year.....		<u>\$1,180,295 65</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	10,820	\$16,332,159
Policies issued during the year.....	1,179	2,287,113
Old policies revived during the year.....	588	237,876
Totals.....	<u>12,587</u>	<u>\$18,857,148</u>
Deduct policies ceased to be in force	1,514	3,782,000
Net policies in force December 31, 1875.....	<u>11,073</u>	<u>\$15,075,148</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.....	114	\$154,998
By expiry	5	14,500
By surrender... ..	236	295,205
By lapse.....	874	1,873,600
By change and decrease.....	-	909,790
Not taken.....	285	533,907
Totals.....	<u>1,514</u>	<u>\$3,782,000</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 198; amount insured	\$251,650 00
Policies issued during the year, 7; amount insured.....	8,500 00
Premiums received during the year.....	13,187 84
Losses and claims incurred during the year.....	4,633 33
Losses and claims paid during the year.....	<u>5,633 33</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
	<hr/>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$822,395 15
Loans on bond and mortgage, (first liens).....	1,301,377 50
Loans secured by collaterals.....	309,685 00
Premium notes and loans on policies now in force.....	1,937,700 05
Stocks and bonds owned by the company, market value.....	596,266 25
Cash in office of company and deposited in banks and trust companies..	452,479 37
Interest due and accrued on cash loans.....	53,331 70
Interest due and accrued on premium loans and notes.....	49,678 00
Rents due and accrued for use of company's property, or under sub- lease	5,350 00
Due from other companies on account of reinsured risks.....	5,000 00
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	696,221 81
	<hr/>
Total admitted assets.....	\$6,229,484 83

UNADMITTED ASSETS.

Commuted commissions.....	\$123,257 49
Agents' balances.....	38,276 48
Furniture, safes and fixtures	26,609 95
Agency supplies, printed matter and stationery	5,800 00
	<hr/>
Total unadmitted assets	\$193,943 92

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$7,500 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	131,150 00
Claims for death losses and other policy claims resisted..	18,625 00
	<hr/>
Total policy claims.....	\$157,275 00

Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$5,681,196 00
Deduct net value of risks reinsured in other solvent com- panies	5,759 00
Net reinsurance reserve	\$5,675,437 00
Other liabilities of the company.....	23,000 00
Liabilities as to policy-holders.....	\$5,855,712 00
Surplus as regards policy-holders.....	373,772 83
Total liabilities	\$6,229,484 83

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$1,467,538 96
Premium notes, loans or liens taken for premiums.....	235,694 48
Premiums paid by dividends and surrendered policies....	438,882 21
Total premium income.....	\$2,142,115 65
Received for interest on cash loans.....	\$81,673 50
Received for interest on bonds owned and dividends on stocks.....	28,055 47
Received for interest on premium notes and loans.....	143,927 01
Received for interest on other debts due the company...	30,791 13
Received for rents.....	25,904 14
Total interest, dividend and rent income	310,351 25
Total income.....	\$2,452,466 90

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$496,106 20
Premium notes, loans or liens used in payment of same..	22,887 43
Cash paid to annuitants	5,296 50
Cash paid for surrendered policies.....	586,595 49
Premium notes, liens or loans used in purchase of same and voided by lapse.....	415,249 72
Cash surrender values applied in payment of premiums..	243,422 00
Cash paid for dividends to policy-holders	72,632 97
Premium notes, loans or liens used in payment of same..	122,827 24
Total paid to policy-holders.....	\$1,965,017 55
Cash paid for commissions to agents.....	\$166,838 70
Cash paid for salaries and expenses of managers and agents.....	83,685 00
Cash paid for medical examiners' fees	22,089 99
Cash paid for salaries and other compensation of officers and employees.....	85,419 29
Total pay account.....	358,032 98
Paid for dividends to stockholders.....	7,000 00

OF OTHER STATES.

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Paid for taxes	\$19,633 04
Paid for rents.....	20,580 00
Paid for commuting commissions.....	123,257 49
Other expenditures, viz: general expenses.....	131,011 14
Total expenditures.....	<u>\$2,624,532 20</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$2,140,142 72
Received during the year.....	<u>358,521 72</u>
Total	\$2,498,664 44
Deductions during the year as follows:	
Notes and other obligations used as above stated.....	560,964 39
Balance note assets at end of the year	<u>\$1,937,700 05</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	25,774	\$53,650,538
Policies issued during the year	6,070	12,578,614
Old policies revived during the year.....	36	105,768
Totals.....	<u>31,880</u>	<u>\$66,334,920</u>
Deduct policies ceased to be in force.....	7,112	15,155,686
Net policies in force December 31, 1875.....	<u>24,768</u>	<u>\$51,179,234</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.....	232	\$493,063
By expiry.....	2	10,000
By surrender.....	2,109	4,879,873
By lapse.....	3,829	7,414,677
Not taken.....	940	2,358,073
Totals.....	<u>7,112</u>	<u>\$15,155,686</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 827; amount insured.....	\$1,058,324 00
Policies issued during the year, 203; amount insured.....	262,644 00
Premiums received during the year.....	48,430 24
Losses and claims incurred during the year.....	12,230 00
Losses and claims paid during the year.....	5,230 00
Amount of taxes paid to the State of Maine on premiums.....	<u>159 75</u>

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
	100,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$5,030,484 55
Loans on bond and mortgage, (first liens).....	17,085,951 88
Loans secured by collaterals.....	54,320 00
Stocks and bonds owned by the company, market value.....	4,564,823 19
Cash in office of company and deposited in banks and trust companies..	880,252 40
Interest due and accrued on cash loans and on bonds owned by the company.....	209,910 13
Rents due and accrued for use of company's property, or under sub-lease.....	41,065 58
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	718,228 00
	\$28,585,040 73

UNADMITTED ASSETS.

Committed commissions.....	\$37,082 18
Agents' balances.....	237,409 79
	\$274,491 97

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$69,500 00
Claims for matured endowments due and unpaid.....	1,112 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	361,630 00
Claims for death losses and other policy claims resisted..	29,000 00
	\$461,242 00
Total policy claims.....	\$461,242 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$25,811,640 00
	25,811,640 00

OF OTHER STATES.

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Unpaid dividends of surplus or other profits due policy-holders.....	\$73,748 00
Other liabilities of the company, viz: under three months' clause	75,000 00
Liabilities as to policy-holders	<u>\$26,421,630 00</u>
Surplus as regards policy-holders.....	<u>2,163,410 73</u>
Total liabilities.....	<u><u>\$28,585,040 73</u></u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$7,972,879 48
Cash received for annuities.....	27,111 91
Total premium income.....	<u>\$7,999,991 39</u>
Received for interest on cash loans.....	\$1,132,446 66
Received for interest on bonds owned and dividends on stocks.....	207,844 65
Received for interest on other debts due the company... ..	28,222 56
Received for rents.....	<u>170,917 99</u>
Total interest, dividend and rent income.....	1,539,431 86
Cash income from other sources.....	<u>32,462 83</u>
Total income.....	<u><u>\$9,571,886 08</u></u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,356,211 98
Cash paid to annuitants.....	21,165 58
Cash paid for surrendered policies.....	1,213,963 73
Cash paid for dividends to policy-holders	<u>1,743,670 38</u>
Total paid to policy-holders	<u>\$5,335,011 67</u>
Cash paid for commissions to agents.....	\$370,570 68
Cash paid for salaries and expenses of managers and agents.....	17,564 00
Cash paid for medical examiners' fees	49,024 74
Cash paid for salaries and other compensation of officers and employees.....	<u>267,372 37</u>
Total pay account.....	704,531 79
Paid for dividends to stockholders.....	7,000 00
Paid for taxes.....	56,421 95
Paid for rents.....	47,749 66
Paid for commuting commissions.....	16,237 66
Other expenditures, viz: general expenses.....	<u>462,337 22</u>
Total expenditures	<u><u>\$6,629,289 95</u></u>

VI EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	48,130	\$181,029,001
Policies issued during the year.....	7,719	24,401,014

	<i>Number.</i>	<i>Amount.</i>
Old policies revived during the year.....	864	\$4,022,100
Additions by dividends during the year.....	-	2,114,903
Totals	<u>56,713</u>	<u>\$211,567,018</u>
Deduct policies ceased to be in force.....	8,013	32,934,332
Net policies in force December 31, 1875	<u>48,700</u>	<u>\$178,632,686</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.....	595	\$2,511,265
By expiry	10	52,000
By surrender.....	2,439	12,014,737
By lapse	3,649	13,752,530
Not taken	1,320	4,603,800
Totals	<u>8,013</u>	<u>\$32,934,332</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1,103; amount insured.....	\$2,049,675 00
Policies issued during the year, 365; amount insured.....	634,800 00
Premiums received during the year.....	58,193 79
Losses and claims incurred during the year.....	19,000 00
Losses and claims paid during the year.....	13,650 00
Amount of taxes paid to the State of Maine on premiums.....	<u>182 47</u>

GLOBE MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

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

I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	<u>100,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$733,000 00
Loans on bond and mortgage, (first liens).....	1,568,541 67
Loans secured by collaterals	140,685 60
Stocks and bonds owned by the company, market value.....	<u>1,461,355 39</u>

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Cash in office of company and deposited in banks and trust companies..	\$219,840 57
Interest due and accrued on cash loans and on bonds owned by the company	74,308 97
Rents due and accrued for use of company's property, or under sub-lease.	2,326 68
Net amount deferred and outstanding premiums on policies in force December 31, 1875	172,639 42
Total admitted assets.....	\$4,372,698 30

UNADMITTED ASSETS.

Commuted commissions.....	\$7,394 83
Agents' balances	6,043 63
Bills receivable.....	1,504 74
Furniture, safes and fixtures.....	22,894 18
Agency supplies, printed matter and stationery.....	2,500 00
Total unadmitted assets.....	\$40,337 38

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$88,348 00
Claims for death losses and other policy claims resisted..	40,000 00
Total policy claims.....	\$128,348 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,939,514 00
Deduct net value of risks reinsured in other solvent companies	2,200 00
Net reinsurance reserve.....	3,937,314 00
Other liabilities of the company.....	13,570 00
Liabilities as to policy-holders.....	\$4,079,232 00
Surplus as regards policy-holders.....	293,466 30
Total liabilities.....	\$4,372,698 30

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$678,270 87
Premiums paid by dividends and surrendered policies ...	91,323 35
Total premium income.....	\$769,594 22
Received for interest on cash loans.....	\$106,703 66
Received for interest on bonds owned and dividends on stocks.....	83,796 86
Received for interest on other debts due the company...	11,589 56
Discount on claims paid in advance.....	65 51
Received for rents	12,452 16
Total interest, dividend and rent income.....	214,607 75
Cash income from other sources	88,926 25
Total income.....	\$1,073,128 22

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$397,103 40	
Cash paid for surrendered policies	170,499 38	
Cash surrender values applied in payment of premiums..	45,011 25	
Cash paid for dividends to policy-holders.....	46,312 10	
Total paid to policy-holders.....		\$658,926 13
Cash paid for commissions to agents.....	\$58,099 10	
Cash paid for salaries and expenses of managers and agents.....	42,777 25	
Cash paid for medical examiners' fees	8,727 50	
Cash paid for salaries and other compensation of officers and employees.....	48,692 55	
Total pay account.....		158,296 40
Paid for dividends to stockholders		13,723 40
Paid for taxes		5,365 83
Paid for rents.....		17,429 60
Paid for commuting commissions.....		8,128 24
Other expenditures, viz: general expenses.....		28,884 63
Total expenditures.....		<u>\$890,754 23</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	10,687	\$22,957,361
Policies issued during the year.....	2,470	4,947,335
Old policies revived during the year.....	106	278,100
Additions by dividends during the year.....	-	197,586
Totals.....	13,263	\$28,380,382
Deduct policies ceased to be in force.....	2,445	6,635,902
Net policies in force December 31, 1875.....	10,818	<u>\$21,744,480</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.....	179	\$430,292
By expiry.....	1	5,000
By surrender	739	1,969,888
By lapse.....	1,172	3,171,052
By change and decrease.....	1	1,000
Not taken.....	353	1,058,670
Totals	2,445	<u>\$6,635,902</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 184; amount insured.....	\$229,000 00
Policies issued during the year, 193; amount insured.....	237,000 00
Premiums received during the year.....	4,865 44

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

 INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.
D. 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.

Real estate owned by the company, unincumbered.....	\$30,629 77
Loans on bond and mortgage, (first liens).....	299,781 18
Loans secured by collaterals.....	17,956 53
Stocks and bonds owned by the company, market value.....	236,030 00
Cash in office of company and deposited in banks and trust companies..	6,284 43
Interest due and accrued on cash loans and on bonds owned by the company.....	10,840 32
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	36,185 59
Total admitted assets.....	<u>\$637,707 82</u>

UNADMITTED ASSETS.

Commuted commissions.....	\$8,000 00
Agents' balances.....	2,485 74
Furniture, safes and fixtures.....	2,734 99
Total unadmitted assets.....	<u>\$13,220 73</u>

III. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$585,614 00
Deduct net value of risks reinsured in other solvent companies.....	<u>7,021 00</u>
Net reinsurance reserve.....	\$578,593 00
Other liabilities of the company.....	2,090 00
Liabilities as to policy-holders.....	<u>\$580,683 00</u>
Surplus as regards policy-holders.....	57,024 82
Total liabilities.....	<u>\$637,707 82</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$173,182 30	
Premiums paid by dividends and surrendered policies....	28,494 74	
Total premium income		\$201,677 04
Received for interest on cash loans	\$21,977 40	
Received for interest on bonds owned and dividends on stocks	9,824 43	
Received for interest on premium notes and loans.....	444 86	
Received for interest on other debts due the company....	1,541 78	
Received for rents..	140 00	
Total interest, dividend and rent income		33,928 47
Total income		<u>\$235,605 51</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$35,442 00	
Cash paid for surrendered policies.....	45,325 13	
Cash surrender values applied in payment of premiums..	24,295 00	
Cash paid for dividends to policy-holders	10,350 10	
Total paid to policy-holders.....		\$115,412 23
Cash paid for commissions to agents.....	\$15,265 07	
Cash paid for salaries and expenses of managers and agents	15,177 65	
Cash paid for medical examiners' fees.....	3,026 21	
Cash paid for salaries and other compensation of officers and employees	9,120 00	
Total pay account		42,588 93
Paid for taxes.....		929 42
Paid for rents..		2,400 00
Paid for commuting commissions		3,316 03
Other expenditures, viz : general expenses.....		18,743 86
Total expenditures		<u>\$183,390 47</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	2,668	\$4,659,852
Policies issued during the year	1,105	1,868,417
Old policies revived during the year	16	29,425
Additions by dividends during the year.....	-	4,866
Totals	3,789	\$6,562,560
Deduct policies ceased to be in force	832	1,531,758
Net policies in force December 31, 1875.....	2,957	<u>\$5,030,802</u>

OF OTHER STATES.

