

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

1880.

VOLUME II.

AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1880.

TWELFTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.



STATE OF MAINE.



AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1880.

FIRE AND MARINE INSURANCE.

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

In compliance with section fifty-six of chapter forty-nine of the Revised Statutes, I have the honor herewith to present the Twelfth Annual Report of the Insurance Department of the State of Maine, showing the standing of the several Insurance Companies authorized to do business in the State, with their business transactions for the past year.

MAINE MUTUAL FIRE AND MARINE INSURANCE COMPANIES.

There were thirty-nine of this class of companies reported as doing business in the State for the year 1878; of that number five have given notice of their intention of closing up their affairs, viz: Monmouth, Raymond, Sidney, Norway, and Somerset.

The Boothbay Mutual Marine and Fire Insurance Company for Menhaden boats, report as having done no business for the year.

From the West Bangor and Hermon Insurance Company no return has been received.

The companies making returns, show business as compared with last year as follows:

	Losses Paid.	Risks in Force.	Premium Notes.
1878.....	\$61,928 11	\$17,297,705	\$639,184
1879.....	53,563 65	15,406,982	620,945
	Risks Written.		Risks Cancelled.
1878.....	\$4,453,417		\$5,766,169
1879.....	3,213,644		4,783,443

Tables I, II and III, will give the name, location and business of these companies in detail.

MAINE STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES.

There are three of these companies, with business as compared with the previous year as follows :

	Premiums Received.	Losses Paid.
1878.....	\$228,844 24	\$182,558 07
1879.....	210,180 25	112,205 38
	Excess of Premiums over Losses.	Surplus as to Policy-holders.
1878.....	\$46,286 17	\$611,701 11
1879.....	97,974 87	626,137 73

The transactions of these companies will more fully appear by reference to Abstracts from their Annual Statements, and from Tables IV to IX inclusive.

FOREIGN FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES.

Ninety-seven companies of this class were reported as doing business in the State for the year 1878, eighteen of which were from foreign countries.

The following companies have been admitted to the State since the last Annual Report :

Name of Company.	Location.	Date of Admission.	Capital or Surplus.
Commercial	New York.....	July 1, 1879.....	\$200,000
Clinton Fire.....	New York.....	February 11, 1880 ...	250,000
London and Lancashire.....	Liverpool.....	July 1, 1879.....	*467,000
La Confiance	Paris.....	August 29, 1879.....	*152,000
Metropole	Paris.....	November 13, 1879...	*220,000
North German.....	Hamburg	May 29, 1879	*251,000
Norwich Union.....	Norwich, England ...	December 22, 1879 ...	*475,000
Phoenix	London.....	February 20, 1880....	*409,000
Star Fire.....	New York.....	May 22, 1879	500,000
Tradesmen's.....	New York.....	May 17, 1879	300,000
United Firemen's.....	Philadelphia	July 1, 1879.....	200,000

* Surplus in this country as to policy-holders.

COMPANIES WITHDRAWN DURING THE YEAR.

Name of Company.	Location.	Name of Company.	Location.
* Atlantic.....	Brooklyn, N. Y.	* Roger Williams.....	Providence, R. I.
* Home.....	Newark, N. J.	† Royal Canadian.....	Montreal.
* Lycoming Mutual.....	Muncy, Pa.	† Shawmut.....	Boston, Mass.
† Newark Fire.....	Newark, N. J.	† St. Paul, F. and M.....	St. Paul, Minn.
* Peoples'.....	Newark, N. J.	† Trade.....	Camden, N. J.

* Withdrawn prior to July 1, 1879. † Withdrawn subsequent to July 1, 1879.

Leaving ninety-eight companies of other States and countries transacting business in Maine, twenty-three of which are from foreign countries.

Reports, however, have been received from one hundred and one companies, as will appear by Tables IV to IX inclusive, to which reference may be made for the details of their business and standing.

Table IV shows the assets of the fire, fire-marine and marine companies on the 31st day of December, 1879.

Table V shows the liabilities and surplus.

Table VI shows the receipts for the year ending Dec. 31st, 1879.

Table VII shows the expenditures for the year.

Table VIII shows the risks written, premiums received and risks in force Dec. 31st, 1878, and Dec. 31st, 1879.

Table IX shows business in Maine, risks written, premiums received and losses paid.

The total premiums received and losses paid for the years 1878 and 1879, will appear by the following comparisons :

	Premiums Received.	Losses Paid.
1878.....	\$50,497,076	\$24,871,712
1879.....	52,952,371	29,400,800

Including the business in the State of Maine as follows :

	Premiums Received.	Losses Paid.
1878.....	\$736,634 71	\$665,935 20
1879.....	721,875 20	558,536 19

Schedule A gives the name and location of the companies with President or Manager, together with capital, gross assets and surplus as to policy holders.

LIFE INSURANCE.

The life insurance companies, authorized to do business in the State for the current year, are the same as reported in the last annual statement of this department, with the addition of the Charter Oak Life Insurance Company of Hartford, Connecticut. During the year the Metropolitan Life Insurance Company of New York, and the Vermont Life Insurance Company of Burlington, have notified of their withdrawal, leaving twenty-one companies now transacting business in the State, one of which is the Union Mutual of Augusta, its principal office being at 153 Tremont St., Boston.

The name and location of these companies will be shown by reference to Schedule B, also their capital, gross assets, and surplus as to policy holders, for the years 1878 and 1879.

The gross amount of outstanding policies of companies reported last year was.....	\$1,465,517,999
The gross amount for the year 1879.....	1,313,091,172
	<hr/>
Showing a reduction of.....	\$152,426,827
For the year 1879 these companies paid to policy holders, cash, notes, dividends, &c.....	\$52,500,137
And received from policy holders.....	47,986,531
	<hr/>
Leaving a deficiency of.....	\$4,513,606
The same companies received from all other sources,—interest, dividends, rents, &c.....	\$21,939,411
And paid salaries, commissions and all other expenses.....	9,992,168
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Showing excess of receipts over expenditures of	\$11,947,243
Deduct the loss on policy account.....	4,513,606
	<hr/>
Leaving net receipts over expenditures.....	\$7,433,637

BUSINESS IN MAINE.

The business of the life companies in this State for the year has been: Policies issued, 884; amount insured, \$1,377,427; premiums received, \$453,993.67; losses in-

curred, \$310,505.28; losses paid, \$361,333.96. Total amount of policies in force Dec. 31, 1879, \$18,521,884. Showing a falling off in the amount of policies issued for the year of \$96,590; in premiums received, \$96,544; and an increase of losses paid of \$128,250.89.

Tables X to XVII inclusive, prepared from the Annual Statements returned to this department by the companies named, will show in detail their operations and standing for the year ending December 31st, 1879, viz :

Table X shows the assets.

Table XI shows the liabilities and surplus.

Table XII shows the receipts.

Table XIII shows the expenditures.

Table XIV shows the premium note account.

Table XV shows the policy transactions.

Table XVI shows the policies which have ceased to be in force, with the mode of termination.

Table XVII shows the business in Maine.

CASUALTY INSURANCE.

There are three Casualty Insurance Companies taking risks in the State; and show receipts and expenditures as follows :

Received in premiums.....	\$1,227,577
Received from all other sources;.....	96,506

Total receipts.....	\$1,324,083
And have paid losses.....	\$422,201
Paid all other expenses, &c.....	678,388
Paid dividends (two companies).....	92,000

Total payments.....	\$1,192,589
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Net receipts over expenditures and dividends...	\$131,494
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For the details of the casualty companies see Abstracts.

IN MAINE.

The casualty companies have received in premiums during the year, \$20,894.23; and paid losses, \$21,529.09.

LISTS OF BROKERS AND AGENTS

Authorized to transact business for insurance companies licensed in this State, will be found under their appropriate head.

INSURANCE LAWS.

By authority of a resolve of the Legislature, the insurance laws now in force in this State have been compiled as amended, and published in connection herewith.

The receipts of the department for the year have been as follows :

From licenses, 129 companies, at \$20.....	\$2,580 00
“ 100 brokers, at \$5.....	500 00
“ 1,122 agents.....	1,122 00
	<hr/>
	\$4,202 00

WILLIAM PHILBRICK,

Insurance Commissioner.

SKOWHEGAN, March, 1880.

MAINE MUTUAL FIRE, FIRE-MARINE AND MARINE
INSURANCE COMPANIES.