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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.....	24	\$32,657
By expiry.....	7	28,000
By surrender.....	238	458,593
By lapse.....	298	481,700
By change and decrease.....	35	91,000
Not taken.....	230	439,808
	<hr/>	<hr/>
Totals	832	\$1,531,758
	<hr/>	<hr/>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 33 ; amount insured.....	\$43,032 00
Policies issued during the year, 13 ; amount insured.....	22,600 00
Premiums received during the year.....	737 09
Amount of taxes paid to the State of Maine on premiums.....	3 01
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JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

GEORGE THORNTON, *President.* GEO. B. WOODWARD, *Secretary.*

I. ASSETS.

Loans on bond and mortgage, (first liens).....	\$1,307,850 00
Loans secured by collaterals.....	23,800 00
Premium notes and loans on policies now in force.....	373,838 23
Stocks and bonds owned by the company, market value.....	826,312 50
Cash in office of company and deposited in banks and trust companies..	68,696 74
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	43,757 34
Interest due and accrued on premium loans and notes.....	12,852 34
Net amount deferred and outstanding premiums on policies in force December 31, 1875	73,783 91
	<hr/>
Total admitted assets.....	\$2,730,891 06
	<hr/>

UNADMITTED ASSETS.

Commuting commissions.....	\$9,283 77
Agents' balances.....	719 58
Loans on personal security.....	1,500 00
Bills receivable.....	5,163 51
	<hr/>
Total unadmitted assets.....	\$16,666 86
	<hr/>

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,000 00	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	27,799 00	
Claims for death losses and other policy claims resisted..	1,000 00	
Total policy claims.....		\$29,799 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,544,967 00	
Net reinsurance reserve.....		2,544,967 00
Due on account of rents.....		1,687 50
Liabilities as to policy-holders.....	\$2,576,453 50	
Surplus as regards policy-holders.....	154,437 56	
Total liabilities.....		\$2,730,891 06

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$357,238 55	
Premium notes, loans or liens taken for premiums.....	53,788 57	
Premiums paid by dividends and surrendered policies....	173,099 15	
Total premium income.....		\$584,126 27
Received for interest on cash loans.....	\$82,324 04	
Received for interest on bonds owned and dividends on stocks.....	33,111 25	
Received for interest on premium notes and loans.....	21,556 53	
Received for interest on other debts due the company...	18,599 05	
Discount on claims paid in advance.....	3,485 78	
Total interest and dividend income.....		159,076 65
Cash income from other sources.....		1,952 38
Total income.....		\$745,155 30

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$211,530 27	
Premium notes, loans or liens used in payment of same..	7,847 89	
Cash paid to annuitants.....	1,774 77	
Cash paid for surrendered policies.....	43,352 35	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	65,662 93	
Cash surrender values applied in payment of premiums..	172,671 57	
Cash paid for dividends to policy-holders.....	427 58	
Total paid to policy-holders.....		\$503,267 36
Cash paid for commissions to agents.....	\$24,016 70	
Cash paid for salaries and expenses of managers and agents.....	19,387 14	

OF OTHER STATES.

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Cash paid for medical examiners' fees.....	\$4,198 00	
Cash paid for salaries and other compensation of officers and employees.....	27,385 27	
Total pay account.....		\$74,987 11
Paid for taxes.....		3,959 42
Paid for rents.....		10,211 07
Other expenditures, viz: general expenses.....		23,671 35
Total expenditures.....		<u>\$616,096 31</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$394,646 63	
Received during the year.....	53,788 57	
Total.....		\$448,435 20
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$73,510 52	
Redeemed by maker in cash.....	1,086 15	
Total.....		74,596 97
Balance note assets at end of the year.....		<u>\$373,838 23</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	6,891	\$14,549,614
Policies issued during the year.....	838	1,232,628
Old policies revived during the year.....	6	9,000
Totals.....	7,735	\$15,791,242
Deduct policies ceased to be in force.....	1,856	4,274,412
Net policies in force December 31, 1875.....	5,879	<u>\$11,516,830</u>

	<i>Number.</i>	<i>Amount.</i>
Policies which have ceased to be in force during the year, with the mode of their termination:		
Terminated by death or maturity.....	66	\$168,488
By expiry.....	4	8,932
By surrender.....	242	509,120
By lapse.....	1,076	2,402,865
By change and decrease.....	384	1,017,250
Not taken.....	84	167,757
Totals.....	1,856	<u>\$4,274,412</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 187; amount insured.....	\$313,717 00
Policies issued during the year, 24; amount insured.....	30,450 00
Premiums received during the year.....	9,008 31
Losses and claims incurred during the year.....	8,000 00
Losses and claims paid during the year.....	8,000 00

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.
 SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

E. W. BOND, *President.*

AVERY J. SMITH, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$157,964 70
Loans on bond and mortgage, (first liens).....	3,659,735 00
Loans secured by collaterals.....	207,898 51
Premium notes and loans on policies now in force.....	986,053 25
Stocks and bonds owned by the company, market value.....	567,668 00
Cash in office of company and deposited in banks and trust companies..	91,899 59
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	157,844 10
Interest due and accrued on premium loans and notes.....	34,710 68
Rents due and accrued for use of company's property, or under sub- lease	1,383 34
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	205,700 10
Total admitted assets.....	\$6,070,857 27

UNADMITTED ASSETS.

Agents' balances.....	\$16,142 24
Loans on personal security.....	2,066 25
Bills receivable.....	5,669 64
Furniture, safes and fixtures	8,179 23
Total unadmitted assets	\$32,057 36

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$107,400 00
Claims for death losses and other policy claims resisted..	43,200 00
Total policy claims.....	\$150,600 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$5,318,462 00
Net reinsurance reserve	5,318,462 00
Unpaid dividends of surplus or other profits due policy-holders.....	24,562 93
Liabilities as to policy-holders.....	\$5,493,624 93
Surplus as regards policy-holders.....	577,232 34
Total liabilities	\$6,070,857 27

III. INCOME DURING THE YEAR.

Gross cash received for premiums	\$787,511 94	
Premium notes, loans or liens taken for premiums.....	235,700 79	
Premiums paid by dividends and surrendered policies....	113,856 38	
	<hr/>	
Total premium income.....		\$1,137,069 11
Received for interest on cash loans.....	\$271,019 88	
Received for interest on bonds owned and dividends on stocks	37,523 77	
Received for interest on premium notes and loans.....	48,801 40	
Received for interest on other debts due the company...	12,581 80	
Discount on claims paid in advance.....	1,405 31	
Received for rents.....	4,382 16	
	<hr/>	
Total interest, dividend and rent income		375,714 32
		<hr/>
Total income.....		<u>\$1,512,783 43</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$395,784 19	
Premium notes, loans or liens used in payment of same..	21,085 35	
Cash paid for surrendered policies.....	11,619 42	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	81,014 91	
Cash surrender values applied in payment of premiums..	36,876 20	
Cash paid for dividends to policy-holders	101,767 53	
Premium notes, loans or liens used in payment of same..	128,119 74	
	<hr/>	
Total paid to policy-holders.....		\$776,267 34
Cash paid for commissions to agents.....	\$73,487 99	
Cash paid for salaries and expenses of managers and agents.....	61,102 66	
Cash paid for medical examiners' fees	7,324 00	
Cash paid for salaries and other compensation of officers and employees.....	35,624 88	
	<hr/>	
Total pay account.....		177,539 53
Paid for taxes.....		11,776 28
Paid for rents.....		10,202 20
Other expenditures, viz: general expenses.....		22,017 36
		<hr/>
Total expenditures.....		<u>\$997,802 71</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$985,964 54	
Received during the year.....	235,700 79	
	<hr/>	
Total		\$1,221,665 33

Deductions during the year as follows:

Notes and other obligations used as above stated.....	\$230,220 00	
Redeemed by maker in cash	5,392 08	
Total.....		<u>\$235,612 08</u>
Balance note assets at end of the year		<u><u>\$986,053 25</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	14,491	\$33,764,744
Policies issued during the year.....	1,677	5,186,927
Old policies revived during the year.....	5	43,000
Totals.....	<u>16,173</u>	<u>\$38,994,671</u>
Deduct policies ceased to be in force.....	1,429	3,965,597
Net policies in force December 31, 1875.....	<u>14,744</u>	<u><u>\$35,029,074</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.....	159	\$458,200
By expiry.....	530	1,266,400
By surrender.....	173	470,275
By lapse.....	352	1,113,630
By change and decrease.....	-	94,152
Not taken.....	215	562,940
Totals.....	<u>1,429</u>	<u><u>\$3,965,597</u></u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 650; amount insured.....	\$1,152,208 00
Policies issued during the year, 72; amount insured.....	112,385 00
Premiums received during the year.....	28,171 32
Losses and claims incurred during the year.....	11,700 00
Losses and claims paid during the year.....	<u>9,300 00</u>

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
	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$165,150 00
Loans on bond and mortgage, (first liens).....	612,250 00
Loans secured by collaterals	60,610 91
Premium notes and loans on policies now in force.....	374,969 68
Stocks and bonds owned by the company, market value.....	361,355 00
Cash in office of company and deposited in banks and trust companies..	39,250 34
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	2,488 00
Interest due and accrued on premium loans and notes.....	20,876 74
Net amount deferred and outstanding premiums on policies in force December 31, 1875	337,159 22
Total admitted assets.....	\$1,974,109 89

UNADMITTED ASSETS.

Commuted commissions.....	\$48,342 69
Cash advanced to agents.....	14,490 59
Agents' balances	69,628 56
Furniture, safes and fixtures.....	15,778 30
Agency supplies, printed matter and stationery.....	4,000 00
Total unadmitted assets.....	\$152,240 14

III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$33,000 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$1,813,763 00
Deduct net value of risks reinsured in other solvent companies.....	674 00
Net reinsurance reserve.....	\$1,813,089 00

Unpaid dividends of surplus or other profits due policy-holders.....	\$2,194 00
Due on account of salaries, rents and office expenses.....	1,200 00
Other liabilities of the company.....	7,221 93
	<hr/>
Liabilities as to policy-holders.....	\$1,856,704 93
Surplus as regards policy-holders.....	117,404 96
	<hr/>
Total liabilities.....	\$1,974,109 89
	<hr/> <hr/>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$906,380 64	
Premium notes, loans or liens taken for premiums.....	48,171 40	
	<hr/>	
Total premium income.....		\$954,552 04
Received for interest on cash loans.....	\$38,584 67	
Received for interest on bonds owned and dividends on stocks ..	22,874 93	
Received for interest on premium notes and loans.....	26,783 74	
Received for interest on other debts due the company ...	18,380 96	
	<hr/>	
Total interest and dividend income.....		106,624 30
	<hr/>	
Total income.....		\$1,061,176 34
		<hr/> <hr/>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$280,967 91	
Premium notes, loans or liens used in payment of same..	7,588 27	
Cash paid for surrendered policies.....	138,072 80	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	112,196 34	
Cash paid for dividends to policy-holders	80,919 68	
Premium notes, loans or liens used in payment of same .	14,594 24	
	<hr/>	
Total paid to policy-holders.....		\$634,339 24
Cash paid for commissions to agents.....	\$99,814 97	
Cash paid for salaries and expenses of managers and agents	13,519 73	
Cash paid for medical examiners' fees.....	14,897 87	
Cash paid for salaries and other compensation of officers and employees.....	35,522 94	
	<hr/>	
Total pay account.....		163,755 51
Paid for dividends to stockholders.....		7,000 00
Paid for taxes.....		9,486 33
Paid for rents.....		11,488 35
Other expenditures, viz : general expenses.....		34,530 64
	<hr/>	
Total expenditures.....		\$860,600 07
		<hr/> <hr/>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$461,177 13	
Received during the year.....	48,171 40	
Total		\$509,348 53
Deductions during the year as follows :		
Notes and other obligations used as above stated		134,378 85
Balance note assets at end of the year.....		<u>\$374,969 68</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	18,972	\$27,385,145
Policies issued during the year	4,632	6,562,943
Old policies revived during the year.....	198	273,503
Totals.....	23,802	\$34,221,591
Deduct policies ceased to be in force	6,361	9,114,504
Net policies in force December 31, 1875.....	17,441	<u>\$25,107,087</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.....	208	\$295,707
By surrender.....	1,578	1,927,053
By lapse.....	2,888	4,130,183
By change and decrease.....	940	1,600,510
Not taken.....	747	1,161,051
Totals.....	6,361	<u>\$9,114,504</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 110; amount insured.....	\$249,047 00
Policies issued during the year, 86; amount insured.....	183,647 00
Premiums received during the year.....	6,373 75
Amount of taxes paid to the State of Maine on premiums.....	47 98

MUTUAL LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

F. S. WINSTON, *President*.

JOHN M. STUART, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$3,572,655 41
Loans on bond and mortgage, (first liens).....	60,071,189 91
Stocks and bonds owned by the company, market value.....	9,004,971 13
Cash in office of company and deposited in banks and trust companies..	3,850,255 76
Interest due and accrued on cash loans and on bonds owned by the company	1,177,105 25
Net amount deferred and outstanding premiums on policies in force December 31, 1875	857,898 68
Total admitted assets.....	\$78,534,076 14

UNADMITTED ASSETS.

Agents' balances.....	\$10,152 34
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II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$652,245 85
Claims for death losses and other policy claims resisted..	182,000 00
Total policy claims.....	\$834,245 85
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$73,159,575 00
Net reinsurance reserve.....	73,159,575 00
Other liabilities of the company, viz: premiums paid in advance.....	30,179 78
Liabilities as to policy-holders.....	\$74,024,000 63
Surplus as regards policy-holders.....	4,510,075 51
Total liabilities.....	\$78,534,076 14

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$15,696,463 21
Cash received for annuities.....	35,507 28
Total premium income.....	\$15,731,970 49
Received for interest on cash loans.....	\$4,006,814 14

Received for interest on bonds owned and dividends on stocks.....	\$573,494 55	
Received for rents	48,796 00	
	<hr/>	
Total interest, dividend and rent income.....		\$4,629,104 69
Cash income from other sources		39,893 47
		<hr/>
Total income.....		<u>\$20,400,968 65</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$4,385,083 28	
Cash paid to annuitants	31,659 43	
Cash paid for surrendered policies	4,718,486 96	
Cash paid for dividends to policy-holders.....	3,539,663 67	
	<hr/>	
Total paid to policy-holders.....		\$12,674,893 34
Cash paid for commissions to agents.....	\$482,357 38	
Cash paid for medical examiners' fees	39,180 53	
Cash paid for salaries and other compensation of officers and employees	328,017 09	
	<hr/>	
Total pay account.....		849,555 00
Paid for taxes		90,057 64
Paid for commuting commissions.....		280,007 71
Other expenditures, viz: general expenses.....		248,942 85
		<hr/>
Total expenditures.....		<u>\$14,143,456 54</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	90,915	\$277,636,533
Policies issued during the year.....	8,620	24,425,117
Old policies revived during the year.....	1,222	3,654,465
Old policies changed during the year.....	1	1,540
Additions in force.....	-	24,775,471
	<hr/>	<hr/>
Totals	100,758	\$330,493,126
Deduct policies ceased to be in force.....	8,365	25,435,905
	<hr/>	<hr/>
Net policies in force December 31, 1875.....	92,393	<u>\$305,057,221</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.....	1,074	\$3,438,095
By expiry.....	194	583,435
By surrender	3,114	10,300,666
By lapse	3,085	8,183,499
By change and decrease.....	1	180,390
Not taken.....	897	2,749,820
	<hr/>	<hr/>
Totals	8,365	<u>\$25,435,905</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1,681; amount insured.....	\$2,839,515 00
Policies issued during the year, 88; amount insured.....	117,225 00
Premiums received during the year.....	95,001 10
Losses and claims incurred during the year.....	30,674 13
Losses and claims paid during the year.....	30,674 13
Amount of taxes paid to the State of Maine on premiums.....	526 53

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.