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*Tables compiled from the Annual Statements of the Mutual
Fire, Fire-Marine and Marine Insurance Companies
of the State of Maine, showing their
condition for 1879.*

MAINE MUTUAL FIRE INSURANCE COMPANIES.—*Assets and Liabilities.*

NAME OF COMPANY—LOCATION.	ASSETS.				LIABILITIES.		
	Premium Notes.	Assessments Unpaid.	Other Assets.	Total.	Losses Unpaid.	Other Indebtedness	Total.
MAINE MUTUAL FIRE COMPANIES.							
Bangor, Bangor.....	\$80,361 96	-	*\$22,856 01	\$103,217 97	\$1,450 00	-	\$1,450 00
Brunswick Farmers', Brunswick.....	10,654 00	-	15 18	10,669 18	-	-	-
Casco, Casco.....	3,420 00	-	-	3,420 00	-	-	-
Cumberland, Cumberland.....	8,756 22	-	179 26	8,935 48	-	-	-
Danville, Auburn.....	7,241 79	-	572 98	7,814 77	-	-	-
Eliot and Kittery, Eliot.....	82,301 00	3,500 00	562 56	86,363 56	-	\$3,686 69	\$3,686 69
Falmouth, Falmouth.....	15,815 30	-	19 25	15,834 55	-	100 00	100 00
Fayette, Fayette.....	1,317 00	83 13	10 00	1,410 13	-	-	-
Fryeburg, Fryeburg.....	8,213 00	-	20 00	8,233 00	-	-	-
Gorham Farmers', Gorham.....	23,365 01	-	47 06	23,412 07	-	-	-
Harpwell, Harpwell.....	11,315 24	-	478 96	11,794 20	-	-	-
Harrison, Harrison.....	6,321 98	-	113 95	6,435 93	-	-	-
Hope, Hope.....	3,560 00	-	80 00	3,640 00	-	-	-
Jay, Jay.....	7,370 50	-	306 48	7,676 98	-	-	-
Litchfield, Litchfield.....	9,009 51	-	235 75	9,245 26	-	-	-
Lovell, Lovell.....	3,084 60	25 16	65 41	3,175 17	-	-	-
Monmouth, Monmouth.....	45,570 76	848 54	453 84	46,873 14	4,854 55	2,359 21	7,213 76
North Yarmouth, North Yarmouth.....	13,088 04	38 47	-	13,126 51	25 00	-	25 00
Otisfield, Otisfield.....	5,543 00	450 00	62 24	6,055 24	420 00	10 00	430 00
Oxford County, South Paris.....	12,252 60	-	438 55	12,691 15	-	-	-
Patrons' Androscoggin, Auburn.....	7,000 00	-	-	7,000 00	-	-	-
Penobscot, Bangor.....	95,489 46	10,335 16	1,670 55	107,495 17	1,535 06	†26,192 59	27,727 65
Piscataquis, Dover.....	81,434 17	2,391 58	-	83,825 75	2,550 00	†21,868 00	24,418 00
Portland Fishing, Portland.....	-	365 70	843 02	1,208 72	445 80	291 67	737 47

Saco, Saco.....	6,043 18	-	\$35,299 95	41,343 13	-	-	-
Somerset, Skowhegan.....	11,118 49	-	3,352 37	14,470 86	5,000 00	1,170 65	6,170 65
Union Farmers', Union.....	5,915 00	140 93	6,055 93	12,111 86	-	-	-
Warren Farmers', Warren.....	4,043 04	33 94	336 22	4,413 20	-	22 00	22 00
Waterford, Waterford.....	2,505 00	181 00	324 26	3,010 26	450 00	-	450 00
Wells, Wells.....	17,845 50	325 00	25 57	18,196 07	-	365 00	365 00
West Bangor and Hermon, Hermon.....	No return.	-	-	-	-	-	-
Wilton, Wilton.....	9,559 65	-	-	9,559 65	-	15 00	15 00
Windham, Windham.....	14,670 90	-	-	14,670 90	-	-	-
Woolwich, Woolwich.....	3,707 75	-	150 00	3,857 75	-	-	-
York County Patrons', Saco.....	3,051 86	49 51	75 24	3,176 61	-	475 00	475 00
	\$620,945 51	\$18,768 12	\$74,650 59	\$714,364 22	\$16,730 41	\$56,555 81	\$73,286 22

* Stocks and Bonds, \$19,200.

† Loans, \$23,236.18.

‡ Loans, \$21,500.

§ Cash and Stocks.

MAINE MUTUAL FIRE INSURANCE COMPANIES.—Receipts and Expenditures.

NAME OF COMPANY—LOCATION.	RECEIPTS.				EXPENDITURES.		
	Premiums Rec'd.	Assessments Rec'd.	Other re- ceipts.	Total.	Paid Losses	Other expenditures	Total.
MAINE MUTUAL FIRE COMPANIES.							
Bangor, Bangor.....	\$17,697 34	-	\$1,205 85	\$18,903 19	\$18,669 68	\$6,388 97	\$25,058 65
Brunswick Farmers', Brunswick.....	58 15	47 21	-	105 36	-	82 18	82 18
Casco, Casco.....	1,650 00	-	-	1,650 00	-	1,650 00	1,650 00
Cumberland, Cumberland.....	31 48	-	6 88	38 36	-	12 34	12 34
Danville, Auburn.....	148 09	-	20 11	168 20	-	30 00	30 00
Eliot and Kittery, Eliot.....	352 87	5,365 03	-	5,717 90	4,179 00	411 87	4,590 87
Falmouth, Falmouth.....	76 18	-	-	76 18	-	300 25	300 25
Fayette, Fayette.....	-	661 12	-	661 12	-	19 50	19 50
Fryeburg, Fryeburg.....	70 00	1,055 00	-	1,125 00	1,000 00	-	1,000 00
Gorham Farmers', Gorham.....	58 00	1,845 00	107 90	2,010 90	1,800 00	163 84	1,963 84
Harpswell, Harpswell.....	64 50	-	16 50	81 00	-	34 14	34 14
Harrison, Harrison.....	61 89	-	4 80	66 69	-	23 60	23 60
Hope, Hope.....	-	-	-	-	-	2 50	2 50
Jay, Jay.....	39 70	-	11 43	51 13	-	16 10	16 10
Litchfield, Litchfield.....	67 29	-	8 84	76 13	-	25 96	25 96
Lovell, Lovell.....	39 90	-	-	39 90	-	16 50	16 50
Monmouth, Monmouth.....	635 44	2,264 71	-	2,900 15	2,350 00	3,132 93	5,482 93
North Yarmouth, North Yarmouth.....	34 86	-	-	34 86	15 00	49 41	64 41
Otisfield, Otisfield.....	1 00	517 96	-	518 96	480 00	8 00	488 00
Oxford County, South Paris.....	130 65	-	-	130 65	41 00	-	41 00
Patrons' Androscoggin, Auburn.....	38 06	-	-	38 06	-	36 68	36 68
Penobscot, Bangor.....	568 26	10,664 84	427 22	11,660 32	15,336 92	2,916 23	18,253 15
Piscataquis, Dover.....	600 46	1,811 39	9,503 73	11,914 58	7,350 38	4,715 24	12,065 62
Portland Fishing, Portland.....	-	1,044 00	164 72	1,208 72	219 90	291 67	511 57

Saco, Saco.....	877 61	-	1,914 81	2,792 42	99 27	901 08	1,000 35
Somerset, Skowhegan.....	291 97	137 98	70 51	500 46	147 50	875 17	1,022 67
Union, Farmers',.....	44 90	-	-	44 90	-	17 88	17 88
Warren, Farmers', Warren.....	242 12	-	-	242 12	-	81 75	81 75
Waterford, Waterford.....	8 05	425 00	-	433 05	-	-	-
Wells, Wells.....	-	873 90	87 10	961 00	-	788 25	788 25
West Bangor and Hermon, Hermon.....	-	-	-	-	-	-	-
Wilton, Wilton.....	-	-	-	-	-	24 00	24 00
Windham, Windham.....	70 82	1,000 00	-	1,070 82	1,000 00	106 84	1,106 84
Woolwich, Woolwich.....	12 81	-	-	12 81	-	8 00	8 00
York County Patrons', Saco.....	54 00	894 00	-	948 00	875 00	581 42	1,456 42
	\$24,026 40	\$28,607 14	\$13,549 40	\$66,068 70	\$53,563 65	\$22,793 95	\$77,275 95

MAINE MUTUAL FIRE INSURANCE COMPANIES.—Miscellaneous.

NAME OF COMPANY—LOCATION.	Date of Return.	Last Assessment.		Risks written during the year.		Risks Withdrawn.		Risks in Force.	
		Date.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE MUTUAL FIRE COMPANIES.									
Bangor, Bangor.....	Dec. 31, 1879..	-	-	1,668	1,498,668 00	1,480	1,438,904 00	3,908	3,675,268 00
Brunswick Farmers', Brunswick.....	March 31, 1879..	Dec. 10, 1877..	\$850 00	43	33,925 00	-	-	202	175,477 00
Casco, Casco.....	Dec. 31, 1879..	-	-	22	13,100 00	36	19,200 00	112	71,500 00
Cumberland, Cumberland.....	Dec. 31, 1879..	August 1, 1875	637 50	28	19,700 00	23	15,262 00	204	164,183 00
Danville, Auburn.....	Jan. 5, 1880..	May, 1875.....	571 21	42	41,885 00	43	40,370 00	147	147,215 00
Eliot and Kittery, Eliot.....	May 1, 1879..	Jan. 27, 1879..	3,374 23	216	216,410 00	259	258,666 00	1,403	1,360,356 00
Falmouth, Falmouth.....	Dec. 31, 1879..	-	-	25	22,125 00	19	16,220 00	162	159,408 00
Fayette, Fayette.....	Jan. 1, 1880..	May 3, 1879..	661 12	21	19,825 00	29	23,800 00	50	36,375 00
Fryeburg, Fryeburg.....	Feb. 4, 1880..	June 9, 1879..	1,055 00	33	20,000 40	23	14,000 20	297	244,717 10
Gorham Farmers', Gorham.....	August 16, 1879	-	1,845 00	58	-	44	-	278	263,650 10
Harpswell, Harpswell.....	March 1, 1879..	-	-	31	26,625 00	32	29,875 00	228	172,490 00
Harrison, Harrison.....	Jan. 25, 1880..	March, 1875...	553 62	36	24,415 00	36	26,760 00	188	116,820 00
Hope, Hope.....	Dec. 24, 1879..	-	-	6	4,600 00	6	4,400 00	35	27,100 00
Jay, Jay.....	Feb. 19, 1880..	April, 1875....	393 93	21	15,550 00	14	9,350 00	168	120,230 00
Litchfield, Litchfield.....	Dec. 31, 1879..	-	-	50	38,475 00	31	27,600 00	216	167,852 00
Lovell, Lovell.....	Dec. 31, 1879..	Oct. 30, 1876...	308 66	27	15,350 00	31	16,950 00	91	51,510 00
Monmouth, Monmouth.....	Dec. 5, 1879..	August 18, 1878	4,488 46	110	84,450 00	1131	993,925 00	2,416	1,856,052 33
North Yarmouth, North Yarmouth.....	Dec. 31, 1879..	1876.....	-	64	51,915 00	30	28,425 00	294	252,320 00
Otisfield, Otisfield.....	Dec. 31, 1879..	Nov. 11, 1879..	506 88	4	3,000 00	13	6,900 00	205	116,474 00
Oxford County, South Paris.....	Dec. 28, 1879..	-	-	60	51,016 00	3	3,050 00	228	220,233 00
Patrons' Androscoggin, Auburn.....	March 12, 1880	July, 1878.....	-	21	25,375 00	-	-	120	140,000 00
Penobscot, Bangor.....	May 1, 1879..	Oct. 1, 1877...	51,750 34	117	99,720 00	468	433,707 00	2,245	1,937,093 00
Piscataquis, Dover.....	Dec. 31, 1879..	June, 1878....	18,632 75	666	386,106 00	713	484,005 00	2,533	1,648,644 00