Real estate owned by the company, unincumbered.....	\$235,353 64
Loans on bond and mortgage, (first liens).....	12,821,812 20
Premium notes and loans on policies now in force.....	5,843,852 88
Stocks and bonds owned by the company, market value.....	10,991,465 63
Cash in office of company and deposited in banks and trust companies..	563,918 95
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	479,765 73
Interest due and accrued on premium loans and notes.....	162,300 00
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	202,208 90
Total admitted assets.....	\$31,300,677 93

UNADMITTED ASSETS.

Agents' balances.....	\$49,990 96
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II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$497,389 00
Claims for death losses and other policy claims resisted..	44,000 00
Total policy claims.....	\$541,389 00

Net present value of all outstanding policies in force
December 31, 1875, computed by the New Jersey In-
surance Department according to the Actuaries' Table
of Mortality, with 4 per cent. interest.....

	\$27,764,185 00	
Net reinsurance reserve.....		\$27,764,185 00
Unpaid dividends of surplus or other profits due policy-holders.....		363,534 83
Liabilities as to policy-holders	\$28,669,108 83	
Surplus as regards policy-holders.....		2,631,569 10
Total liabilities.....		<u>\$31,300,677 93</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$2,241,497 87	
Premiums paid by dividends and surrendered policies ...	2,510,959 23	
Cash received for annuities.....	4,029 17	
Total premium income.....		\$4,756,486 27
Received for interest on cash loans.....	\$804,563 57	
Received for interest on bonds owned and dividends on stocks.....	724,906 90	
Received for interest on premium notes and loans.....	461,000 40	
Discount on claims paid in advance.....	1,679 92	
Received for rents.....	3,350 00	
Total interest, dividend and rent income.....		1,995,500 79
Total income.....		<u>\$6,751,987 06</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,935,658 65	
Premium notes, loans or liens used in payment of same.	157,448 13	
Cash paid to annuitants.....	1,851 44	
Cash paid for surrendered policies.....	253,230 03	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	162,723 91	
Cash surrender values applied in payment of premiums..	153,565 22	
Cash paid for dividends to policy-holders	2,532,074 81	
Premium notes, loans or liens used in payment of same..	330,438 49	
Total paid to policy-holders		\$5,526,990 68
Cash paid for commissions to agents.....	\$358,899 26	
Cash paid for medical examiners' fees	27,996 81	
Cash paid for salaries and other compensation of officers and employees.....	79,054 75	
Total pay account.....		465,950 82
Paid for taxes.....		116,041 77
Other expenditures, viz: general expenses.....		114,748 94
Total expenditures		<u>\$6,223,732 21</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year.....		\$6,967,097 11
Deductions during the year as follows :		
Notes and other obligations used as above stated.....	\$650,610 53	
Redeemed by maker in cash.....	472,633 70	
Total		<u>1,123,244 23</u>
Balance note assets at end of the year.....		<u>\$5,843,852 88</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	41,303	\$131,981,681
Policies issued during the year	4,637	12,440,560
Old policies revived during the year.....	22	83,000
Old policies increased during the year	2	25,985
Totals	<u>45,964</u>	<u>\$144,531,226</u>
Deduct policies ceased to be in force	2,949	10,427,123
Net policies in force December 31, 1875	<u>43,015</u>	<u>\$134,104,103</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.....	582	\$1,944,916
By expiry.....	26	127,000
By surrender.....	248	771,571
By lapse	1,152	3,263,333
By change and decrease.....	471	3,061,753
Not taken	470	1,258,550
Totals.....	<u>2,949</u>	<u>\$10,427,123</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1,141; amount insured.....	\$3,537,100 00
Policies issued during the year, 37; amount insured.....	75,760 00
Premiums received during the year.....	30,880 12
Losses and claims incurred during the year.....	43,950 00
Losses and claims paid during the year.....	<u>43,450 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.

Real estate owned by the company, unincumbered.....	\$18,742 30
Loans on bond and mortgage, (first liens).....	833,571 92
Loans secured by collaterals.....	22,850 67
Premium notes and loans on policies now in force.....	31,935 01
Stocks and bonds owned by the company, market value.....	810,744 77
Cash in office of company and deposited in banks and trust companies .	50,951 52
Interest due and accrued on cash loans and on bonds owned by the company.....	54,013 86
Interest due and accrued on premium loans and notes.....	1,370 24
Net amount deferred and outstanding premiums on policies in force December 31, 1875	20,441 10
Other assets	2,129 05
Total admitted assets.....	<u>\$1,846,750 44</u>

UNADMITTED ASSETS.

Agents' balances.....	<u>\$50,434 01</u>
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II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due	\$11,500 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Vermont In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$1,236,399 25</u>
Net reinsurance reserve.....	1,236,399 25
Unpaid dividends of surplus or other profits due policy-holders .	24,798 84
Other liabilities of the company, viz: over payments by policy-holders.	10,000 00
Liabilities as to policy-holders.....	<u>\$1,282,698 09</u>
Surplus as regards policy-holders.....	<u>564,052 35</u>
Total liabilities	<u>\$1,846,750 44</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$287,334 32	
Premium notes, loans or liens taken for premiums.....	5,010 08	
Total premium income	<u>\$292,344 40</u>	
Received for interest on cash loans.....	\$59,530 68	

Received for interest on bonds owned and dividends on stocks	\$45,097 50	
Received for interest on premium notes and loans.....	2,696 28	
Received for interest on other debts due the company....	1,044 58	
Discount on claims paid in advance.....	146 72	
Received for rents.....	1,087 34	
	<hr/>	
Total interest, dividend and rent income.....		\$109,693 10
Total income.....		<hr/> <hr/> \$401,947 50

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$104,204 51	
Premium notes, loans or liens used in payment of same..	236 44	
Cash paid for surrendered policies.....	23,293 02	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	1,609 95	
Cash paid for dividends to policy-holders.....	49,379 80	
Premium notes, loans or liens used in payment of same..	2,606 39	
	<hr/>	
Total paid to policy-holders		\$181,330 11
Cash paid for commissions to agents.....	\$27,022 91	
Cash paid for salaries and expenses of managers and agents	4,509 12	
Cash paid for medical examiners' fees	2,544 00	
Cash paid for salaries and other compensation of officers and employees.....	10,214 92	
	<hr/>	
Total pay account		44,290 95
Paid for taxes.....		1,213 16
Paid for rents.....		2,060 80
Other expenditures, viz: general expenses		3,846 08
	<hr/>	
Total expenditures.....		<hr/> <hr/> \$232,741 10

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$31,377 71	
Received during the year.....	5,010 08	
	<hr/>	
Total		\$36,387 79
Deductions during the year as follows:		
Notes and other obligations used as above stated.....		4,452 78
		<hr/>
Balance note assets at end of the year.....		<hr/> <hr/> \$31,935 01

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	4,422	\$9,637,698
Policies issued during the year.....	695	1,579,750
Old policies revived during the year	9	7,570
Additions by dividends during the year.....	-	2,258
	<hr/>	<hr/>
Totals	5,126	\$11,227,276
Deduct policies ceased to be in force.....	475	1,307,740
	<hr/>	<hr/>
Net policies in force December 31, 1875.....	4,651	<hr/> <hr/> \$9,919,536

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.....	40	\$97,441
By expiry.....	8	12,000
By surrender.....	152	360,153
By lapse.....	222	569,000
By change and decrease.....	2	111,646
Not taken.....	51	157,500
Totals.....	475	\$1,307,740

BUSINESS IN MAINE.

Policies in force December 31, 1875, 58 ; amount insured.....	\$108,700 00
Policies issued during the year, 5 ; amount insured.....	10,000 00
Premiums received during the year.....	3,201 56
Amount of taxes paid to the State of Maine on premiums.....	31 92

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.

Real estate owned by the company, unincumbered.....	\$503,597 02
Loans on bond and mortgage, (first liens).....	2,336,964 29
Loans secured by collaterals.....	145,335 45
Premium notes and loans on policies now in force.....	62,443 25
Stocks and bonds owned by the company, market value.....	518,755 35
Cash in office of company and deposited in banks and trust companies..	48,692 28
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	108,498 32
Interest due and accrued on premium loans and notes.....	137 03
Rents due and accrued for use of company's property, or under sub- lease.....	3,040 00
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	141,607 53
Total admitted assets.....	\$3,869,070 52

UNADMITTED ASSETS.

Commuted commissions.....	\$46,670 12
Agents' balances	13,195 58
Bills receivable.....	11,543 19
Furniture, safes and fixtures.....	3,000 00
Total unadmitted assets.....	<u>\$74,408 89</u>

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$11,203 40
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	61,500 00
Claims for death losses and other policy claims resisted..	8,000 00
Total policy claims.....	<u>\$80,703 40</u>
Net present value of all outstanding policies in force December 31, 1875, computed by the Illinois Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest	\$2,699,048 00
Net reinsurance reserve.....	2,699,048 00
Other liabilities of the company.....	43,852 30
Liabilities as to policy-holders.....	<u>\$2,823,603 70</u>
Surplus as regards policy-holders.....	1,045,466 82
Total liabilities.....	<u>\$3,869,070 52</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$652,245 45
Premium notes, loans or liens taken for premiums.....	7,931 02
Premiums paid by dividends and surrendered policies ...	126,528 98
Total premium income.....	<u>\$786,705 45</u>
Received for interest on cash loans.....	\$173,204 93
Received for interest on bonds owned and dividends on stocks ..	21,935 78
Received for interest on premium notes and loans.....	384 87
Received for interest on other debts due the company ...	368 35
Discount on claims paid in advance	175 47
Received for rents.....	20,266 84
Total interest, dividend and rent income.....	<u>216,336 24</u>
Income from other sources, viz: on account of reinsured risks, etc.....	81,972 30
Total income	<u>\$1,085,013 99</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$230,719 50
Premium notes, loans or liens used in payment of same..	876 92
Cash paid to annuitants	1,124 00
Cash paid for surrendered policies.....	69,041 88

OF OTHER STATES.

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Premium notes, liens or loans used in purchase of same and voided by lapse.....	\$11,540 18	
Cash surrender values applied in payment of premiums..	126,528 98	
	<hr/>	
Total paid to policy-holders.....		\$439,831 46
Cash paid for commissions to agents.....	\$64,706 18	
Cash paid for salaries and expenses of managers and agents.....	45,607 59	
Cash paid for medical examiners' fees.....	8,994 85	
Cash paid for salaries and other compensation of officers and employees.....	34,217 45	
	<hr/>	
Total pay account.....		153,526 07
Paid for taxes.....		6,491 57
Paid for rents.....		10,254 85
Paid for commuting commissions.....		22,298 91
Other expenditures, viz : general expenses.....		53,444 08
		<hr/>
Total expenditures		\$685,846 94
		<hr/>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$67,382 11	
Received during the year.....	16,181 66	
	<hr/>	
Total		\$83,563 77
Deductions during the year as follows :		
Notes and other obligations used as above stated.....	\$12,417 10	
Redeemed by maker in cash.....	8,703 42	
	<hr/>	
Total		21,120 52
		<hr/>
Balance note assets at end of the year.....		\$62,443 25
		<hr/>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	10,678	\$23,903,172
Policies issued during the year.....	2,710	4,819,752
	<hr/>	
Totals.....	13,388	\$28,722,924
Deduct policies ceased to be in force	2,443	5,780,980
	<hr/>	
Net policies in force December 31, 1875.....	10,945	\$22,941,944
	<hr/>	
Policies which have ceased to be in force during the year, with the mode of their termination :		
Terminated by death or maturity.....	115	\$246,896
By expiry.....	14	56,500
By surrender.....	354	747,174
By lapse.....	1,215	2,689,941
By change and decrease.....	464	1,287,128
Not taken.....	281	753,341
	<hr/>	
Totals.....	2,443	\$5,780,980
	<hr/>	

BUSINESS IN MAINE.

Policies in force December 31, 1875, 100; amount insured.....	\$128,883 00
Policies issued during the year, (none).....	-
Premiums received during the year.....	2,614 34
Losses and claims incurred during the year.....	4,700 00
Losses and claims paid during the year.....	4,700 00

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,336,334 33
Loans on bond and mortgage, (first liens).....	2,234,142 22
Loans secured by collaterals.....	391,885 12
Premium notes and loans on policies now in force.....	2,388,459 09
Stocks and bonds owned by the company, market value.....	7,090,650 50
Cash in office of company and deposited in banks and trust companies..	315,293 89
Interest and rents due and accrued	236,355 41
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	359,708 00
Total admitted assets.....	\$14,352,828 56

UNADMITTED ASSETS.

Renewals.....	\$5,000 00
Loans on personal security.....	1,732 39
Total unadmitted assets	\$6,732 39

II. LIABILITIES.

Claims for death losses unpaid.....	\$122,100 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$12,593,439 00
Net reinsurance reserve.....	12,593,439 00

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Unpaid dividends of surplus or other profits due policy-holders.....	\$90,053 00
Other liabilities of the company.....	4,613 23
Liabilities as to policy-holders	\$12,810,205 23
Surplus as regards policy-holders.....	1,542,623 33
Total liabilities.....	\$14,352,828 56

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$1,590,280 50
Premium notes, loans or liens taken for premiums.....	666,213 92
Total premium income.....	\$2,256,494 42
Received for interest on cash loans.....	\$207,343 17
Received for interest on bonds owned and dividends on stocks.....	456,435 11
Received for interest on premium notes and loans.....	178,453 19
Received for rents.....	22,179 05
Total interest, dividend and rent income.....	864,410 52
Total income.....	\$3,120,904 94

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$917,816 93
Premium notes, loans or liens used in payment of same.	100,952 33
Cash paid for surrendered policies.....	302,925 48
Premium notes, liens or loans used in purchase of same and voided by lapse.....	50,959 68
Cash paid for dividends to policy-holders	330,431 30
Premium notes, loans or liens used in payment of same..	280,379 01
Total paid to policy-holders	\$1,983,464 73
Cash paid for commissions to agents.....	\$108,110 15
Cash paid for medical examiners' fees.....	9,100 85
Cash paid for salaries and other compensation of officers and employees.....	60,622 53
Total pay account.....	177,833 53
Paid for taxes.....	15,602 02
Other expenditures, viz: general expenses.....	171,527 06
Total expenditures	\$2,348,427 34

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$2,494,335 49
Received during the year.....	666,213 92
Total.....	\$3,160,549 41

Deductions during the year as follows :

Notes and other obligations used as above stated.....	\$432,291 02	
Redeemed by maker in cash.....	339,799 30	
Total		\$772,090 32
Balance note assets at end of the year.....		\$2,388,459 09

VI EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	21,302	\$62,595,608
Policies issued during the year	1,833	4,913,383
Old policies revived during the year.....	92	294,500
Additions by dividends during the year.....	-	18,162
Totals	23,227	\$67,821,653
Deduct policies ceased to be in force.....	2,459	7,240,614
Net policies in force December 31, 1875	20,768	\$60,581,039

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.....	250	\$840,074
By expiry	775	2,181,065
By surrender.....	415	1,297,715
By lapse	742	2,012,650
By change and decrease.....	-	25,500
Not taken	277	883,610
Totals.....	2,459	\$7,240,614

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1,729; amount insured.....	\$2,216,000 00
Policies issued during the year, 53; amount insured.....	66,000 00
Premiums received during the year.....	107,967 68
Losses and claims incurred during the year.....	28,000 00
Losses and claims paid during the year.....	25,000 00
Amount of taxes paid to the State of Maine on premiums.....	579 68

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

 INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.
MORRIS FRANKLIN, *President.*WILLIAM H. BEERS, *Actuary.*

 I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,820,240 53
Loans on bond and mortgage, (first liens).....	17,685,597 50
Premium notes and loans on policies now in force.....	885,728 82
Stocks and bonds owned by the company, market value.....	7,633,244 00
Cash in office of company and deposited in banks and trust companies..	1,768,291 26
Interest due and accrued on cash loans and on bonds owned by the company.....	218,711 61
Interest due and accrued on premium loans and notes.....	29,494 25
Rents due and accrued for use of company's property, or under sub-lease	8,925 00
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	511,750 07
Total admitted assets.....	<u>\$30,561,983 04</u>

UNADMITTED ASSETS.

Agents' balances.....	<u>\$27,111 49</u>
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II. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$4,775 66
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	359,288 00
Claims for death losses and other policy claims resisted..	83,700 00
Total policy claims.....	\$447,763 66
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$26,663,581 00
Deduct net value of risks reinsured in other solvent companies.....	163,938 00
Net reinsurance reserve	<u>26,499,643 00</u>
Liabilities as to policy-holders	<u>\$26,947,406 66</u>
Surplus as regards policy-holders.....	3,614,576 38
Total liabilities	<u>\$30,561,983 04</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums	\$5,722,443 04	
Cash received for annuities.....	288,784 09	
Total premium income.....		\$6,011,227 13
Received for interest on cash loans.....	\$1,222,704 54	
Received for interest on bonds owned and dividends on stocks.....	406,556 09	
Received for interest on premium notes and loans.....	63,399 31	
Received for interest on other debts due the company...	33,101 62	
Received for rents.....	60,251 18	
Total interest, dividend and rent income		1,786,012 74
Cash income from other sources		84,645 60
Total income.....		<u>\$7,881,885 47</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,545,515 90	
Premium notes, loans or liens used in payment of same..	29,158 17	
Cash paid to annuitants.....	74,765 91	
Cash paid for surrendered policies.....	1,073,165 25	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	38,576 76	
Cash paid for dividends to policy-holders	1,244,057 40	
Premium notes, loans or liens used in payment of same..	125,897 55	
Total paid to policy-holders.....		\$4,131,136 94
Cash paid for commissions to agents.....	\$293,458 55	
Cash paid for salaries and expenses of managers and agents.....	56,400 00	
Cash paid for medical examiners' fees	45,000 49	
Cash paid for salaries and other compensation of officers and employees.....	165,928 02	
Total pay account.....		560,787 06
Paid for taxes.....		27,700 48
Paid for commuting commissions.....		2,066 66
Other expenditures, viz: general expenses.....		139,069 15
Total expenditures.....		<u>\$4,860,760 29</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$910,049 14	
Received during the year.....	193,825 44	
Total		\$1,103,874 58
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$193,632 48	
Redeemed by maker in cash	24,513 28	
Total.....		218,145 76
Balance note assets at end of the year		<u>\$885,728 82</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	43,398	\$122,835,123
Policies issued during the year.....	6,909	21,466,289
Old policies revived during the year.....	120	426,160
Old policies increased during the year.....	-	71,741
Totals.....	50,427	\$144,799,313
Deduct policies ceased to be in force.....	5,766	18,667,194
Net policies in force December 31, 1875.....	44,661	\$126,132,119

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.....	528	\$1,650,515
By expiry.....	28	63,420
By surrender.....	1,735	6,706,760
By lapse.....	2,652	7,167,935
By change and decrease.....	-	566,669
Not taken.....	823	2,511,895
Totals.....	5,766	\$18,667,194

BUSINESS IN MAINE.

Policies in force December 31, 1875, 721; amount insured.....	\$1,077,870 00
Policies issued during the year, 64; amount insured.....	92,480 00
Premiums received during the year.....	33,135 25
Losses and claims incurred during the year.....	8,218 00
Losses and claims paid during the year.....	8,900 00
Amount of taxes paid to the State of Maine on premiums.....	166 60

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.
MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

WILLARD MERRILL, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$496,010 87
Loans on bond and mortgage, (first liens).....	10,601,468 53
Loans secured by collaterals.....	350 00
Premium notes and loans on policies now in force.....	4,142,780 87
Stocks and bonds owned by the company, market value.....	371,775 00
Cash in office of company and deposited in banks and trust companies..	554,293 64
Interest due and accrued on cash loans and on bonds owned by the com- pany	416,170 08
Interest due and accrued on premium loans and notes.....	135,598 11
Rents due and accrued for use of company's property, or under sub-lease	1,087 14
Net amount deferred and outstanding premiums on policies in force December 31, 1875	324,517 18
Total admitted assets.....	<u>\$17,044,051 42</u>

UNADMITTED ASSETS.

Agents' balances.....	\$16,742 07
Bills receivable.....	20,518 62
Furniture, safes and fixtures	7,500 00
Total unadmitted assets.....	<u>\$74,760 69</u>

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$143,128 61
Claims for death losses and other policy claims resisted..	27,800 00
Total policy claims.....	\$170,928 61
Net present value of all outstanding policies in force December 31, 1875, computed according to the Actu- aries' Table of Mortality, with 4 per cent. interest...\$14,405,003 00	<u>\$14,405,003 00</u>
Net reinsurance reserve.....	14,405,003 00
Unpaid dividends of surplus or other profits due policy-holders.....	5,000 00
Other liabilities of the company.....	10,327 00
Liabilities as to policy-holders.....	<u>\$14,591,258 61</u>
Surplus as regards policy-holders.....	2,452,792 81
Total liabilities	<u>\$17,044,051 42</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums	\$1,745,002 49	
Premium notes, loans or liens taken for premiums	753,194 06	
Premiums paid by dividends and surrendered policies...	178,542 38	
Total premium income		\$2,676,738 93
Received for interest on cash loans.....	\$938,171 48	
Received for interest on bonds owned and dividends on stocks.....	19,295 00	
Received for interest on premium notes and loans.....	313,971 77	
Received for interest on other debts due the company...	37,207 32	
Received for rents	8,697 47	
Total interest, dividend and rent income		1,317,343 04
Income from other sources, viz : on account of reinsured risks		59,410 78
Total income		\$4,053,492 75

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$642,519 48	
Premium notes, loans or liens used in payment of same .	59,767 57	
Cash paid for surrendered policies	213,050 66	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	277,354 20	
Cash surrender values applied in payment of premiums..	57,310 89	
Cash paid for dividends to policy-holders.....	214,841 17	
Premium notes, loans or liens used in payment of same..	539,646 38	
Total paid to policy-holders		\$2,004,490 35
Cash paid for commissions to agents	\$191,725 18	
Cash paid for salaries and expenses of managers and agents	60,991 46	
Cash paid for medical examiners' fees	18,211 04	
Cash paid for salaries and other compensation of officers and employees.....	87,602 33	
Total pay account		358,530 01
Paid for taxes		6,716 84
Paid for rents.....		9,368 51
Paid for commuting commissions.....		10,442 56
Other expenditures, viz: general expenses.....		84,520 37
Total expenditures		\$2,474,068 64

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$4,294,285 52	
Received during the year.....	759,281 32	
Total		\$5,053,566 84

Deductions during the year as follows:

Notes and other obligations used as above stated.....	\$876,768 15	
Redeemed by maker in cash.....	34,017 82	
Total.....		\$910,785 97
Balance note assets at end of the year.....		\$4,142,780 87

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	35,402	\$65,301,021
Policies issued during the year.....	6,054	12,757,501
Old policies revived during the year.....	325	671,575
Additions by dividends during the year.....	-	178,654
Totals.....	41,781	\$78,908,751
Deduct policies ceased to be in force.....	5,353	11,784,536
Net policies in force December 31, 1875.....	36,428	\$67,124,215

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.....	353	\$742,483
By expiry.....	44	163,754
By surrender.....	920	1,549,326
By lapse.....	3,353	7,124,191
By change and decrease.....	5	496,477
Not taken.....	678	1,708,305
Totals.....	5,353	\$11,784,536

BUSINESS IN MAINE.

Policies in force December 31, 1875, 91; amount insured.....	\$130,690 00
Policies issued during the year, 33; amount insured.....	46,200 00
Premiums received during the year.....	3,186 04
Amount of taxes paid to the State of Maine on premiums.....	7 50

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$386,792 03
Loans on bond and mortgage, (first liens).....	1,971,308 84
Loans secured by collaterals.....	154,715 69
Premium notes and loans on policies now in force.....	700,354 93
Stocks and bonds owned by the company, market value.....	1,783,725 73
Cash in office of company and deposited in banks and trust companies..	260,890 96
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	73,677 81
Rents due and accrued for use of company's property, or under sub-lease	688 73
Net amount deferred and outstanding premiums on policies in force December 31, 1875	46,344 48
Total admitted assets.....	<u>\$5,378,499 20</u>

UNADMITTED ASSETS.

Company's own scrip.....	\$104,700 00
Agents' balances.....	17,953 48
Bills receivable.....	2,000 00
Furniture, safes and fixtures	12,984 61
Centennial stock.....	1,090 00
Total unadmitted assets	<u>\$138,638 09</u>

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$57,920 00
Claims for death losses and other policy claims resisted..	33,000 00
Total policy claims.....	<u>\$90,920 00</u>
Net present value of all outstanding policies in force December 31, 1875, computed by the Pennsylvania In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$1,496,208 00
Net reinsurance reserve	4,496,208 00
Unpaid dividends of surplus or other profits due policy-holders.....	2,000 00
Liabilities as to policy-holders.....	\$4,589,128 00
Surplus as regards policy-holders.....	789,371 20
Total liabilities.....	<u>\$5,378,499 20</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums	\$922,130 77	
Premium notes, loans or liens taken for premiums.....	190,574 78	
		<hr/>
Total premium income		\$1,112,705 55
Received for interest on cash loans.....	\$132,208 61	
Received for interest on bonds owned and dividends on stocks	120,603 34	
Received for interest on premium notes and loans.....	43,646 88	
Received for interest on other debts due the company...	12,361 64	
Received for rents	4,564 05	
		<hr/>
Total interest, dividend and rent income		313,384 52
Income from other sources, viz: on account of reinsured risks, etc		244,297 22
		<hr/>
Total income		<u>\$1,670,387 29</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$305,683 93	
Premium notes, loans or liens used in payment of same..	12,300 33	
Cash paid for surrendered policies.....	105,200 37	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	52,259 04	
Cash paid for dividends to policy-holders	211,122 83	
Premium notes, loans or liens used in payment of same .	74,798 67	
		<hr/>
Total paid to policy-holders.....		\$761,365 17
Cash paid for commissions to agents.....	\$64,896 77	
Cash paid for salaries and expenses of managers and agents.....	30,819 71	
Cash paid for medical examiners' fees.....	8,173 00	
Cash paid for salaries and other compensation of officers and employees.....	43,658 17	
		<hr/>
Total pay account.....		147,547 65
Paid for taxes.....		10,297 03
Paid for rents.....		10,184 08
Paid for commuting commissions.....		1,030 15
Other expenditures, viz: general expenses.....		27,870 28
		<hr/>
Total expenditures.....		<u>\$958,294 34</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$646,552 85	
Received during the year	202,574 25	
		<hr/>
Total		\$849,127 10

OF OTHER STATES.

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Deductions during the year as follows:

Notes and other obligations used as above stated.....	\$139,358 04	
Redeemed by maker in cash.....	9,414 13	
Total.....		<u>\$148,772 17</u>
Balance note assets at end of the year.....		<u>\$700,354 93</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874	8,175	\$24,521,171
Policies issued during the year.....	2,093	6,413,258
Old policies revived during the year.....	148	114,376
Old policies increased during the year	3	21,201
Additions by dividends during the year.....	-	7,708
Totals	<u>10,419</u>	<u>\$31,077,714</u>
Deduct policies ceased to be in force.....	874	2,688,047
Net policies in force December 31, 1875.....	<u>9,545</u>	<u>\$28,389,667</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	\$320,904
By expiry.....	6	11,700
By surrender.....	205	621,979
By lapse.....	401	1,166,754
By change and decrease.....	3	117,610
Not taken.....	153	449,100
Totals	<u>874</u>	<u>\$2,688,047</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 54; amount insured	\$62,500 00
Policies issued during the year, 44; amount insured	46,500 00
Premiums received during the year.....	2,634 44
Amount of taxes paid to the State of Maine on premiums.....	26 34

PHENIX MUTUAL LIFE INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

A. C. GOODMAN, *President.*

J. M. HOLCOMBE, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$60,768 00
Loans on bond and mortgage, (first liens).....	5,488,652 82
Loans secured by collaterals.....	53,500 00
Premium notes and loans on policies now in force.....	3,363,978 54
Stocks and bonds owned by the company, market value.....	600,035 00
Cash in office of company and deposited in banks and trust companies.....	323,222 37
Interest due and accrued on cash loans and on bonds owned by the company.....	138,105 22
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	112,060 63
Total admitted assets.....	\$10,140,322 58

UNADMITTED ASSETS.