Portland Fishing, Portland.....	March 1, 1880.	Jan. 12, 1880..	1,044 00	110	157,879 36	110	157,879 36	-	-
Saco, Saco.....	Dec. 31, 1879..	1843.....	1,652 40	63	82,600 00	137	140,200 00	466	511,341 50
Somerset, Skowhegan.....	April 30, 1879.	1879.....	-	47	30,912 00	485	365,460 00	777	602,472 00
Union Farmers', Union.....	Dec. 31, 1879..	-	-	13	9,500 00	-	-	70	59,150 00
Warren Farmers', Warren.....	Dec. 31, 1879..	1876.....	705 54	73	52,175 00	80	56,025 00	139	112,282 00
Waterford, Waterford.....	Jan. 1, 1880..	Oct. 30, 1879..	425 00	13	6,815 00	15	8,985 00	72	45,445 00
Wells, Wells.....	Dec. 31, 1879..	April, 1878....	373 90	60	41,600 00	62	59,675 00	340	282,825 00
West Bangor and Hermon, Hermon.....	No return.								
Wilton, Wilton.....	Dec. 31, 1879..	1872.....	-	48	38,953 00	41	36,340 00	189	158,785 00
Windham, Windham.....	Jan. 1, 1880..	Oct. 25, 1879..	1,000 00	69	42,575 00	-	26,945 00	371	261,397 90
Woolwich, Woolwich.....	Nov. 1, 1879..	Nov. 12, 1872..	380 00	12	9,400 00	16	9,400 00	119	90,650 00
York County Patrons', Saco.....	Feb. 10, 1880..	May, 1879.....	894 00	27	29,000 00	18	31,165 00	151	157,667 00
Totals			92,103 54	3904	3,213,644 76	5,448	4,783,443 56	18,424	15,406,982 93

MAINE STOCK FIRE-MARINE AND MARINE INSURANCE
COMPANIES.

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*Abstracts compiled from the Annual Statements of the Stock
Fire-Marine and Marine Insurance Companies of the
State of Maine, showing their condition on
the 31st day of December, 1879.*

MERCHANTS' MARINE INSURANCE COMPANY—BANGOR.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

J. B. FOSTER, *President.*

JOHN F. KIMBALL, *Secretary.*

Capital paid up in cash, \$150,000.

I. ASSETS.

Loans on bond and mortgage, (first liens).....\$129,020 00

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Bangor city bonds.....	\$22,000 00	\$23,650 00	
Dubuque city bonds.....	5,000 00	4,750 00	
Portland city bonds.....	12,000 00	13,020 00	
U. S. bonds.....	16,050 00	16,732 00	
Bath city bonds.....	3,000 00	3,000 00	
Total.....	\$58,050 00	\$61,152 00	61,152 00

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>	
First National Bank stock.....	\$2,000 00	\$2,000 00	\$2,000 00	
Howard National Bank stock.....	1,000 00	1,100 00	1,000 00	
Kenduskeag National Bank stock..	3,000 00	3,600 00	3,000 00	
Richmond National Bank stock.....	500 00	550 00	500 00	
Second National Bank stock.....	3,500 00	4,550 00	4,000 00	
Merchants' National Bank stock...	1,800 00	3,000 00	3,000 00	
Orono National Bank stock.....	2,200 00	2,200 00	2,200 00	
Bangor Gas Company stock.....	2,300 00	2,300 00	2,200 00	
Bangor City bonds.....	1,500 00	1,612 00	1,500 00	
E. and N. A. Railroad bonds.....	6,000 00	1,800 00	} 880 00	
Maine Central Railroad bonds.....	300 00	300 00		
U. S. 4 per cent. bonds.....	2,500 00	2,600 00	2,500 00	
International Tel. Co.....	400 00	400 00	200 00	
Brewer Town note.....	500 00	500 00	500 00	
Total.....	\$27,500 00	\$26,512 00	\$23,480 00	23,480 00

Cash in the company's principal office and in bank.....	\$13,550 04
Interest due and accrued.....	398 00
Premiums in due course of collection.....	16,406 68
Bills receivable, not matured, taken for marine and inland risks.....	47,365 84
Aggregate of all the admitted assets of the company at their actual value.....	\$291,372 56

II. LIABILITIES.

Net amount of unpaid losses and claims, (estimated).....	\$25,000 00
Amount required to safely reinsure all outstanding risks, (full).....	37,603 95
All other demands against the company.....	60 00
Total amount of liabilities, except capital stock and net surplus.....	62,663 95
Capital actually paid up in cash.....	150,000 00
Surplus beyond capital.....	78,708 61
Aggregate of all liabilities, including stock and net surplus.....	\$291,372 56

III. INCOME DURING THE YEAR.

Net cash for premiums, (marine).....	\$66,021 13
Received for interest and dividends from all sources.....	3,376 38
Aggregate amount of income received in cash.....	\$69,397 51

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine).....	\$37,635 21
Cash dividends actually paid.....	17,940 00
Paid for commissions or brokerage.....	2,863 70
Salaries and other charges of officers, clerks and other employees.....	3,844 84
Aggregate amount of expenditures in cash.....	\$62,283 75

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine Risks.</i>	<i>Premiums.</i>
In force December 31, 1878.....	\$694,673	\$46,296 16
Written during the year.....	1,447,658	60,967 36
Total.....	\$2,142,331	\$107,263 52
Deduct those terminated.....	1,508,914	69,659 57
Net amount in force.....	\$633,417	\$37,603 95

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine).....	\$1,447,658 00
Premiums received.....	60,967 36
Losses paid on risks taken.....	37,635 21
Losses incurred in Maine.....	37,635 21

OCEAN INSURANCE COMPANY—PORTLAND.

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

GEO. A. WRIGHT, *President.*R. O. CONANT, *Secretary.*

Capital paid up in cash, \$140,000.

I. ASSETS.

Real estate owned by the company, unincumbered \$75,000 00

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Canal National Bank stock.....	3,600 00	5,220 00	
Casco National Bank stock.....	10,800 00	14,580 00	
Cumberland National Bank stock.....	2,000 00	2,600 00	
First National Bank stock.....	11,500 00	15,525 00	
Merchants' National Bank stock.....	22,650 00	32,012 00	
Traders' National Bank stock.....	6,900 00	9,315 00	
Portland Company stock.....	2,200 00	1,100 00	
Portland, Bangor and Machias Steamboat Co. stock.....	3,000 00	750 00	
Total.....	\$62,650 00	\$81,102 00	81,102 00

Loans secured by collaterals.....	18,921 75
Cash in the company's principal office and in bank.....	14,780 27
Interest due and accrued.....	200 00
Premiums in due course of collection.....	54,166 59
All other property belonging to the company, viz: salvage, etc.....	38,767 00

Aggregate of all the admitted assets of the company, at their actual value..... \$282,937 61

II. LIABILITIES.

Net amount of unpaid losses and claims.....	14,310 24
Amount required to safely reinsure all outstanding risks, full.....	47,317 70
All other demands against the company, viz: commissions, etc.....	550 00
Total amount of liabilities, except capital stock and net surplus.....	62,177 94
Capital actually paid up in cash.....	140,000 00
Surplus beyond capital.....	80,759 67

Aggregate of all liabilities, including stock and net surplus..... \$282,937 61

III. INCOME DURING THE YEAR.

Net cash received for premiums, (marine).....	60,339 80
Received for interest and dividends from all sources.....	6,385 78
Income from all other sources, viz: rents, etc.....	2,379 42
	<hr/>
Aggregate amount of income received in cash.....	\$69,105 00

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine).....	34,114 76
Cash dividends actually paid.....	9,958 00
Paid for commissions or brokerage.....	2,745 99
Salaries and other charges of officers, clerks and other employees.....	4,231 84
Paid for state, national and local taxes.....	1,042 75
	<hr/>
Aggregate amount of expenditures in cash.....	\$52,093 34

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine Risks.</i>	<i>Premiums.</i>
In force December 31, 1878.....	925,868 00	49,902 74
Written during the year.....	1,950,362 00	69,317 65
	<hr/>	<hr/>
Total.....	2,876,230 00	119,220 39
Deduct those terminated.....	1,863,679 00	71,902 69
	<hr/>	<hr/>
Net amount in force.....	\$1,012,551 00	\$47,317 70

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine).....	\$1,950,362 00
Premiums received.....	69,317 65
Losses paid on risks taken.....	34,914 76
Losses incurred in Maine.....	

UNION INSURANCE COMPANY—BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ARAD THOMPSON, *President.*

A. F. STETSON, *Secretary.*

Capital paid up in cash, \$100,000.

I. ASSETS.

Loans on bond and mortgage, (first liens)..... \$66,629 16

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Bangor city bonds, 6s and 7s.....	35,000 00	36,990 00	
Bath city bonds.....	2,000 00	2,000 00	
Dubuque city bonds.....	5,000 00	4,500 00	
St. Paul city bonds, 7s.....	11,000 00	11,550 00	
U. S. bonds, 4 per cent.....	10,000 00	10,000 00	
City of Belfast bonds.....	2,000 00	2,000 00	
Town of Bucksport bonds.....	5,000 00	5,000 00	
M. C. R. R. bonds.....	2,000 00	2,000 00	
	\$72,000 00	\$74,040 00	74,040 00

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>	
First National Bank stock.....	200 00	} 1,500 00	937 50	
Second National Bank stock.....	1,000 00			
Merchants' National Bank stock..	500 00	600 00	375 00	
Bangor Gas Company stock.....	4,500 00	4,500 00	2,775 00	
U. S. bond.....	300 00	312 00	300 00	
Total.....	\$6,500 00	\$6,912 00	\$4,387 50	\$4,387 50

Cash in the company's principal office and in bank.....	11,374 91
Interest due and accrued.....	2,190 01
Premiums in due course of collection.....	15,922 29
Bills receivable, not matured, taken for fire, marine and inland risks...	54,972 35
All other property-belonging to the company.....	1,366 92

Aggregate of all the admitted assets of the company at their actual value..... \$230,883 14

II. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	15,865 00
Amount required to safely reinsure all outstanding risks, full.....	53,986 25
All other demands against the company.....	135 00
Total amount of liabilities, except capital stock and net surplus.....	69,986 25

Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	60,896 89
Aggregate of all liabilities, including stock and net surplus.....	<u>\$230,883 14</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums, (marine).....	74,874 21
Received for interest and dividends from all sources.....	10,140 61
Aggregate amount of income received in cash.....	<u>\$85,014 82</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine).....	40,455 41
Cash dividends actually paid.....	41,000 00
Paid for commissions or brokerage.....	3,976 79
Salaries and other charges of officers, clerks and other employees.....	3,200 00
All other expenditures, viz: general expenses.....	1,325 17
Aggregate amount of expenditures in cash.....	<u>\$89,957 37</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1878.....	759,740 00	55,260 53
Written during the year.....	2,127,537 00	81,162 02
Total.....	<u>2,887,277 00</u>	<u>136,422 55</u>
Deduct those terminated.....	2,111,585 00	82,436 30
Net amount in force.....	<u>\$775,692 00</u>	<u>\$53,986 25</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine).....	2,127,537 00
Premiums received.....	81,162 02
Losses paid on risks taken.....	40,455 41
Losses incurred in Maine.....	

SCHEDULE A. Abstracts from the Annual Statements of Fire, Fire-Marine and Marine Insurance Companies made to this Department, as of the 31st day of December, 1879, as follows.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	CAPITAL.	GROSS ASSETS	SURPLUS AS TO POLICY HOLDERS.	
					Dec. 31, 1878.	Dec. 31, 1879.
MAINE STOCK COMPANIES.						
Merchants' Marine.....	Bangor	John B. Foster.....	\$150,000	\$291,372 56	\$221,774 60	\$228,708 61
Ocean	Portland	George A. Wright.....	140,000	282,937 61	217,213 32	236,532 23
Union.....	Bangor	Arad Thompson.....	100,000	230,883 14	172,714 05	160,896 89
Totals.....			\$390,000	\$805,193 31		626,137 73
STOCK COS. OF OTHER STATES.						
Ætna Fire.....	Hartford, Conn.....	Lucius J. Hendeo.....	3,000,000	7,078,224 49	5,045,458 94	5,335,965 97
* Alliance	Boston, Mass.....	George H. Long.....	200,000	272,683 23	196,198 23	190,191 57
American Central.....	St. Louis, Mo.....	George T. Cram.....	300,000	781,382 98	538,301 57	530,589 37
American Fire.....	Philadelphia, Penn.....	Thomas R. Maris.....	400,000	1,463,607 26	916,013 66	988,809 19
Atlantic F. and M.....	Providence, R. I.....	J. S. Parish.....	200,000	255,036 06	205,882 82	214,744 65
Boston Marine.....	Boston, Mass.....	R. B. Fuller.....	500,000	1,211,427 16	642,683 38	701,047 69
Buffalo German.....	Buffalo, N. Y.....	Philip Becker.....	200,000	781,062 46	620,025 61	621,022 96
Commerce	Albany, N. Y.....	Adam Van Allen.....	200,000	401,814 19	363,805 25	353,203 68
Commercial	New York City, N. Y.....	M. B. V. Fowler.....	200,000	513,544 39	370,523 25	312,401 30
Commonwealth.....	Boston, Mass.....	John Hitchcock.....	500,000	701,599 02	513,247 12	530,998 49
†Clinton Fire.....	New York, N. Y.....	James B. Ames.....	250,000	455,578 29	400,018 42	380,255 52
Connecticut Fire.....	Hartford, Conn.....	M. Bennett, Jr.....	1,000,000	1,483,480 02	1,180,943 65	1,209,662 34
Continental.....	New York City, N. Y.....	George T. Hope.....	1,000,000	3,478,188 76	2,038,422 27	2,105,319 28
Delaware Mutual Safety.....	Philadelphia, Penn.....	Thomas C. Hand.....	360,000	2,064,147 62	1,604,198 15	1,527,818 74
Dwelling House.....	Boston, Mass.....	Arthur Wm. Hobart.....	300,000	373,202 66	310,592 64	312,680 00

SCHEDULE A—Continued.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	CAPITAL.	GROSS ASSETS	SURPLUS AS TO POLICY-HOLDERS.	
					Dec. 31, 1878.	Dec. 31, 1879.
Eliot.....	Boston, Mass.....	George A. Curtis.....	\$200,000	\$411,222 23	\$337,719 30	\$339,602 58
Equitable F. and M.....	Providence, R. I.....	Fred W. Arnold.....	200,000	352,638 37	268,805 61	280,658 53
Fairfield Fire.....	South Norwalk, Conn.....	Winfield S. Hanford.....	200,000	296,643 78	233,460 51	217,308 37
Farragut Fire.....	New York, N. Y.....	John M. Furman.....	200,000	426,989 77	361,271 76	343,033 98
Fire Association.....	Philadelphia, Penn.....	A. Loudon Snowden.....	500,000	4,165,717 97	922,326 19	1,646,746 16
Faneuil Hall.....	Boston, Mass.....	K. S. Chaffee.....	300,000	355,121 96	331,091 85	301,099 62
Firemen's Fire.....	Boston, Mass.....	Thomas W. Tucker.....	300,000	746,797 05	615,242 59	622,887 17
First National Fire.....	Worcester, Mass.....	Charles B. Pratt.....	200,000	285,366 49	214,763 15	210,857 08
Franklin Fire.....	Philadelphia, Penn.....	Alfred G. Baker.....	400,000	3,262,627 46	1,360,476 32	1,363,546 50
Germania Fire.....	New York, N. Y.....	Rudolph Garrigue.....	500,000	1,666,831 20	1,254,423 72	1,252,754 22
German American.....	New York, N. Y.....	E. Oelbermann.....	1,000,000	2,619,368 64	1,815,048 54	1,875,666 16
Girard F. and M.....	Philadelphia, Penn.....	Alfred S. Gillett.....	300,000	1,161,633 65	827,840 51	857,862 02
Gloucester Fire.....	Gloucester, Mass.....	Robert R. Fears.....	100,000	151,854 16	109,279 07	114,759 85
Hanover Fire.....	New York, N. Y.....	Benjamin S. Walcott.....	500,000	1,650,700 57	1,175,898 84	1,185,945 21
Hartford Fire.....	Hartford, Conn.....	George L. Chase.....	1,250,000	3,456,020 90	2,111,556 09	2,183,399 18
Hoffman Fire.....	New York, N. Y.....	Marcus F. Hodges.....	200,000	338,778 08	278,847 09	254,536 08
Home.....	New York, N. Y.....	Charles J. Martin.....	3,000,000	6,410,988 11	4,363,488 94	4,320,785 30
Howard.....	New York, N. Y.....	Henry A. Oakley.....	500,000	746,404 95	635,178 07	616,815 76
Hudson.....	Jersey City, N. J.....	James Gopsill.....	200,000	252,256 72	204,058 74	200,258 15
Ins. Co. of No. America.....	Philadelphia, Penn.....	Charles Platt.....	2,000,000	6,591,740 18	4,558,008 23	4,414,461 51
Ins. Company of the State of Pa.....	Philadelphia, Penn.....	Henry D. Sherrerd.....	200,000	662,137 13	414,743 10	424,450 37
Manhattan Fire.....	New York, N. Y.....	Andrew J. Smith.....	250,000	729,428 98	491,391 65	388,626 91
Manufacturers'.....	Newark, N. J.....	George Wilkinson.....	200,000	303,778 19	220,871 58	214,491 62
Manufacturers' F. and M.....	Boston, Mass.....	Samuel Gould.....	500,000	1,160,805 57	748,542 96	753,084 09
Mechanics' Mutual.....	Boston, Mass.....	Alfred Bicknell.....	200,000	238,154 74	200.613 10	206,845 45