Stockholders' notes—since paid in.....	\$84,000 00
Loans on personal security.....	58,991 17
Furniture, safes and fixtures.....	9,606 58
Total unadmitted assets.....	\$152,597 75

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$193,850 00
Claims for death losses and other policy claims resisted..	52,000 00
Total policy claims.....	\$245,850 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$9,979,375 00
Deduct net value of risks reinsured in other solvent companies.....	5,582 00
Net reinsurance reserve.....	9,973,793 00
Liabilities as to policy-holders.....	\$10,219,643 00

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$2,365,500 85	
Premium notes, loans or liens taken for premiums.....	254,569 00	
Total premium income		\$2,620,069 85
Received for interest on cash loans, bonds and dividends on stocks	\$426,481 06	
Received for interest on premium notes and loans.....	251,814 94	
Total interest and dividend income.....		678,296 00
Total income		<u>\$3,298,365 85</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$832,608 76	
Premium notes, loans or liens used in payment of same .	53,584 63	
Cash paid for surrendered policies.....	23,843 41	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	382,766 29	
Cash paid for dividends to policy-holders	563,000 79	
Premium notes, loans or liens used in payment of same .	78,721 67	
Total paid to policy-holders.....		\$1,934,525 55
Cash paid for commissions to agents.....	\$195,607 34	
Cash paid for salaries and expenses of managers and agents.....	89,042 04	
Cash paid for medical examiners' fees.....	14,130 39	
Cash paid for salaries and other compensation of officers and employees	43,681 55	
Total pay account.....		342,461 32
Paid for dividends to stockholders		6,000 00
Paid for taxes.....		63,256 15
Paid for rents.		4,800 00
Other expenditures, viz : general expenses.....		99,692 31
Total expenditures		<u>\$2,450,735 33</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$3,639,330 00	
Received during the year.....	254,569 00	
Total		\$3,893,899 00
Deductions during the year as follows:		
Notes and other obligations used as above stated... ..	\$515,072 59	
Redeemed by maker in cash.....	14,847 87	
Total.....		529,920 46
Balance note assets at end of the year.....		<u>\$3,363,978 54</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	33,418	\$69,211,105
Policies issued during the year.....	4,805	7,114,127
Old policies revived during the year.....	298	667,990
Old policies increased during the year.....	-	5,750
Additions by dividends during the year.....	-	13,846
Totals.....	<u>38,521</u>	<u>\$77,012,818</u>
Deduct policies ceased to be in force.....	8,240	16,765,632
Net policies in force December 31, 1875.....	<u>30,281</u>	<u>\$60,247,186</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.....	370	\$894,993
By expiry.....	17	29,000
By surrender.....	143	266,361
By lapse.....	4,857	9,551,966
By change and decrease.....	1,497	3,777,100
Not taken.....	1,356	2,246,212
Totals.....	<u>8,240</u>	<u>\$16,765,632</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 1,106 ; amount insured.....	\$1,394,629 00
Policies issued during the year, 225 ; amount insured.....	182,352 00
Premiums received during the year.....	44,429 61
Losses and claims incurred during the year.....	24,000 00
Losses and claims paid during the year.....	<u>24,000 00</u>

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*ROWLAND PARRY, *Actuary.*

I. CAPITAL.

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

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$113,676 29
Loans on bond and mortgage, (first liens).....	700,037 81
Loans secured by collaterals.....	764,835 46
Premium notes and loans on policies now in force.....	103,787 56
Stocks and bonds owned by the company, market value.....	1,249,328 25
Cash in office of company and deposited in banks and trust companies..	19,393 57
Interest due and accrued on cash loans and on bonds owned by the company.....	14,284 68
Rents due and accrued for use of company's property, or under sub-lease.....	50 00
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	127,761 84
Total admitted assets.....	<u>\$3,093,155 46</u>

UNADMITTED ASSETS.

Furniture, safes and fixtures.....	<u>\$6,000 00</u>
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III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$8,084 52
Net present value of all outstanding policies in force December 31, 1875, computed by the Pennsylvania Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest. <u>\$2,194,570 00</u>	
Net reinsurance reserve.....	2,194,570 00
Unpaid dividends of surplus or other profits due policy-holders.....	6,426 09
Due on account of salaries, rents and office expenses.....	237 00
Liabilities as to policy-holders.....	<u>\$2,209,317 61</u>
Surplus as regards policy-holders.....	883,837 85
Total liabilities.....	<u>\$3,093,155 46</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$600,974 46	
Premium notes, loans or liens taken for premiums.....	24,079 57	
Premiums paid by dividends and surrendered policies ...	85,065 36	
Cash received for annuities.....	11,715 00	
	<hr/>	
Total premium income.....		\$721,834 39
Received for interest on cash loans.....	\$27,726 31	
Received for interest on bonds owned and dividends on stocks ..	103,709 24	
Received for interest on premium notes and loans.....	7,389 37	
Received for interest on other debts due the company ...	10,000 00	
Received for rents.....	575 00	
	<hr/>	
Total interest, dividend and rent income.....		149,399 92
Cash income from other sources.....		17,272 54
		<hr/>
Total income		<u>\$888,506 85</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$126,789 85	
Cash paid to annuitants	3,662 51	
Cash paid for surrendered policies.....	30,190 38	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	5,740 35	
Cash surrender values applied in payment of premiums..	2,496 47	
Cash paid for dividends to policy-holders	87,235 61	
Premium notes, loans or liens used in payment of same..	13,809 81	
	<hr/>	
Total paid to policy-holders		\$269,924 98
Cash paid for commissions to agents.....	\$58,662 78	
Cash paid for salaries and expenses of managers and agents	12,853 02	
Cash paid for medical examiners' fees.....	3,981 00	
Cash paid for salaries and other compensation of officers and employees.....	26,928 67	
	<hr/>	
Total pay account.....		102,425 47
Paid for taxes.....		7,977 86
Paid for rents.....		2,779 40
Other expenditures, viz : general expenses.....		15,736 90
		<hr/>
Total expenditures		<u>\$398,844 61</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$108,369 68	
Received during the year.....	24,079 57	
	<hr/>	
Total		\$132,449 25

Deductions during the year as follows :

Notes and other obligations used as above stated.....	\$19,550 16	
Redeemed by maker in cash.....	9,111 53	
Total		\$28,661 69
Balance note assets at end of the year.....		\$103,787 56

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	5,993	\$17,714,477
Policies issued during the year	1,238	4,102,464
Old policies revived during the year.....	12	31,600
Old policies increased during the year.....	1	6,560
Additions by dividends during the year	-	18,046
Totals.....	7,244	\$21,873,147
Deduct policies ceased to be in force	788	2,393,737
Net policies in force December 31, 1875.....	6,456	\$19,479,410

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.....	33	\$111,968
By expiry	17	83,500
By surrender.....	249	667,408
By lapse.....	423	1,277,204
By change and decrease.....	1	70,567
Not taken.....	65	183,090
Totals.....	788	\$2,393,737

BUSINESS IN MAINE.

Policies in force December 31, 1875, 108; amount insured	\$96,500 00
Policies issued during the year, 44; amount insured.....	36,500 00
Premiums received during the year.....	3,363 00
Amount of taxes paid to the State of Maine on premiums.....	15 48

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.

Real estate owned by the company, unincumbered.....	\$460,875 00
Loans on bond and mortgage, (first liens).....	30,682 80
Loans secured by collaterals.....	4,491 44
Premium notes and loans on policies now in force.....	1,633,205 40
Stocks and bonds owned by the company, market value.....	642,543 75
Cash in office of company and deposited in banks and trust companies..	205,708 68
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	18,156 58
Interest due and accrued on premium loans and notes.....	72,140 60
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	616,096 00
Total admitted assets.....	<u>\$3,683,900 25</u>

UNADMITTED ASSETS.

Agents' balances.....	\$22,992 87
Bills receivable.....	9,190 49
Furniture, safe and fixtures.....	21,286 88
Total unadmitted assets.....	<u>\$53,470 24</u>

III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$70,915 00
Claims for death losses and other policy claims resisted..	22,500 00
Total policy claims.....	\$93,415 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,297,639 00
Deduct net value of risks reinsured in other solvent companies.....	9,989 00
Net reinsurance reserve.....	<u>3,287,650 00</u>

OF OTHER STATES.

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Unpaid dividends of surplus or other profits due policy-holders.....	\$7,580 00
Unpaid dividends due stockholders	801 00
Due on account of salaries, rents and office expenses.....	1,200 00
Other liabilities of the company.....	1,477 25
Liabilities as to policy-holders.....	\$3,392,123 25
Surplus as regards policy-holders.....	291,777 00
Total liabilities	<u>\$3,683,900 25</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$999,594 10	
Premium notes, loans or liens taken for premiums.....	229,764 12	
Cash received for annuities.....	2,000 00	
Total premium income.....		\$1,222,358 22
Received for interest on cash loans.....	\$1,304 00	
Received for interest on bonds owned and dividends on stocks.....	39,531 19	
Received for interest on premium notes and loans.....	91,805 93	
Total interest and dividend income		132,641 12
Cash income from other sources		14,435 42
Total income.....		<u>\$1,369,434 76</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$338,260 03	
Premium notes, loans or liens used in payment of same..	35,693 77	
Cash paid to annuitants.....	2,971 61	
Cash paid for surrendered policies.....	127,929 81	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	237,363 91	
Cash paid for dividends to policy-holders	50,595 11	
Premium notes, loans or liens used in payment of same..	3,682 57	
Total paid to policy-holders		\$796,496 81
Cash paid for commissions to agents.....	\$156,307 31	
Cash paid for medical examiners' fees	3,847 95	
Cash paid for salaries and other compensation of officers and employees.....	29,250 00	
Total pay account.....		189,405 26
Paid for dividends to stockholders.....		13,360 00
Paid for taxes.....		20,096 41
Paid for rents.....		15,958 42
Other expenditures, viz: general expenses.....		28,783 08
Total expenditures.....		<u>\$1,064,099 98</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,689,181 53	
Received during the year.....	220,764 12	
Total		\$1,909,945 65
Deductions during the year as follows:		
Notes and other obligations used as above stated.....		276,740 25
Balance note assets at end of the year		<u>\$1,633,205 40</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	10,091	\$23,395,255
Policies issued during the year.....	1,634	2,529,484
Old policies revived during the year.....	48	79,800
Additions by dividends during the year	-	3,553
Totals.....	11,773	\$26,008,092
Deduct policies ceased to be in force.....	2,424	5,390,823
Net policies in force December 31, 1875.....	9,349	<u>\$20,617,269</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.....	149	\$341,466
By expiry.....	22	92,500
By surrender.....	378	906,108
By lapse.....	1,228	2,873,364
By change and decrease.....	323	728,718
Not taken.....	324	448,667
Totals.....	2,424	<u>\$5,390,823</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 110; amount insured.....	\$114,468 00
Policies issued during the year, 10; amount insured.....	3,703 00
Premiums received during the year.....	4,353 40
Losses and claims incurred during the year.....	1,600 00
Losses and claims paid during the year.....	1,600 00
Amount of taxes paid to the State of Maine on premiums.....	11 49

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$50,000 00
Loans on bond and mortgage, (first liens).....	154,480 00
Premium notes and loans on policies now in force.....	25,449 04
Stocks and bonds owned by the company, market value.....	1,396,242 67
Cash in office of company and deposited in banks and trust companies..	289,385 44
Interest accrued on cash loans and on bonds owned by the company....	11,000 00
	<hr/>
Total admitted assets.....	\$1,926,557 15
	<hr/> <hr/>

UNADMITTED ASSETS.

Loans on personal security.....	\$3,000 00
	<hr/>

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$11,500 00
Claims for death losses and other policy claims resisted..	10,000 00
	<hr/>
Total policy claims.....	\$21,500 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$1,657,213 00
	<hr/>
Net reinsurance reserve.....	1,657,213 00
Unpaid dividends of surplus or other profits due policy-holders.....	3,106 70
	<hr/>
Liabilities as to policy-holders	\$1,681,819 70
Surplus as regards policy-holders.....	244,737 45
	<hr/>
Total liabilities.....	\$1,926,557 15
	<hr/> <hr/>

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$178,651 14
Premium notes, loans or liens taken for premiums.....	25,449 04
Premiums paid by dividends and surrendered policies....	80,572 68
	<hr/>
Total premium income.....	\$284,672 86

Received for interest on cash loans, bonds and dividends on stocks	\$108,813 79	
Received for interest on premium notes and loans.....	2,386 66	
Total interest, dividend and rent income.....		\$111,200 45
Total income.....		<u>\$395,873 31</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$118,357 23	
Cash paid for dividends surrendered.....	7,259 71	
Cash paid for surrendered policies.....	17,853 65	
Cash paid for dividends to policy-holders	80,572 68	
Total paid to policy-holders		\$224,043 27
Cash paid for commissions to agents.....	\$22,103 46	
Cash paid for salaries and expenses of managers and agents.....	2,158 94	
Cash paid for medical examiners' fees.....	1,392 00	
Cash paid for salaries and other compensation of officers and employees.....	9,448 12	
Total pay account.....		35,102 52
Paid for taxes.....		1,502 70
Paid for rents.....		2,000 00
Other expenditures, viz: general expenses.....		8,227 33
Total expenditures		<u>\$270,875 82</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$30,890 99	
Received during the year.....	43,789 31	
Total.....		\$74,680 30
Deductions during the year as follows :		
Notes and other obligations used as above stated.....	\$1,277 91	
Redeemed by maker in cash.....	47,953 35	
Total		49,231 26
Balance note assets at end of the year.....		<u>\$25,449 04</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	4,484	\$8,998,972
Policies issued during the year	463	1,292,500
Totals	4,947	\$10,291,472
Deduct policies ceased to be in force	202	408,150
Net policies in force December 31, 1875	4,745	<u>\$9,883,322</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.....	57	\$104,150
By expiry.....	4	5,000
By surrender.....	76	169,000
By lapse.....	65	130,000
	<hr/>	<hr/>
Totals.....	202	\$408,150
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 76; amount insured.....	\$104,200 00
Policies issued during the year, 3; amount insured.....	3,000 00
Premiums received during the year.....	2,978 52
Losses and claims incurred during the year.....	2,000 00
Losses and claims paid during the year.....	2,000 00
Amount of taxes paid to the State of Maine on premiums.....	19 57
	<hr/> <hr/>

TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

J. G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

LIFE DEPARTMENT.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$87,688 21
Loans on bond and mortgage, (first liens).....	1,784,977 50
Stocks and bonds owned by the company, market value.....	378,875 00
Cash in office of company and deposited in banks and trust companies .	76,458 49
Interest due and accrued on cash loans and on bonds owned by the company.....	69,791 35
Net amount deferred and outstanding premiums on policies in force December 31, 1875	136,854 30
	<hr/>
Total admitted assets.....	\$2,534,644 85
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II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$46,200 00
Claims for death losses and other policy claims resisted ..	6,825 00
	<hr/>
Total policy claims.....	\$53,025 00

Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,260,165 00
Deduct net value of risks reinsured in other solvent com- panies	19,253 00
Net reinsurance reserve.....	\$2,240,912 00
Other liabilities of the company, viz: indemnity reserve.....	12,000 00
Liabilities as to policy-holders.....	\$2,305,937 00
Surplus as regards policy-holders.....	228,707 85
Total liabilities	<u>\$2,534,644 85</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$528,370 17
Received for interest on cash loans.....	\$140,433 02
Received for interest on bonds owned and dividends on stocks	26,516 00
Received for interest on other debts due the company....	4,326 46
Discount on claims paid in advance.....	451 14
Received for rents.....	1,498 97
Total interest, dividend and rent income.....	173,225 59
Cash income from other sources.....	5,818 77
Total income.....	<u>\$707,414 53</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$152,001 00
Cash paid for loss by injury.....	2,569 62
Cash paid to annuitants	1,150 00
Cash paid for surrendered policies.....	26,274 03
Total paid to policy-holders	\$181,994 65
Cash paid for commissions to agents.....	\$53,579 22
Cash paid for salaries and expenses of managers and agents.....	18,749 80
Cash paid for medical examiners' fees	10,718 54
Cash paid for salaries and other compensation of officers and employees.....	13,642 66
Total pay account.....	96,690 22
Paid for taxes.....	3,634 66
Paid for rents.....	404 14
Other expenditures, viz: general expenses	39,836 96
Total expenditures.....	<u>\$322,560 33</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	9,836	\$17,972,063
Policies issued during the year.....	2,650	4,921,363
Old policies revived during the year.....	17	33,000
	<hr/>	<hr/>
Totals.....	12,503	\$22,926,426
Deduct policies ceased to be in force.....	1,992	3,757,312
	<hr/>	<hr/>
Net policies in force December 31, 1875.....	10,511	\$19,169,114
	<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.....	80	\$166,564
By expiry.....	18	49,500
By surrender.....	43	45,198
By lapse.....	1,049	2,012,975
By change and decrease.....	290	643,125
Not taken.....	512	839,950
	<hr/>	<hr/>
Totals.....	1,992	\$3,757,312
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 647 ; amount insured.....	\$948,161 00
Policies issued during the year, 128; amount insured.....	187,921 00
Premiums received during the year.....	24,074 86
Losses and claims incurred during the year.....	11,000 00
Losses and claims paid during the year.....	11,000 00
	<hr/> <hr/>

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN E. DEWITT, *President.*C. P. FRALEIGH, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$27,218 52
Loans on bond and mortgage, (first liens).....	2,777,407 19
Loans secured by collaterals.....	73,950 00
Premium notes and loans on policies now in force.....	179,033 07
Stocks and bonds owned by the company, market value.....	1,148,867 12
Cash in office of company and deposited in banks and trust companies..	250,210 72
Interest due and accrued on cash loans and on bonds owned by the company	55,812 33
Net amount deferred and outstanding premiums on policies in force December 31, 1875	118,669 52
Total admitted assets.....	<u>\$4,631,168 47</u>

UNADMITTED ASSETS.