Merchants'.....	Providence, R. I.	William T. Barton.....	200,000	381,454 01	272,659 64	285,939 72
Merchants'.....	Newark, N. J.	Silas Merchant.....	400,000	1,087,877 22	832,765 41	819,634 55
Meriden Fire.....	Meriden, Conn.	L. W. Clarke.....	300,000	423,833 14	320,417 62	316,217 31
National Fire.....	New York, N. Y.	Henry T. Drown.....	200,000	388,758 01	324,330 97	301,513 21
National Fire.....	Hartford, Conn.	Mark Howard.....	600,000	1,140,057 64	918,612 48	964,304 35
Neptune F. and M.	Boston, Mass.	George F. Osborne.....	300,000	564,724 83	446,162 19	452,070 64
Newark City.....	Newark, N. J.	Horace J. Poinier.....	200,000	308,756 21	247,226 78	226,105 11
†Newark Fire.....	Newark, N. J.	C. M. Woodruff.....	250,000	760,457 87	616,531 63	602,565 61
New Hampshire Fire	Manchester, N. H.	E. A. Straw.....	250,000	537,823 59	377,679 39	397,133 04
New York City.....	New York, N. Y.	Richard L. Franklin.....	300,000	400,051 35	355,060 83	301,065 06
Niagara Fire.....	New York, N. Y.	Henry A. Howe.....	500,000	1,351,776 85	955,012 00	1,017,637 22
Northwestern National.	Milwaukee, Wis.	Alexander Mitchell.....	600,000	954,249 02	742,933 79	746,100 18
Orient.....	Hartford, Conn.	Seldon C. Preston.....	500,000	809,020 21	628,653 00	646,298 90
Pennsylvania Fire.....	Philadelphia, Penn.	John Devereux.....	400,000	2,011,112 11	1,070,212 88	1,207,073 23
Peoples' Fire.....	Trenton, N. J.	Charles Scott.....	300,000	601,093 80	474,490 00	481,360 50
Phenix.....	Brooklyn, N. Y.	Stephen Crowell.....	1,000,000	2,532,669 82	1,731,322 36	1,521,116 79
Phenix.....	Hartford, Conn.	H. Kellogg.....	1,000,000	2,733,341 27	1,756,530 40	1,874,504 63
Providence Washington.....	Providence, R. I.	J. H. DeWolfe.....	400,000	665,747 44	431,517 81	474,051 55
Prescott.....	Boston, Mass.	Franklin Greene.....	200,000	402,362 78	276,288 81	288,924 99
Revere Fire.....	Boston, Mass.	Joseph H. Wellman.....	200,000	285,690 54	206,665 01	209,643 12
Rochester German.....	Rochester, N. Y.	Frederick Cook.....	200,000	437,265 03	315,547 36	320,072 50
Security.....	New Haven, Conn.	Charles Peterson.....	200,000	336,167 00	234,217 21	212,323 67
†Shawmut.....	Boston, Mass.	William S. Denny.....	500,000	593,453 47	525,100 77	501,795 85
Shoe & Leather.....	Boston, Mass.	John C. Abbott.....	300,000	752,328 30	479,989 16	520,731 80
Springfield F. and M.	Springfield, Mass.	Dwight R. Smith.....	750,000	1,858,477 34	1,127,993 66	1,194,334 34
Standard Fire.....	Trenton, N. J.	William Dolton.....	200,000	294,044 24	209,647 71	205,428 20
St. Nicholas.....	New York, N. Y.	William Winslow.....	200,000	291,527 30	239,019 87	210,841 43
§Star Fire.....	New York, N. Y.	Nicholas C. Miller.....	300,000	585,510 40	471,318 39	421,591 42
Tradesmen's.....	New York, N. Y.	D. B. Keeler.....	300,000	509,297 32	331,301 49	402,389 56
†Trade.....	Camden, N. J.	David L. Taylor.....	200,000	233,120 89	210,616 39	204,067 34
Traders and Mechanics'.....	Lowell, Mass.	Levi Sprague.....	100,000	180,588 60	149,284 08	155,911 06
United Firemen's.....	Philadelphia, Penn.	William S. Allen.....	200,000	678,976 58	263,231 87	263,021 04
Washington F. and M.	Boston, Mass.	Isaac Sweetser.....	400,000	845,760 79	624,824 82	673,693 21

SCHEDULE A—Concluded.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	CAPITAL.	GROSS ASSETS	SURPLUS AS TO POLICY-HOLDERS.	
					Dec. 31, 1878.	Dec. 31, 1879.
Westchester Fire.....	New Rochelle, N. Y.....	George R. Crawford.....	\$300,000	\$831,121 24	\$475,618 87	\$421,502 37
Williamsburgh City Fire.....	Brooklyn, N. Y.....	Edmund Driggs.....	250,000	1,019,553 18	700,316 92	693,695 56
Totals.....			34,510,000	87,547,034 83	-	59,451,660 11
MUTUAL COS. OF OTHER STATES.						
Holyoke Mutual Fire.....	Salem, Mass.....	Augustus Story.....	100,000	483,302 31	301,334 71	339,088 31
Millville Mutual M. and F.....	Millville, N. J.....	Nathaniel Stratton.....	-	156,478 83	68,356 31	38,543 06
Quincy Mutual Fire.....	Quincy, Mass.....	Israel W. Monroe.....	-	386,631 25	161,162 23	191,691 16
Totals.....			100,000	1,026,412 39	-	569,322 53
COS. OF FOREIGN COUNTRIES.						
MANAGERS.						
British America.....	Toronto, Canada.....	William A. Beattie, Boston, No. 8 Exchange place....	500,000	1,343,908 54	679,171 62	691,619 92
Commercial Union.....	London, Eng.....	Alfred Pell, New York, 39 Wall street.....	-	1,653,390 97	912,652 92	772,303 02
Guardian Assurance.....	London, Eng.....	H. E. Bowers, New York, 50 William street.....	-	861,973 48	774,754 06	710,101 16
Hamburg-Bremen.....	Hamburg, Germany.....	S. V. Dorrien, New York, 62 Cedar street.....	-	780,408 68	547,660 63	525,144 35
Hamburg-Magdeburg.....	Hamburg, Germany.....	Justus Koehler, New York, 42 Pine street.....	-	449,539 40	305,733 41	304,206 89
Imperial Fire.....	London, England.....	Richard D. Alliger, New York, 33 Pine street.....	-	928,900 00	661,488 00	667,136 00
La Caisse Generale.....	Paris, France.....	Richard Pope, Boston, 7 Exchange place.....	-	546,153 72	270,053 57	274,064 95
La Confiance.....	Paris, France.....	Monroe & Mulville, New York, 155 Broadway.....	-	586,634 12	-	452,028 02
Lancashire.....	Manchester, England.....	August N. Currier, Worces- ter, Mass.....	-	878,899 05	390,314 13	368,585 48

London and Lancashire.....	Liverpool, England.....	Foster & Scull, Boston, 53 Devonshire street.....	-	775,003 10	-	466,939 37
London Assurance Corporation.....	London, England.....	B. Lockwood, New York, 88 Wall street.....	-	1,157,774 73	803,006 60	790,888 79
Liverpool and London and Globe....	Liverpool, England.....	J. E. Pulsford, New York, 45 William street.....	-	4,376,961 45	1,871,391 21	1,807,046 14
Metropole.....	Paris, France.....	John C. Paige, Boston, 7 Exchange Place.....	-	253,191 29	-	219,861 47
No. British and Mercantile.....	London, Edinburg, G. B....	Chas. E. White, New York, 54 William street.....	-	1,864,598 31	961,150 91	1,009,517 69
North German.....	Hamburg, Germany.....	Chas. H. Ford, New York, 202 Broadway.....	-	391,430 10	-	251,252 45
†Norwich Union.....	Norwich, England.....	J. M. Hare, New York, 61 Wall street.....	-	574,701 08	-	475,660 53
Northern Assurance.....	London, England.....	Richard D. Alliger, New York, 33 Pine street.....	-	754,846 00	445,825 00	498,537 00
†Phoenix.....	London, England.....	Alex. D. Irving, New York, P. O. Box 4661.....	-	451,742 65	-	409,182 41
Queen.....	Liverpool, England.....	Wm. H. Ross, New York, 37 Wall street.....	-	1,635,027 29	1,015,681 78	972,506 33
Royal.....	Liverpool, England.....	Foster & Scull, Boston, 53 Devonshire street.....	-	2,703,954 01	1,259,246 44	1,224,945 05
Scottish Commercial.....	Glasgow, Scotland.....	E. W. Crowell, New York, 40 Pine street.....	-	744,324 73	292,582 23	385,456 27
Transatlantic Fire.....	Hamburg, Germany.....	Henry Honig, New York, 160 Broadway.....	-	430,223 37	226,613 81	313,110 15
Western Assurance.....	Toronto, Canada.....	Geo. O. Carpenter, Boston, 53 State street.....	-	680,703 54	756,773 05	350,405 99
Totals.....				500,000	24,824,289 61	13,940,499 43
MAINE STOCK COMPANIES.....				390,000	805,193 31	626,137 73
STOCK COMPANIES OF OTHER STATES.....				34,510,000	87,547,034 83	59,451,660 11
MUTUAL COMPANIES OF OTHER STATES.....				100,000	1,026,412 39	569,322 53
COMPANIES OF FOREIGN COUNTRIES.....				500,000	24,824,289 61	13,940,499 43
Totals.....				35,500,000	114,202,930 14	74,587,619 80

* Impairment of capital, \$9,808.43. † Admitted since December 31, 1879. ‡ Withdrawn. § Capital increased to \$500,000.

|| Home statement; all others U. S. Branches with assets in this country.

STOCK FIRE, FIRE-MARINE AND MARINE INSURANCE
COMPANIES OF OTHER STATES.

*Tables compiled from the Annual Statements of the Stock Fire,
Fire-Marine and Marine Insurance Companies of other
States, authorized to do business in the State of
Maine, showing their condition on the
31st day of December, 1879.*

TABLE IV. Showing the ASSETS of the Fire, Fire Marine, and Marine Insurance Companies transacting business in this State for the year ending December 31, 1879.

NAME OF COMPANY.	Real Estate Owned.	Stocks and Bonds Owned. *	Loans on Mortgages and Collaterals.	Premiums in course of Collection.	Cash.	All other Assets.	Total.
MAINE STOCK COMPANIES.							
Merchants' Marine, Bangor.....	-	\$61,152 00	\$152,500 00	\$16,406 68	\$13,550 04	\$47,763 84	\$291,372 56
Ocean, Portland.....	\$75,000 00	81,102 00	18,921 75	54,166 59	14,780 27	38,967 00	282,937 61
Union, Bangor.....	-	74,040 00	72,655 00	15,922 29	11,374 91	56,890 94	230,883 14
Totals.....	\$75,000 00	\$216,294 00	\$244,076 75	\$86,495 56	\$39,705 22	\$143,621 78	\$805,193 31
STOCK COS. OF OTHER STATES.							
Aetna, Conn.....	\$365,000 00	\$5,509,718 44	\$89,150 00	\$388,767 61	\$723,603 24	\$1,985 20	\$7,078,224 49
Alliance, Mass.....	88,798 89	101,395 00	42,917 00	16,457 85	20,099 95	3,014 54	272,683 23
American Central, Mo.....	-	670,000 00	-	53,281 55	58,101 43	-	781,382 98
American Fire, Pa.....	142,600 00	761,977 00	413,177 37	16,971 58	83,335 81	45,545 50	1,463,607 26
Atlantic F. and M., R. I.....	152,280 26	77,695 00	-	9,875 90	10,919 22	4,265 68	255,036 06
Boston Marine, Mass.....	-	375,590 00	124,882 60	*447,734 99	256,575 93	6,643 64	1,211,427 16
Buffalo German, N. Y.....	275,000 00	316,305 00	64,970 00	26,407 74	91,485 87	6,893 85	781,062 46
Commerce, N. Y.....	35,000 00	337,200 00	6,100 00	2,099 95	20,755 24	659 00	401,814 19
Commercial, N. Y.....	-	366,385 50	73,800 00	34,486 81	34,505 11	4,366 97	513,544 39
Commonwealth, Mass.....	-	323,443 62	317,950 00	28,260 43	25,161 18	6,783 79	701,599 02
Clinton Fire, N. Y.....	-	406,578 50	29,000 00	16,843 31	1,960 24	1,196 24	455,578 29
Connecticut Fire, Conn.....	-	1,127,237 00	191,972 00	45,629 07	118,641 95	-	1,483,480 02
Continental, N. Y.....	677,500 00	1,458,637 00	908,835 00	150,399 58	240,686 58	42,130 60	3,478,188 76
Delaware Mutual Safety, Pa.....	120,000 00	1,183,107 00	197,950 00	3,661 63	46,693 93	512,735 06	2,064,147 62
Dwelling House, Mass.....	-	233,684 00	116,450 00	376 20	15,088 26	7,604 20	373,202 66
Elite, Mass.....	-	290,975 75	84,200 00	13,403 39	16,167 58	6,475 51	411,222 23

TABLE IV—Continued.

NAME OF COMPANY.	Real Estate Owned.	Stocks and Bonds Owned.	Loans on Mortgages and Collaterals.	Premiums in course of Collection.	Cash.	All other Assets.	Total.
Equitable F. and M., R. I.....	\$129,900 00	\$181,368 75	-	\$12,971 66	\$26,148 46	\$2,249 50	\$352,638 37
Fairfield Fire, Conn.....	58,835 55	94,345 00	\$96,167 62	22,819 27	15,291 50	9,184 84	296,643 78
Farragut Fire, N. Y.....	44,000 00	287,175 00	60,950 00	9,621 67	19,927 50	5,315 60	426,939 77
Fire Association, Pa.....	61,800 00	2,350,523 49	1,208,841 55	110,373 22	380,807 32	53,372 39	4,165,717 97
Firemens' Fire, Mass.....	-	557,174 21	168,600 00	10,116 60	3,630 18	7,276 06	746,797 05
Faneuil Hall, Mass.....	71,160 00	134,171 14	96,840 00	18,832 67	25,606 14	8,512 01	355,121 96
First National Fire, Mass.....	16,275 00	79,790 00	156,525 00	13,838 60	13,648 72	5,289 17	285,366 49
Franklin Fire, Pa.....	581,200 00	356,417 50	2,069,541 67	40,413 12	170,086 79	44,968 38	3,262,627 46
Germania Fire, N. Y.....	54,013 50	967,493 75	529,100 00	70,372 96	18,227 59	27,623 40	1,666,831 20
German American, N. Y.....	-	2,357,971 00	25,500 00	102,573 34	133,324 30	-	2,619,368 64
Girard F. and M., Pa.....	363,800 00	316,046 50	373,716 65	28,208 60	68,824 61	11,037 29	1,161,633 65
Gloucester Fire, Mass.....	-	95,319 25	36,881 64	2,934 50	10,074 71	6,644 06	151,854 16
Hanover Fire, N. Y.....	2,725 95	1,334,695 00	182,050 00	4,559 00	63,910 35	62,760 27	1,650,700 57
Hartford Fire, Conn.....	630,175 60	1,414,757 25	773,324 40	241,695 57	348,322 41	47,745 67	3,456,020 90
Hoffman Fire, N. Y.....	28,794 43	170,212 50	110,743 00	9,340 40	15,659 74	4,028 01	338,778 08
Home, N. Y.....	54,125 91	3,622,747 00	2,285,323 00	160,622 25	233,299 29	54,870 66	6,410,988 11
Howard, N. Y.....	115,000 00	560,350 00	38,975 00	18,324 12	9,262 07	4,493 76	746,404 95
Hudson, N. J.....	14,792 72	100,702 50	89,150 00	8,065 07	33,728 93	5,817 50	252,256 72
Ins. Co. of North America, Pa.....	147,162 97	3,734,342 50	1,452,099 77	610,952 39	554,239 73	92,942 82	6,591,740 18
Ins. Co. of the State of Pa., Pa.....	44,337 61	182,292 25	349,250 00	30,093 39	35,908 25	20,255 63	662,137 13
Manhattan Fire, N. Y.....	20,881 96	359,200 00	183,617 00	96,818 91	37,172 27	31,738 84	729,428 98
Manufacturers', N. J.....	58,071 12	13,420 00	172,100 00	12,291 48	40,380 88	7,514 71	303,778 19
Manufacturers' F. and M., Mass.....	83,700 00	401,549 00	248,154 20	46,013 72	300,601 09	80,787 56	1,160,805 57

Mechanics' Mutual, Mass.....	31,493 33	110,219 00	57,800 00	9,645 31	26,909 54	2,087 56	238,154 74
Merchants', R. I.....	-	231,482 00	34,500 00	18,314 71	96,680 47	476 83	381,454 01
Merchants', N. J.....	143,683 52	436,647 50	414,267 00	25,215 75	53,065 90	14,997 55	1,087,877 22
Meriden Fire, Conn.....	-	347,553 75	16,755 00	37,926 14	16,127 61	5,470 64	423,833 14
National Fire, N. Y.....	9,995 76	184,405 00	170,000 00	13,087 85	8,142 73	3,126 67	388,758 01
National Fire, Conn.....	62,963 11	629,240 00	324,300 00	-	107,945 53	15,609 00	1,140,057 64
Neptune F. and M., Mass.....	-	456,069 67	10,000 00	10,314 17	29,915 16	58,425 83	564,724 83
Newark City, N. J.....	93,000 00	61,656 25	90,466 01	8,462 02	50,998 73	4,173 20	308,756 21
Newark Fire, N. J.....	69,850 00	243,992 50	361,175 00	20,596 07	50,331 52	14,512 78	760,457 87
New Hampshire Fire, N. H.....	2,619 69	411,150 00	57,753 86	13,326 72	44,973 32	8,000 00	537,823 59
New York City, N. Y.....	-	356,062 50	10,000 00	19,686 64	13,543 88	758 33	400,051 35
Niagara Fire, N. Y.....	23,500 00	1,048,180 00	84,300 00	48,597 36	42,251 39	104,948 10	1,351,776 85
Northwestern National, Wis.....	6,000 00	684,625 00	134,200 00	27,562 07	95,840 03	6,021 92	954,249 02
Orient, Conn.....	26,767 31	492,200 00	164,648 00	30,028 77	84,052 91	11,323 22	809,020 21
Pennsylvania Fire, Pa.....	140,000 00	1,694,976 50	27,200 00	92,406 49	50,599 79	5,929 33	2,011,112 11
Peoples' Fire, N. J.....	33,347 90	283,412 00	231,150 00	22,309 12	27,047 53	3,827 25	601,093 80
Phenix, N. Y.....	315,000 00	1,328,395 84	275,968 00	124,550 74	403,138 00	85,617 24	2,532,669 82
Phoenix, Conn.....	135,000 00	1,774,637 16	291,964 05	143,294 34	376,957 97	11,487 75	2,733,341 27
Providence Washington, R. I.....	-	557,390 00	-	27,937 76	*35,138 72	45,280 96	665,747 44
Prescott, Mass.....	11,000 00	291,801 75	71,500 00	13,160 45	12,893 60	2,006 98	402,362 78
Revere Fire, Mass.....	10,000 00	168,186 25	75,300 00	17,696 12	12,014 51	2,493 66	285,690 54
Rochester German, N. Y.....	3,482 99	124,156 25	215,670 00	19,730 87	6,057 00	68,167 92	437,265 03
Security, Conn.....	-	261,765 00	14,000 00	27,936 75	25,903 63	6,561 62	336,167 00
Shawmut, Mass.....	14,250 00	501,399 50	38,000 00	24,691 61	12,025 51	3,086 85	593,453 47
Shoe and Leather, Mass.....	-	537,958 49	41,050 83	112,936 42	60,382 56	-	752,328 30
Springfield F. and M., Mass.....	171,400 00	1,085,328 00	361,149 72	99,500 00	113,417 21	27,682 41	1,858,477 34
Standard Fire, N. J.....	29,027 93	63,232 50	135,954 00	42,694 52	17,065 70	6,069 59	234,044 24
St. Nicholas, N. Y.....	7,300 00	200,702 00	56,315 61	13,588 94	7,100 60	6,520 15	291,527 30
Star Fire, N. Y.....	45,500 00	317,725 00	178,225 00	25,242 06	13,767 01	5,051 33	585,510 40
Tradesmen's, N. Y.....	-	407,030 00	69,650 00	20,603 42	10,251 82	1,762 08	509,297 32
Trade, N. J.....	-	49,417 11	147,081 33	12,071 56	8,233 13	16,317 76	233,120 89
Traders' and Mechanics', Mass.....	14,500 00	60,360 00	95,250 00	193 65	8,449 25	1,835 70	180,588 60
United Firemen's, Pa.....	50,150 19	197,728 75	366,932 31	35,687 04	18,210 03	10,268 26	678,976 58

TABLE IV—Concluded.