Agents' balances.....	\$13,149 24
Bills receivable.....	9,956 38
Total unadmitted assets.....	<u>\$23,105 62</u>

III. LIABILITIES.

Claims for death losses unpaid	\$130,670 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$4,024,787 00
Deduct net value of risks reinsured in other solvent com- panies.....	48,218 00
Net reinsurance reserve.....	3,976,569 00
Other liabilities of the company.....	22,512 89
Liabilities as to policy-holders.....	\$4,129,751 89
Surplus as regards policy-holders.....	501,416 58
Total liabilities	<u>\$4,631,168 47</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$929,304 02
Received for interest and dividends.....	275,883 04
Total income.....	<u>\$1,205,187 06</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$275,697 87	
Cash paid for surrendered policies	276,731 22	
Cash paid for dividends to policy-holders.....	102,532 40	
Total paid to policy-holders.....		\$654,961 49
Cash paid for commissions to agents.....	\$158,329 39	
Cash paid for salaries and expenses of managers and agents	404 25	
Cash paid for medical examiners' fees	13,803 89	
Cash paid for salaries and other compensation of officers and employees.....	37,311 00	
Total pay account.....		209,848 53
Paid for dividends to stockholders.....		23,316 66
Paid for taxes		8,190 37
Paid for rents.....		13,878 87
Other expenditures, viz: general expenses.....		54,211 07
Total expenditures.....		<u>\$964,406 99</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	10,643	\$23,073,195
Policies issued during the year.....	2,420	4,756,300
Old policies revived during the year.....	88	231,400
Old policies increased during the year	23	65,180
Totals	13,174	\$28,126,075
Deduct policies ceased to be in force.....	2,482	5,745,425
Net policies in force December 31, 1875.....	10,692	<u>\$22,380,650</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.....	126	\$317,745
By expiry.....	8	22,130
By surrender	274	745,130
By lapse	1,281	2,852,940
By change and decrease.....	18	190,080
Not taken.....	775	1,617,400
Totals	2,482	<u>\$5,745,425</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 50; amount insured.....	\$88,900 00
Policies issued during the year, 7; amount insured.....	2,720 00
Premiums received during the year.....	1,848 35

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.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$570,777 29
Loans on bond and mortgage, (first liens).....	2,528,569 50
Loans secured by collaterals.....	138,500 00
Premium notes and loans on policies now in force.....	1,269,503 84
Stocks and bonds owned by the company, market value.....	329,250 00
Cash in office of company and deposited in banks and trust companies..	183,173 23
Interest due and accrued on cash loans and on bonds owned by the com- pany.....	129,884 70
Interest due and accrued on premium loans and notes.....	37,291 53
Net amount deferred and outstanding premiums on policies in force December 31, 1875	255,885 27
Total admitted assets.....	\$5,442,835 36

UNADMITTED ASSETS.

Agents' balances.....	\$48,800 17
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III. LIABILITIES.

Claims for death losses unpaid.....	\$104,992 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$5,100,566 00

Deduct net value of risks reinsured in other solvent companies	\$17,630 00	
Net reinsurance reserve		\$5,082,936 00
Other liabilities of the company, viz : premiums paid in advance		69,801 00
Liabilities as to policy-holders.....		\$5,257,729 00
Surplus as regards policy-holders.....		185,106 36
Total liabilities		<u>\$5,442,835 36</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$2,602,390 02	
Premium notes, loans or liens taken for premiums.....	550,804 02	
Total premium income		\$3,153,194 04
Received for interest on cash loans, bonds and dividends on stocks	\$164,526 32	
Received for interest on premium notes and loans.....	60,724 61	
Received for interest on other debts due the company...	6,221 17	
Discount on claims paid in advance	12 24	
Total interest and dividend income		231,484 34
Cash income from other sources.....		706 50
Total income		<u>\$3,385,384 88</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$580,137 83	
Cash paid to annuitants	1,458 21	
Cash paid for surrendered policies.....	1,379,934 95	
Premium notes, liens or loans used in purchase of same and voided by lapse.....	127,549 78	
Total paid to policy-holders.....		\$2,089,080 77
Cash paid for commissions to agents.....	\$330,005 28	
Cash paid for salaries and expenses of managers and agents.....	3,978 41	
Cash paid for medical examiners' fees.....	8,240 61	
Cash paid for salaries and other compensation of officers and employees.....	60,994 80	
Total pay account.....		403,219 10
Paid for dividends to stockholders.....		16,800 00
Paid for taxes.....		5,334 24
Paid for rents.....		20,417 05
Other expenditures, viz : general expenses.....		182,479 45
Total expenditures.....		<u>\$2,717,330 61</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$861,438 26	
Received during the year.....	550,804 02	
Total		\$1,412,242 28
Deductions during the year as follows:		
Notes and other obligations used as above stated.....	\$127,549 78	
Redeemed by maker in cash.....	15,188 66	
Total.....		142,738 44
Balance note assets at end of the year.....		<u>\$1,269,503 84</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874	8,383	\$21,055,014
Policies issued during the year.....	6,298	14,294,219
Old policies revived during the year.....	110	281,000
Totals	14,791	<u>\$35,630,233</u>
Deduct policies ceased to be in force.....	2,855	7,191,608
Net policies in force December 31, 1875.....	11,936	\$28,438,625
Guardian policies reinsured.....	5,541	7,468,615
Aggregate	17,477	<u>\$35,907 240</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.....	119	\$306,745
By expiry.....	15	56,500
By surrender.....	455	1,254,972
By lapse.....	1,892	4,597,985
By change and decrease.....	9	41,600
Not taken.....	365	933,806
Totals	2,855	<u>\$7,191,608</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 221; amount insured.....	\$841,550 00
Policies issued during the year, 114; amount insured	174,000 00
Premiums received during the year.....	9,034 82
Losses and claims incurred during the year.....	2,149 11
Losses and claims paid during the year.....	1,600 00
Amount of taxes paid to the State of Maine on premiums.....	3 20

* VERMONT LIFE INSURANCE COMPANY.

BURLINGTON, VT.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

RUSSELL S. TAFT, *President.*WARREN GIBBS, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$100,820 00
Loans secured by collaterals.....	19,100 00
Premium notes and loans on policies now in force	6,744 81
Stocks and bonds owned by the company, market value	20,246 00
Cash in office of company and deposited in banks and trust companies..	9,469 65
Interest due and accrued on cash loans and on bonds owned by the company.....	518 80
Interest due and accrued on premium loans and notes.....	453 25
Net amount deferred and outstanding premiums on policies in force December 31, 1875	8,282 22
Other assets	10,798 98
Total admitted assets.....	\$176,435 71

UNADMITTED ASSETS.

Agents' balances.....	\$100 00
Furniture, safes and fixtures	1,250 00
Total unadmitted assets.....	\$1,350 00

III. LIABILITIES.

Claims for death losses adjusted and not due.....	\$1,000 00
Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$70,281 50
Net reinsurance reserve	70,281 50
Other liabilities of the company.....	250 00
Liabilities as to policy-holders.....	\$71,531 50
Surplus as regards policy-holders	104,904 21
Total liabilities.....	\$176,435 71

* Admitted since December 31, 1875.

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$25,313 38
Received for interest.....	10,275 50
Total income	<u>\$35,588 88</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,500 00	
Cash paid for surrendered policies.....	150 00	
Premium notes, liens or loans voided by lapse.....	555 95	
Cash paid for dividends to policy-holders	<u>2,345 72</u>	
Total paid to policy-holders.....		\$4,551 67
Cash paid for commissions to agents.....	\$1,635 57	
Cash paid for salaries and expenses of managers and agents.....	321 33	
Cash paid for medical examiners' fees.....	111 10	
Cash paid for salaries and other compensation of officers and employees.....	<u>4,723 53</u>	
Total pay account.....		6,791 53
Paid for dividends to stockholders.....		6,000 00
Paid for taxes.....		71 44
Paid for rents..		656 25
Other expenditures, viz : general expenses.....		<u>1,649 91</u>
Total expenditures		<u>\$19,720 80</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	483	\$907,000
Policies issued during the year.....	86	162,966
Old policies revived during the year.....	1	1,000
Additions by dividends during the year.....	-	<u>734</u>
Totals	570	\$1,071,700
Deduct policies ceased to be in force	86	<u>149,700</u>
Net policies in force December 31, 1875.....	<u>484</u>	<u>\$922,000</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.....	3	\$3,000
By expiry.....	3	6,000
By surrender	12	19,200
By lapse	61	107,000
By change and decrease.....	-	4,500
Not taken.....	7	10,000
Totals	<u>86</u>	<u>\$149,700</u>

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.

Real estate owned by the company, unincumbered.....	\$59,679 74
Loans on bond and mortgage, (first liens).....	2,353,263 87
Loans secured by collaterals.....	11,932 13
Stocks and bonds owned by the company, market value.....	1,897,050 00
Cash in office of company and deposited in banks and trust companies..	265,897 00
Interest due and accrued on cash loans and on bonds owned by the company.....	44,136 98
Net amount deferred and outstanding premiums on policies in force December 31, 1875.....	203,343 54
Total admitted assets.....	<u>\$4,835,303 26</u>

UNADMITTED ASSETS.

Furniture, safe and fixtures.....	<u>\$15,000 00</u>
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III. LIABILITIES.

Claims for death losses due and unpaid.....	\$10,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	34,000 00
Claims for death losses and other policy claims resisted..	<u>2,500 00</u>
Total policy claims.....	\$46,500 00
Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$4,327,654 00</u>
Net reinsurance reserve.....	4,327,654 00
Unpaid dividends due stockholders.....	157 50
Due on account of salaries, rents and office expenses.....	2,729 18
Other liabilities of the company.....	<u>3,894 66</u>
Liabilities as to policy-holders.....	\$4,380,935 34
Surplus as regards policy-holders.....	<u>454,367 92</u>
Total liabilities.....	<u>\$4,835,303 26</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums	\$970,449 80	
Cash received for annuities.....	2,000 00	
	<hr/>	
Total premium income.....		\$972,449 80
Received for interest on cash loans.....	\$140,816 12	
Received for interest on bonds owned and dividends on stocks	126,745 78	
Discount on claims paid in advance.....	569 78	
	<hr/>	
Total interest and dividend income		268,131 68
Cash income from other sources		3,021 92
		<hr/>
Total income.....		<u>\$1,243,603 40</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$350,830 56	
Cash paid to annuitants.....	846 80	
Cash paid for surrendered policies.....	92,260 89	
Cash paid for dividends to policy-holders	165,141 47	
	<hr/>	
Total paid to policy-holders.....		\$609,079 72
Cash paid for commissions to agents.....	\$58,401 79	
Cash paid for salaries and expenses of managers and agents.....	14,700 00	
Cash paid for medical examiners' fees	6,834 00	
Cash paid for salaries and other compensation of officers and employees.....	48,111 95	
	<hr/>	
Total pay account.....		128,047 74
Paid for dividends to stockholders.....		10,476 73
Paid for taxes.....		11,766 54
Paid for rents.....		7,500 00
Other expenditures, viz: general expenses.....		45,409 94
		<hr/>
Total expenditures.....		<u>\$812,280 67</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	11,022	\$25,021,417
Policies issued during the year.....	1,566	3,036,925
Old policies revived during the year.....	229	675,300
Additions by dividends during the year	-	779,208
	<hr/>	<hr/>
Totals.....	12,817	\$29,512,850
Deduct policies ceased to be in force	1,676	4,083,315
	<hr/>	<hr/>
Net policies in force December 31, 1875.....	11,141	<u>\$25,429,535</u>

OF OTHER STATES.