NAME OF COMPANY.	Real Estate Owned.	Stocks and Bonds Owned.	Loans on Mortgages and Collaterals.	Premiums in course of Collection.	Cash.	All other Assets.	Total.
Washington F. and M., Mass.....	-	\$565,891 00	\$99,500 00	\$12,134 13	\$83,868 22	\$84,367 44	\$845,760 79
Westchester Fire, N. Y.....	\$47,500 00	521,362 50	163,897 62	65,537 19	31,072 01	1,751 92	831,121 24
Williamsburgh City Fire, N. Y.....	95,421 54	595,063 50	263,543 00	42,325 15	13,127 55	10,072 44	1,019,553 18
Totals.....	6,029,684 74	50,493,394 67	18,518,270 81	4,215,502 01	6,389,364 42	1,900,818 18	87,547,034 83
MUTUAL COS. OF OTHER STATES.							
Holyoke Mutual Fire, Mass.....	40,000 00	408,940 00	19,000 00	1,079 71	9,245 40	5,037 20	483,302 31
Millville Mutual M. and F., N. J.....	16,000 00	7,662 50	5,500 00	24,448 03	12,397 17	90,471 13	156,478 83
Quincy Mutual Fire, Mass.....	17,500 00	227,086 00	90,681 67	9,598 85	35,666 43	6,098 30	386,631 25
Totals.....	73,500 00	643,688 50	115,181 67	35,126 59	57,309 00	101,606 63	1,026,412 39
COS. OF FOREIGN COUNTRIES.							
British America, Canada.....	112,790 09	867,561 40	21,945 00	137,469 59	120,899 06	83,243 40	1,343,908 54
Commercial Union, Eng.....	-	1,280,075 00	-	129,614 32	193,800 09	49,901 56	1,653,390 97
Guardian Assurance, Eng.....	-	769,600 00	-	32,443 62	51,229 86	8,700 00	861,973 48
Hamburg-Bremen, Hamburg.....	-	625,673 75	100,000 00	31,409 29	23,325 64	-	780,408 68
Hamburg-Magdeburg, Hamburg.....	-	395,715 00	635 00	28,510 76	24,524 02	154 62	449,539 40
Imperial Fire, Eng.....	160,000 00	690,179 00	-	50,711 00	28,010 00	-	928,900 00
La Caisse Generale, France.....	-	451,162 50	-	65,481 20	25,331 15	4,178 87	546,153 72
La Confiance, France.....	-	532,510 00	-	23,556 88	30,567 24	-	686,634 12
Lancashire, Eng.....	-	807,018 75	-	34,424 92	37,455 38	-	878,899 05
London and Lancashire, Eng.....	-	682,130 00	-	66,929 11	23,093 99	2,850 00	775,003 10

London Assurance Corp., Eng.....	2,250 00	1,063,750 00	-	26,072 84	65,701 89	-	1,157,774 73
L. and L. and Globe, Eng.....	540,500 00	1,816,450 00	1,360,544 42	302,799 00	297,223 15	59,444 88	4,376,961 45
Metropole, France.....	-	206,000 00	-	25,906 55	19,284 74	2,000 00	253,191 29
No. British and Mercantile, G. B.....	-	1,593,526 67	52,305 83	84,786 44	132,128 76	1,850 61	1,864,598 31
North German, Hamburg.....	-	344,781 25	-	3,599 38	43,049 47	-	391,430 10
Norwich Union, Eng.....	-	490,437 50	-	24,038 48	60,225 10	-	574,701 08
Northern Assurance, Eng.....	-	676,125 00	-	50,711 00	28,010 00	-	754,846 00
Queen, Eng.....	299,737 31	1,189,412 50	-	24,733 81	116,860 34	4,283 33	1,635,027 29
Royal, Eng.....	-	2,318,411 25	-	159,080 37	170,071 62	56,390 77	2,703,954 01
Scottish Commercial, Scotland.....	-	684,748 75	-	43,787 19	15,788 79	-	744,324 73
Phoenix, Eng.....	-	412,500 00	-	17,606 06	14,636 59	7,000 00	451,742 65
Transatlantic Fire, Hamburg.....	-	403,162 50	-	8,254 01	18,806 86	-	430,223 37
Western Assurance, Canada.....	-	535,045 00	-	57,672 89	80,291 56	7,694 09	680,703 54
Totals.....	1,115,277 40	18,835,975 82	1,535,430 25	1,429,598 71	1,620,315 30	287,692 13	24,824,289 61
Maine Stock Companies.....	75,000 00	216,294 00	244,076 75	86,495 56	39,705 22	143,621 78	805,193 31
Stock Companies of other States.....	6,029,684 74	50,493,394 67	18,518,270 81	4,215,502 01	6,389,364 42	1,900,818 18	87,547,034 83
Mutual Companies of other States.....	73,500 00	643,688 50	115,181 67	35,126 59	57,309 00	101,606 63	1,026,412 39
†Companies of Foreign Countries.....	1,115,277 40	18,835,975 82	1,535,430 25	1,429,598 71	1,620,315 30	287,692 13	24,824,289 61
Aggregate.....	7,293,462 14	70,189,352 99	20,412,959 48	5,766,722 87	8,106,693 94	2,433,738 72	114,202,930 14

* \$344,824.51 Premium Notes.

† U. S. Branches except British America.

TABLE V. Showing the LIABILITIES of the Fire, Fire Marine, and Marine Insurance Companies transacting business in this State for the year ending December 31, 1879.

NAME OF COMPANY.	Capital paid up in Cash.	Losses Unsettled.	Re-insurance Fund.	All other Liabilities.	Surplus beyond Capital.		Total.
MAINE STOCK COMPANIES.							
Merchants' Marine, Bangor.....	\$150,000 00	\$25,000 00	\$37,603 95	\$60 00	\$78,708 61	-	\$291,372 56
Ocean, Portland.....	140,000 00	14,310 24	31,545 14	550 00	96,532 23	-	282,937 61
Union, Bangor.....	100,000 00	15,865 00	53,986 25	135 00	60,896 89	-	230,883 14
Totals	390,000 00	55,175 24	123,135 34	745 00	236,137 73	-	805,193 31
STOCK COS. OF OTHER STATES							
Ætna, Conn.....	3,000,000 00	200,115 89	1,493,558 42	48,584 21	2,335,965 97	-	7,078,224 49
Alliance, Mass.....	*190,191 57	13,650 00	67,122 99	1,718 67	-	-	272,683 23
American Central, Mo.....	300,000 00	37,700 48	203,635 15	9,457 98	230,589 37	-	781,382 98
American Fire, Pa.....	400,000 00	27,104 89	440,664 30	7,028 88	588,809 19	-	1,463,607 26
Atlantic F. and M., R. I.....	200,000 00	3,556 29	27,613 09	9,122 03	14,744 65	-	255,036 06
Boston Marine, Mass.....	500,000 00	106,362 94	404,016 53	-	201,047 69	-	1,211,427 16
Buffalo German, N. Y.....	200,000 00	16,878 69	139,400 74	3,760 07	421,022 96	-	781,062 46
Commerce, N. Y.....	200,000 00	10,000 00	38,584 58	25 93	153,203 68	-	401,814 19
Commercial, N. Y.....	200,000 00	26,960 46	163,552 50	10,630 13	112,401 30	-	513,544 39
Commonwealth, Mass.....	500,000 00	31,960 00	135,552 74	3,087 79	30,998 49	-	701,599 02
Clinton Fire, N. Y.....	250,000 00	12,375 00	58,305 83	4,641 94	130,255 52	-	455,578 29
Connecticut Fire, Conn.....	1,000,000 00	40,546 00	233,271 68	-	209,662 34	-	1,483,480 02
Continental, N. Y.....	1,000,000 00	198,312 74	1,132,518 32	42,038 42	1,105,319 28	-	3,478,188 76
Delaware Mutual Safety, Pa.....	360,000 00	99,235 00	335,114 39	101,979 49	1,167,818 74	-	2,064,147 62
Dwelling House, Mass.....	300,000 00	-	58,671 66	1,851 00	12,680 00	-	373,202 66
Eliot, Mass.....	200,000 00	12,225 00	56,309 65	3,085 00	139,602 58	-	411,222 23