95

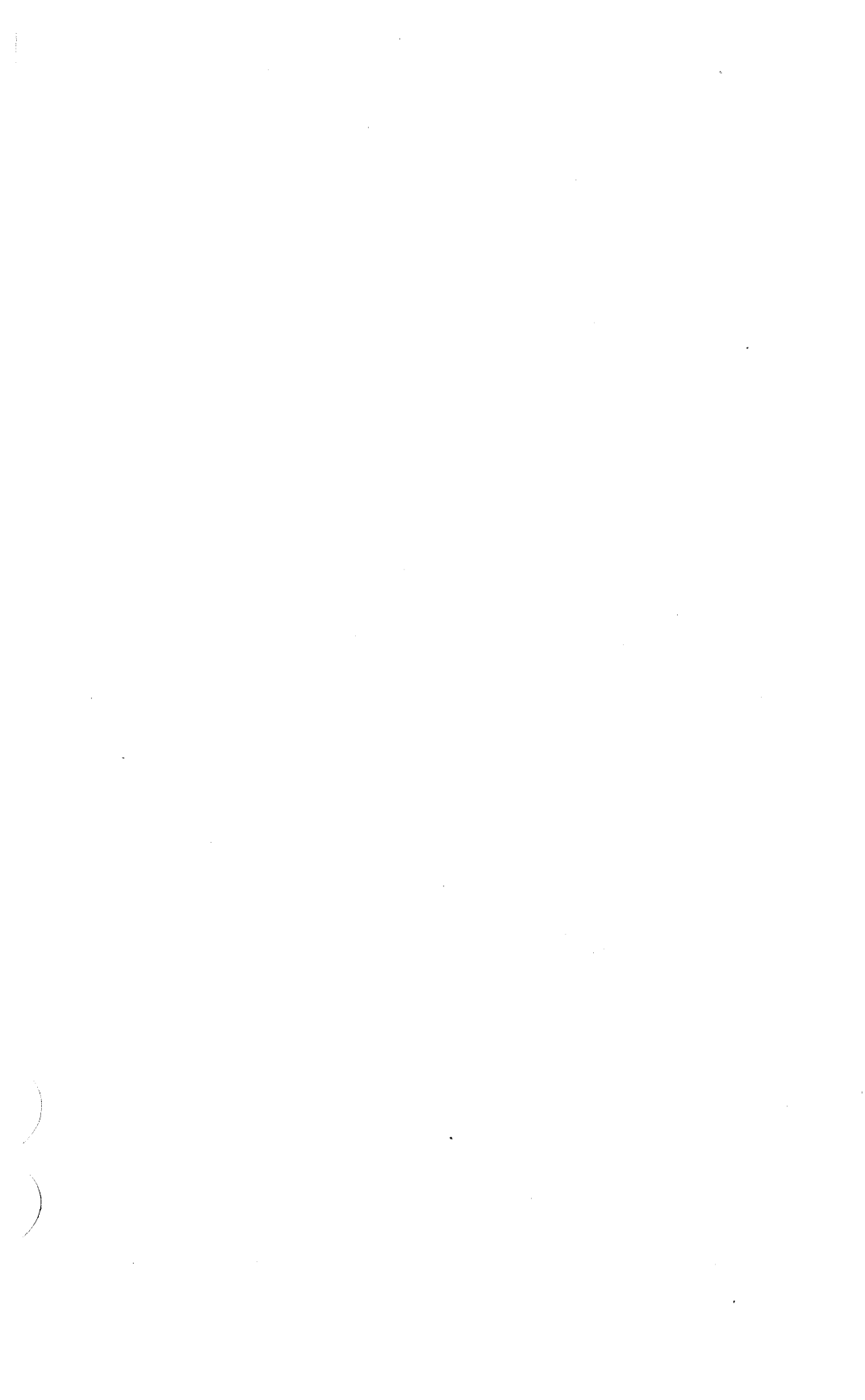
Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	118	\$314,370
By surrender.....	442	1,276,425
By lapse.....	877	2,013,900
Not taken.....	239	478,620
Totals.....	<u>1,676</u>	<u>\$4,083,315</u>

BUSINESS IN MAINE.

Policies in force December 31, 1875, 79; amount insured.....	\$80,160 00
Policies issued during the year, 11; amount insured.....	7,195 00
Premiums received during the year.....	2,859 63
Losses and claims paid during the year.....	<u>5,459 72</u>

CASUALTY INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1875.



HARTFORD ACCIDENT INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

WILLIAM A. HEALY, *President.*

L. H. BRAINARD, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$96,000 00
Loans secured by collaterals	19,730 04
Stocks and bonds owned by the company, market value.....	59,560 00
Cash in office of company and deposited in banks and trust companies .	39,527 08
Interest due and accrued on cash loans and on bonds owned by the company.....	2,419 11
Net amount of uncollected premiums on policies in force December 31, 1875.....	1,804 29
Other assets.....	673 20
Total admitted assets.....	<u>\$219,713 72</u>

UNADMITTED ASSETS.

Agents' balances.....	<u>\$2,876 00</u>
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III. LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due Net present value of all outstanding policies in force December 31, 1875.....	\$5,000 00
Due on account of salaries, rents and office expenses.....	10,873 85
	1,000 00
Liabilities as to policy-holders.....	<u>\$16,873 85</u>
Surplus as regards policy-holders.....	202,839 87
Total liabilities	<u>\$219,713 72</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$53,942 09
Received for interest on cash loans.....	7,081 30
Received for interest on bonds owned and dividends on stocks.....	4,048 79
Received for interest on deposits	1,078 22
Cash income from other sources.....	39,593 20
Total income.....	<u>\$105,743 60</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$12,453 58	
Cash paid for surrendered policies.....	268 26	
Total paid to policy-holders		\$12,721 84
Cash paid for commissions to agents.....	\$13,840 79	
Cash paid for salaries and expenses of managers and agents.....	8,131 05	
Cash paid for medical examiners' fees	447 25	
Cash paid for salaries and other compensation of officers and employees.....	12,170 09	
Total pay account.....		34,589 18
Paid for taxes.....		2,590 68
Paid for rents.....		3,503 98
Other expenditures, viz : general expenses		25,982 02
Total expenditures.....		<u>\$79,387 70</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	824	\$2,437,000
Policies issued during the year.....	3,153	8,344,800
Totals	3,977	\$10,781,800
Deduct policies ceased to be in force.....	1,192	3,589,800
Net policies in force December 31, 1875.....	2,785	<u>\$7,192,000</u>

BUSINESS IN MAINE.

Premiums received during the year.....	\$2,178 75
Losses and claims incurred during the year.....	435 71
Losses and claims paid during the year.....	435 71
Amount of taxes paid to the State of Maine on premiums.....	34 86

HARTFORD STEAM BOILER INSPECTION AND INS. CO.
HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$62,800 00
Interest accrued on bond and mortgage loans.....	1,739 96
Stocks and bonds owned by the company, market value.....	143,737 00
Cash in the company's principal office and in bank.....	14,704 32
Interest due and accrued on stocks not included in "market value"...	3,690 00
Gross premiums in due course of collection.....	16,776 38
All other property belonging to the company.....	2,400 00

Aggregate of all the admitted assets of the company at their actual value.....	\$245,847 66
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III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$4,870 00
Amount required to safely reinsure all outstanding risks.....	31,815 71
Total amount of liabilities, except capital stock and net surplus.....	\$36,685 71
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	9,161 95

Aggregate of all liabilities, including stock and net surplus.....	\$245,847 66
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IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$133,429 20
Deduct reinsurance, rebate and return premiums.....	8,798 46
Net cash received for premiums.....	\$124,630 74
Received for interest on bonds and mortgages.....	5,870 27
Received for interest and dividends from all other sources.....	9,194 51
Received for inspection of steam boilers.....	57,183 94
Aggregate amount of income received in cash.....	\$196,879 66

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$18,368 24
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	47,462 19
Salaries and other charges of officers, clerks and other employees.....	11,445 83
Paid for State, national and local taxes.....	2,440 40
All other expenditures, viz: general expenses	88,615 69
Aggregate amount of expenditures in cash.....	<u>\$188,332 35</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1874	\$14,682,443	\$123,775 79
Written during the year.....	14,913,695	132,104 52
Total	<u>\$29,596,138</u>	<u>\$255,880 31</u>
Deduct those terminated.....	15,180,689	128,617 46
Net amount in force	<u>\$14,415,449</u>	<u>\$127,262 85</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$143,194 00
Premiums received	1,129 96
Losses paid on risks taken.....	162 81
Losses incurred in Maine.....	162 81
Amount of taxes paid to the State of Maine on premiums.....	<u>19 34</u>

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

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$76,000 00
Loans secured by collaterals.....	1,301 00
Stocks and bonds owned by the company, market value.....	381,093 50
Cash in office of company and deposited in banks and trust companies..	17,509 42
Interest due and accrued on cash loans.....	1,158 31
Total admitted assets.....	<u>\$477,062 23</u>

UNADMITTED ASSETS.

Agents' balances.....	<u>\$5,000 00</u>
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III. LIABILITIES.

Claims for death losses in process of adjustment or ad-justed and not due.....	\$12,000 00
Claims for death losses and other policy claims resisted..	14,000 00
Total policy claims.....	<u>\$26,000 00</u>
Net present value of all outstanding policies in force December 31, 1875.....	15,000 00
Other liabilities of the company.....	300 00
Liabilities as to policy-holders.....	<u>\$41,300 00</u>
Surplus as regards policy-holders.....	435,762 23
Total liabilities.....	<u>\$477,062 23</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$86,517 37
Received for interest on cash loans.....	8,219 97
Received for interest on bonds owned and dividends on stocks.....	25,754 25
Cash income from other sources.....	1,250 00
Total income.....	<u>\$121,741 59</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims		\$7,016 93
Cash paid for commissions to agents.....	\$26,433 00	
Cash paid for salaries and expenses of managers and agents.....	3,249 75	
Cash paid for medical examiners' fees.....	3,136 36	
Cash paid for salaries and other compensation of officers and employees.....	17,072 30	
Total pay account.....		49,891 41
Paid for dividends to stockholders		30,900 00
Paid for taxes.....		5,615 72
Paid for rents.....		2,500 00
Other expenditures, viz: general expenses.....		14,412 16
Total expenditures		<u>\$109,436 22</u>

BUSINESS IN MAINE.

Premiums received during the year.....	\$788 77
Amount of taxes paid to the State of Maine on premiums	15 77

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.....	600,000 00

ACCIDENT DEPARTMENT.

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$219,900 00
Stocks and bonds owned by the company, market value.....	878,370 00
Cash in office of company and deposited in banks and trust companies..	41,061 34
Interest due and accrued on cash loans.....	8,723 00
Total admitted assets.....	<u>\$1,148,054 34</u>

III. LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due	\$55,500 00	
Claims for death losses and other policy claims resisted..	38,000 00	
	<hr/>	
Total policy claims.....		\$93,500 00
Net present value of all outstanding policies in force December 31, 1875.....		169,417 45
Due on account of salaries, rents and office expenses		5,000 00
		<hr/>
Liabilities as to policy-holders.....	\$267,917 45	
Surplus as regards policy-holders.....	880,136 89	
	<hr/>	
Total liabilities	\$1,148,054 34	

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....		\$596,979 54
Received for interest on cash loans.....	\$16,569 80	
Received for interest on bonds owned and dividends on stocks ..	54,827 00	
Received for interest on other debts due the company ...	1,308 15	
Discount on claims paid in advance.....	137 46	
	<hr/>	
Total interest and dividend income.....		72,842 41
Cash income from other sources.....		2,615 72
		<hr/>
Total income	\$672,437 67	

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses	\$76,084 62	
Cash paid for losses by injury	112,728 61	
	<hr/>	
Total paid to policy-holders.....		\$188,813 23
Cash paid for commissions to agents.....	\$169,487 69	
Cash paid for salaries and expenses of managers and agents	51,558 24	
Cash paid for salaries and other compensation of officers and employees.....	31,056 63	
	<hr/>	
Total pay account.....		252,102 56
Paid for dividends to stockholders.....	66,000 00	
Paid for taxes.....	8,518 27	
Paid for rents.....	17,977 18	
Other expenditures, viz : general expenses.....	68,153 87	
	<hr/>	
Total expenditures	\$601,565 11	

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1874.....	30,324	\$96,294,200
Policies issued during the year	32,857	100,224,000
	<hr/>	<hr/>
Totals.....	63,181	\$196,518,200
Deduct policies ceased to be in force	33,407	105,781,650
	<hr/>	<hr/>
Net policies in force December 31, 1875.....	29,774	\$90,736,550
	<hr/> <hr/>	<hr/> <hr/>

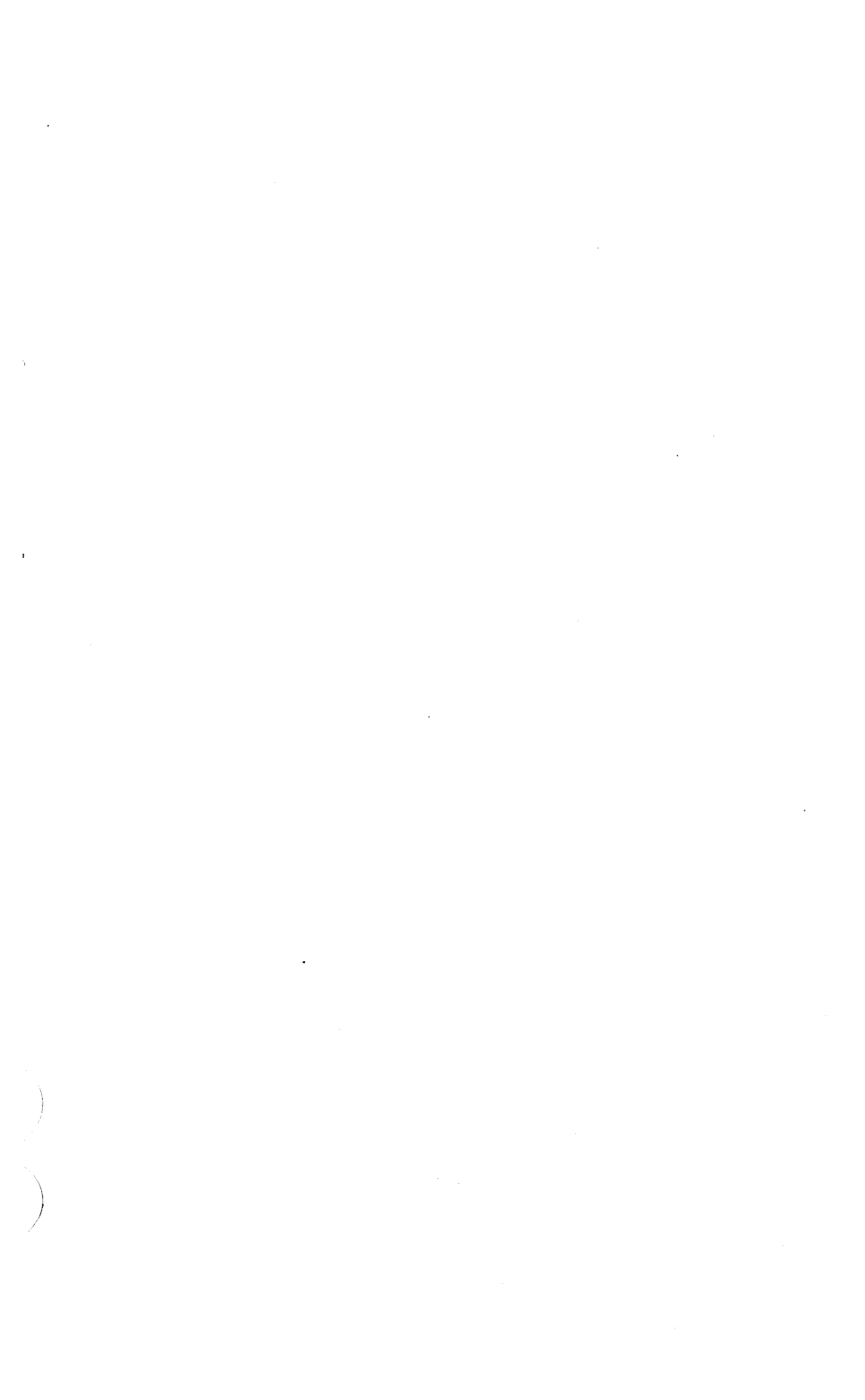
BUSINESS IN MAINE.

Policies in force December 31, 1875, 887; amount insured	\$2,172,666 00
Policies issued during the year, 954; amount insured.....	2,336,200 00
Premiums received during the year	15,674 65
Losses and claims incurred during the year	16,297 53
Losses and claims paid during the year.....	6,297 53
	<hr/> <hr/>

LICENSED AGENTS.



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



LICENSED AGENTS

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

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL LIFE INSURANCE COMPANY.

J. W. Pressey, General Agent.....	Portland	H. A. Jutras	Lewiston
M. G. Prentiss.....	Bangor	George W. Maxfield.....	Lewiston
James Cunningham.....	Bangor	W. N. Gould	Portland
J. F. Goldthwait.....	Biddeford	Joshua Waite.....	Portland
Daniel Cate	Biddeford	W. H. Littlefield.....	Portland
Antoine Pare.....	Biddeford	L. H. Whitney.....	Portland
Antoine Houde.....	Biddeford	Warren Fales.....	Rockland
Charles E. Lane.....	Brooks	Otis Brown.....	Saccarappa
A. M. Austin.....	Buckfield	George F. Whitney.....	South Chesterville
O. R. Hall.....	Buckfield	G. M. B. Sprague	Vanceboro'
C. C. Burrill.....	Ellsworth	A. S. Rowell.....	Waterville
F. G. Flagg.....	Hamden		

LIFE INSURANCE COMPANIES OF OTHER STATES.

ÆTNA LIFE INSURANCE COMPANY.

A. G. Dewey, General Agent.....	Portland	F. A. Huntington.....	Hurricane Island
David Cargill.....	Augusta	J. O. Trefethen	Kittery
M. H. Angell.....	Bangor	Albert J. Webb	Lowell
L. T. Bean	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	Charles A. Allen.....	North Waterford
Philo Hersey.....	Belfast	James W. Waldron.....	Oldtown
George G. Wight.....	Bridgton	Charles M. Gould.....	Orono
William F. Jenks	Brownville	George K. Hatch.....	Pembroke
J. W. Forsaith	Brunswick	George F. Junkins	Portland
Ira B. Kimball.....	Calais	E. H. & G. W. Cochran	Rockland
Fred Lewis.....	Camden	N. T. Talbot	Rockport
Harrison Hume	Cherryfield	Jeremiah Mason.....	Saco
A. A. Keene.....	Clark's Island	Henry W. Sargent	Sargentville
H. R. Haskell.....	Deer Isle	John W. Caldwell.....	Sherman Mills
Fred A. Piper.....	Dix Island	John H. Plummer.....	South Berwick
Elias S. Kinney.....	Eastport	W. L. Scribner.....	Springfield
M. Stockbridge.....	Freeport	L. R. Crabtree.....	Topsfield
John H. Bradford.....	Houlton	John B. Stevens.....	Vanceboro'
A. M. Butler.....	Hurricane Island	Edmund P. Walker.....	Vinalhaven
George M. Austin	Hurricane Island	James H. Burgess.....	Winn

AMERICAN POPULAR LIFE INSURANCE COMPANY.

A. A. Hall	Damariscotta	J. B. Hudson	Portland
George W. Fiske	Ellsworth	A. A. Woodbridge	Rockland
W. H. Ingalls	Foxcroft	B. H. Mitchell	West Waterville
Marcus Wight, Jr.	Portland		

ATLANTIC MUTUAL LIFE INSURANCE COMPANY.

J. W. Green, General Agent	Bangor	Joseph F. Stevens	Fayette
Abel Prescott	Chester		

BERKSHIRE LIFE INSURANCE COMPANY.

J. W. Clapp, General Agent	Augusta	O. Whittier	North Vienna
Edward Cushing	Camden	M. B. Spinney	Parker's Head
Simeon Mudgett	Dexter	N. D. Haskell	Raymond
James B. Severy	Farmington	George A. Russell	Readfield
J. J. Parlin	North Anson	Charles H. Webb	Thorndike

BROOKLYN LIFE INSURANCE COMPANY.

Spaulding & Stuart, Gen. Agts.	Richmond	Adams & Coombs	Bath
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CHARTER OAK LIFE INSURANCE COMPANY.

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

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Coffin & Fairbanks, Gen. Agents ..	Bangor	Josiah Maxey	Gardiner
M. W. Farr	Augusta	B. W. Harriman	Kent's Hill
W. E. Brown	Bangor	C. F. Dunlap	Lewiston
Charles M. Goodwin	Bangor	Charles L. Drummond	Portland
William P. Wadsworth	Bath	Silas S. Hanley	Thomaston
Joseph A. Lee	Calais	L. T. Boothby	Waterville

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD.

John Larrabee	Livermore	O. S. Loomis	Portsmouth, N. H.
H. H. Dresser	Portland	C. B. McGee	Portsmouth, N. H.

CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

J. H. Otis	Auburn	A. B. Neville	Hallowell
James Cunningham	Bangor	S. A. Bennett	Pittsfield
Byron Stevens	Brunswick	N. E. Hall	Winterport
Henry Brown	Brunswick		

EQUITABLE LIFE ASSURANCE SOCIETY.

J. F. Clark, General Agent	Portland	J. S. Maxey	Gardiner
Frank E. Nye, General Agent	Augusta	J. M. Chandler	Greenville
A. B. Kimball	Alfred	N. R. Williams	Lisbon Falls
A. L. Bourne	Bangor	George L. Reed	Mechanic Falls
W. H. Moore	Bangor	E. W. Bragdon	North Lamoine
George E. Morse	Bath	A. A. Pierce	Orrington
I. M. Boardman	Belfast	George H. Merriam	Portland
S. Adams	Bowdoinham	J. K. Ford	Portland
J. C. Ela	Conway Center, N. H.	B. F. Chadbourne	South Waterboro'
S. D. Wadsworth	Cornish	E. W. Ayer	South Waterford
A. B. Adams	Dexter	Creamer & Winchenbaugh	Waldoboro'
Benj. Ladd	East Jefferson	D. G. Bean	Wilton
Eastman Bean	East Otisfield		

GLOBE MUTUAL LIFE INSURANCE COMPANY.

Aug. H. Ford, General Agent.....	Portland	A. J. Erskine.....	Rockland
E. H. & G. W. Cochran	Rockland	William H. Hatch.....	Thomaston

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

Fred'k A. Robinson, Gen. Agt.....	Thomaston	D. E. Seymour.....	Calais
E. S. Fogg.....	Augusta	Silas C. Hall.....	Rockland

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

N. S. Gardiner, Gen. Agent.....	Portland	J. P. Cilley.....	Rockland
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MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

James Kimball.....	Bangor	Thomas T. Merry.....	Lewiston
George Hazen.....	Casco	H. L. Horne.....	Portland
Morrill Sprague.....	Dexter		

METROPOLITAN LIFE INSURANCE COMPANY.

J. M. Kilgore, Gen. Agent.....	Gardiner	Joseph E. Cloutier.....	Lewiston
J. W. West.....	Auburn	William A. Pendleton.....	Northport
H. S. Kilgore.....	Belfast	F. M. Shaw.....	Rockland
Joseph S. Lombard.....	Gardiner	A. J. F. Ingraham.....	Rockland
Thomas O. Brown.....	Gardiner	A. D. Champney.....	Rockport
William Lydston.....	Lewiston	Fred E. Baxter.....	South Gardiner

MUTUAL LIFE INSURANCE COMPANY.

W. D. Little, General Agent.....	Portland	John F. Woods.....	Farmington
Alonzo Leavitt.....	Alfred	William C. Donnell.....	Houlton
Charles P. Wiggin.....	Bangor	John G. Cook.....	Lewiston
L. S. Alexander.....	Bath	H. W. Hutchins.....	Livermore
John M. Goodwin.....	Biddeford	J. W. Lyman.....	Machias
Thomas U. Eaton.....	Brunswick	Samuel R. Carter.....	Paris
William H. Pillsbury.....	Bucksport	H. C. Packard.....	Readfield
E. W. Dunbar.....	Damariscotta	John Wakefield.....	Rockland
T. H. B. Pierce.....	Dexter	James Bell.....	Skowhegan
Charles C. Norton.....	Eastport	D. Q. Cushman.....	Warren
S. D. Wiggin.....	Ellsworth	George B. Sawyer.....	Wiscasset

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

D. M. Howard.....	Bangor	C. H. Webber.....	Saco
Sparrow & Peck.....	Portland	T. A. Carr.....	Thomaston

NATIONAL LIFE INSURANCE COMPANY.

F. M. Drew.....	Augusta	C. G. Moffit.....	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.

William G. Duren.....	Bangor	D. H. Holman.....	Lewiston
Philo Hersey.....	Belfast	T. T. Brewster.....	Saco
Ashley St. Clair.....	Calais	G. M. B. Sprague.....	Vanceboro'

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

V. C. Tarbox, General Agent.....	Bath	L. L. Keith.....	Machias
S. P. Johnson.....	Bangor	J. W. Munger & Co.....	Portland
S. C. Greenlief.....	Bath	W. T. Hall.....	Richmond
C. W. Ross.....	Biddeford	E. H. & G. W. Cochran.....	Rockland
S. D. Wadsworth.....	Cornish	L. E. Thayer & Son.....	Waterville

NEW YORK LIFE INSURANCE COMPANY.

W. F. Morrill, General Agent	Portland	N. W. Jordan	Portland
M. W. Farr	Augusta	S. Bolton	Orrington
George D. Toothaker	Bangor	R. W. Soule	Readfield
M. W. Hall	Dover	Charles E. Ames	Richmond
W. F. Garcelon	Lewiston	George S. Silsby	Winterport
B. M. Giles	North Boothbay	A. W. Hall	Wiscasset
Freeland Howe	Norway		

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Thomas T. Merry	Auburn	N. M. Pike	Damariscotta
Nathaniel Melcher	Auburn	S. W. Fife	Fryeburg
Charles S. Pearl	Bangor	A. B. Alden	Portland
S. L. Weston	Bolster's Mills	Jesse Jeffrey	Turner

PENN MUTUAL LIFE INSURANCE COMPANY.

M. F. Rieker, General Agent	Canton	Hayes & Donnell	Bath
A. T. Gammon	Auburn	Garey & Shaw	Biddeford
L. A. Pray	Auburn	A. S. Hathaway	Canton
J. H. Otis	Auburn	Albert A. Mitchell	Canton
H. F. Rice	Auburn	John Larrabee	Livermore
C. S. Emerson	Auburn		

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

J. Reynolds, General Agent	Portland	J. W. Brackett	Oxford
John S. Kimball	Bangor	Homer Cole	Palermo
W. P. Wadsworth	Bath	Amasa Howe	Presque Isle
Albert M. Austin	Buckfield	D. W. Hussey	Sangerville
George O. Hayford	Buckfield	George F. Whitney	South Chesterville
E. F. Copeland	Dexter	N. W. Marston	South Lubec
N. H. Higgins	Ellsworth	E. P. Frost	Springvale
A. J. Robinson	Ferry Village	Ephraim Lorett	Union
C. A. Additon	Greene	A. E. Howard	Waldoboro'
F. G. Flagg	Hampden	L. T. Boothby	Waterville
F. B. Duntun	Lincolnville	D. F. Small	West Falmouth
Isaiah Chick	Madrid	E. Crosby	West Freeman
S. D. Atwood	Medford	Noah Hall	West Peru

PROVIDENT LIFE AND TRUST COMPANY.

Gilbert C. Hoag	Boston, Mass.	E. P. Frost	Springvale
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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
Garey & Shaw	Biddeford	H. W. Blake	Lagrange

TRAVELERS' INSURANCE COMPANY, (LIFE DEPARTMENT.)

A. J. Chase, General Agent	Portland	W. F. Morse	Kent's Hill
David Cargill	Augusta	C. F. Dunlap	Lewiston
D. M. Howard	Bangor	Freeland Howe	Norway
S. W. Collins	Bangor	W. D. Little & Co.	Portland
W. P. Wadsworth	Bath	Barnes Bros	Portland
M. S. Staples	Belfast	E. H. & G. W. Cochran	Rockland
F. J. Goodwin	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	Hallucwell	Fred Atwood	Winterport
J. H. Bradford	Houlton		

UNITED STATES LIFE INSURANCE COMPANY.

O. F. Youngs	Bangor	James F. Holland	Houlton
Wedgwood & Stone	Biddeford	Charles H. Perkins	Lewiston
H. B. Flint	Dover		

UNIVERSAL LIFE INSURANCE COMPANY.

M. L. Stevens, General Agent... Portland | E. H. C. Hooper..... Biddeford

VERMONT LIFE INSURANCE COMPANY.

John A. Loring

WASHINGTON LIFE INSURANCE COMPANY.

W. F. Garcelon.....

CASUALTY INSURANCE COMPANIES.

HARTFORD ACCIDENT INSURANCE COMPANY.

Frank E. Nye.....	Augusta	George W. Hilton.....	Fort Fairfield
J. S. Kimball.....	Bangor	Josiah Maxcy & Son.....	Gardiner
V. C. Tarbox.....	Bath	J. E. Nye.....	Hallowell
Garey & Shaw.....	Biddeford	Garcelon & Ford.....	Lewiston
A. M. Austin.....	Buckfield	Rollins, Loring & Adams.....	Portland
W. H. Pillsbury.....	Bucksport	C. H. Webber.....	Saco
A. N. Willey.....	Cherryfield	Thomas A. Carr.....	Thomaston
Winslow Bates.....	Eastport	L. T. Boothby.....	Waterville

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

S. N. Hartwell..... Boston, Mass. | A. R. Payne..... Boston, Mass.

RAILWAY PASSENGERS' ASSURANCE COMPANY.

George E. Macomber.....	Augusta	James A. Craig.....	Lewiston
A. W. Benson.....	Bangor	M. L. Moseley.....	Newport
D. M. Howard.....	Bangor	Freeland Howe.....	Norway
Pearl & Webb.....	Bangor	J. C. Wilson.....	Orono
W. P. Wadsworth.....	Bath	A. D. Mitchell.....	Pittsfield
N. Stiles.....	Bath	W. D. Little & Co.....	Portland
T. U. Eaton.....	Brunswick	J. Davis.....	Portland
M. W. Clark.....	Danville Junction	A. J. Chase.....	Portland
George Hamilton.....	Dexter	J. C. Furnival.....	Portland
D. V. B. Ormsby.....	Farmington	George O. Fogg.....	Portland
H. K. Morrell.....	Gardiner	T. H. Dinsmore.....	Skowhegan
A. L. Sturgis.....	Gardiner	A. Hersey.....	South Paris
J. E. Nye.....	Hallowell	G. H. Graves.....	Vassalboro'
William C. Donnell.....	Houlton	A. W. Clark.....	Waldoboro'
C. F. Dunlap.....	Lewiston	L. T. Boothby.....	Waterville
E. H. Smith.....	Lewiston	B. H. Mitchell.....	West Waterville

TRAVELERS' INSURANCE COMPANY, (ACCIDENT DEPARTMENT.)

Same as Life Department.

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