Equitable F. and M., R. I.....	200,000 00	10,593 50	58,220 54	3,165 80	80,658 53	-	352,638 37
Fairfield Fire, Conn.....	200,000 00	13,388 12	59,792 48	6,154 81	17,308 37	-	296,643 78
Farragut Fire, N. Y.....	200,000 00	8,652 58	70,791 05	4,512 16	143,033 98	-	426,989 77
Fire Association, Pa.....	500,000 00	118,621 85	2,361,091 32	39,258 64	1,146,746 16	-	4,165,717 97
Firemens' Fire, Mass.....	300,000 00	19,464 78	100,664 34	3,780 76	322,887 17	-	746,797 05
Faneuil Hall, Mass.....	300,000 00	21,969 17	30,838 92	1,214 25	†1,099 62	-	355,121 96
First National Fire, Mass.....	200,000 00	16,598 32	55,835 30	2,075 79	10,857 08	-	285,366 49
Franklin Fire, Pa.....	400,000 00	46,535 13	1,848,905 83	3,640 00	963,546 50	-	3,262,627 46
Germania Fire, N. Y.....	500,000 00	65,910 56	348,166 42	-	752,754 22	-	1,666,831 20
German American, N. Y.....	1,000,000 00	76,631 29	638,626 75	28,444 44	875,666 16	-	2,619,368 64
Girard F. and M., Pa.....	300,000 00	27,002 06	267,554 61	9,214 96	557,862 02	-	1,161,633 65
Gloucester Fire, Mass.....	100,000 00	9,410 23	22,217 94	5,466 14	14,759 85	-	151,854 16
Hanover Fire, N. Y.....	500,000 00	76,618 12	388,137 24	-	685,945 21	-	1,650,700 57
Hartford Fire, Conn.....	1,250,000 00	124,106 46	1,110,629 26	35,886 00	935,399 18	-	3,456,020 90
Hoffman Fire, N. Y.....	200,000 00	14,320 87	69,042 12	879 01	54,536 08	-	338,778 08
Home, N. Y.....	3,000,000 00	248,764 81	1,841,438 00	-	1,320,785 30	-	6,410,988 11
Howard, N. Y.....	500,000 00	13,830 69	115,758 50	-	116,815 76	-	746,404 95
Hudson, N. J.....	200,000 00	4,887 15	46,852 17	259 25	258 15	-	252,256 72
Ins. Co. of North America, Pa.....	2,000,000 00	350,000 00	1,827,278 67	-	2,414,461 51	-	6,591,740 18
Ins. Co. of the State of Pa., Pa.....	200,000 00	36,485 00	194,474 01	6,727 75	224,450 37	-	662,137 13
Manhattan Fire, N. Y.....	250,000 00	60,056 64	270,745 43	10,000 00	138,626 91	-	729,428 98
Manufacturers', N. J.....	200,000 00	16,106 54	72,480 03	700 00	14,491 62	-	303,778 19
Manufacturers' F. and M., Mass.....	500,000 00	71,825 13	334,185 71	1,710 64	253,084 09	-	1,160,805 57
Mechanics' Mutual, Mass.....	200,000 00	4,121 94	25,740 56	1,446 79	6,845 45	-	238,154 74
Merchants', R. I.....	200,000 00	12,139 90	82,129 09	1,245 30	85,939 72	-	381,454 01
Merchants', N. J.....	400,000 00	43,343 00	195,410 23	29,489 44	419,634 55	-	1,087,877 22
Meriden Fire, Conn.....	300,000 00	10,199 84	96,815 99	600 00	16,217 31	-	423,833 14
National Fire, N. Y.....	200,000 00	10,000 00	77,244 80	-	101,513 21	-	388,758 01
National Fire, Conn.....	600,000 00	19,076 82	156,676 47	-	364,304 35	-	1,140,057 64
Neptune F. and M., Mass.....	300,000 00	32,000 00	77,054 19	3,600 00	152,070 64	-	564,724 83
Newark City, N. J.....	200,000 00	16,756 80	63,488 01	2,406 29	26,105 11	-	308,756 21
Newark Fire, N. J.....	250,000 00	24,656 82	118,464 59	14,770 85	352,565 61	-	760,457 87
New Hampshire Fire, N. H.....	250,000 00	15,869 00	124,821 55	-	147,133 04	-	537,823 59

TABLE V—Continued.

NAME OF COMPANY.	Capital paid up in Cash.	Losses Unsettled.	Re-insurance Fund.	All other Liabilities.	Surplus beyond Capital.	Total.
New York City, N. Y.....	\$300,000 00	\$16,421 19	\$81,815 10	\$750 00	\$1,065 06	\$400,051 35
Niagara Fire, N. Y.....	500,000 00	42,147 00	291,757 13	235 50	517,637 22	1,351,776 85
Northwestern National, Wis.....	600,000 00	52,416 11	151,352 62	4,380 11	146,100 18	954,249 02
Orient, Conn.....	500,000 00	21,587 57	141,133 74	-	146,298 90	809,020 21
Pennsylvania Fire, Pa.....	400,000 00	42,000 00	740,038 88	22,000 00	807,073 23	2,011,112 11
Peoples' Fire, N. J.....	300,000 00	14,879 59	96,754 63	8,099 08	181,360 50	601,093 80
Phenix, N. Y.....	1,000,000 00	132,087 39	868,014 59	11,451 05	521,116 79	2,532,669 82
Phoenix, Conn.....	1,000,000 00	98,958 00	759,878 64	-	874,504 63	2,733,341 27
Providence Washington, R. I.....	400,000 00	44,262 43	145,148 54	2,284 92	74,051 55	665,747 44
Prescott, Mass.....	200,000 00	20,809 98	90,315 91	2,311 90	88,924 99	402,362 78
Revere Fire, Mass.....	200,000 00	11,772 60	60,621 16	3,653 66	9,643 12	285,690 54
Rochester German, N. Y.....	200,000 00	10,275 00	106,917 53	-	120,072 50	437,265 03
Security, Conn.....	200,000 00	28,353 11	91,147 22	4,343 00	12,323 67	336,167 00
Shawmut, Mass.....	500,000 00	23,001 36	64,752 52	3,903 74	1,795 85	593,453 47
Shoe and Leather, Mass.....	300,000 00	47,485 79	182,783 49	1,327 22	220,731 80	752,328 30
Springfield F. and M., Mass.....	750,000 00	75,245 95	573,972 05	14,925 00	444,334 34	1,858,477 34
Standard Fire, N. J.....	200,000 00	14,753 65	64,536 49	9,325 90	5,428 20	294,044 24
St. Nicholas, N. Y.....	200,000 00	14,353 00	65,866 21	466 66	10,841 43	291,527 30
Star Fire, N. Y.....	\$300,000 00	31,072 00	128,646 98	4,200 00	121,591 42	585,510 40
Tradesmen's, N. Y.....	300,000 00	17,211 00	87,803 97	1,892 79	102,389 56	509,297 32
Trade, N. J.....	200,000 00	3,461 18	20,740 30	4,852 07	4,067 34	233,120 89
Traders' and Mechanics', Mass.....	100,000 00	2,500 00	22,177 54	-	55,911 06	180,588 60
United Firemen's, Pa.....	200,000 00	17,402 00	320,070 87	78,482 67	63,021 04	678,976 58
Washington F. and M., Mass.....	400,000 00	35,863 00	132,337 72	3,866 86	273,693 21	845,760 79

Westchester Fire, N. Y.....	300,000 00	66,536 73	334,526 54	8,555 60	121,502 37	-	831,121 24
Williamsburgh City Fire, N. Y.....	250,000 00	40,336 09	216,999 51	68,522 02	443,695 56	-	1,019,553 18
Totals	34,500,191 57	3,402,118 22	23,979,574 57	723,490 36	24,941,660 11	-	87,547,034 83
MUTUAL COMPANIES OF OTHER STATES.							
Holyoke Mutual Fire, Mass	100,000 00	6,332 05	136,846 75	1,035 20	239,088 31	-	483,302 31
Millville Mutual M. and F., N. J.....	-	26,120 00	91,615 77	200 00	38,543 06	-	156,478 83
Quincy Mutual Fire, Mass.....	-	4,862 27	187,502 78	2,575 04	191,691 16	-	386,631 25
Totals	100,000 00	37,314 32	415,965 30	3,810 24	469,322 53	-	1,026,412 39
COMPANIES OF FOREIGN COUNTRIES.							
British America, Canada.....	500,000 00	147,893 65	449,709 96	54,685 01	191,619 92	-	1,343,908 54
Commercial Union, England.....	-	81,669 61	780,300 37	19,117 97	772,303 02	-	1,653,390 97
Guardian Assurance, England.....	-	25,250 47	117,783 34	8,838 51	710,101 16	-	861,973 48
Hamburg-Bremen, Hamburg.....	-	39,515 00	215,749 33	-	525,144 35	-	780,408 68
Hamburg-Magdeburg, Hamburg.....	-	30,936 92	112,156 44	2,239 15	304,206 89	-	449,539 40
Imperial Fire, England.....	-	32,543 00	221,614 00	7,607 00	667,136 00	-	928,900 00
LaCaisse, Generale, France	-	57,762 28	194,682 13	19,644 36	274,064 95	-	546,153 72
La Confiance, France.....	-	21,270 22	111,568 23	1,767 65	452,028 02	-	586,634 12
Lancashire, England.....	-	74,441 06	430,872 51	5,000 00	368,585 48	-	878,899 05
London and Lancashire, England.....	-	60,564 85	233,629 73	13,869 15	466,939 37	-	775,003 10
London Assurance Corporation, England.....	-	30,813 92	336,072 02	-	790,888 79	-	1,157,774 73
L. and L. and Globe, England.....	-	358,658 06	1,749,548 41	461,708 84	1,807,046 14	-	4,376,961 45
Metropole, France	-	5,575 00	20,889 59	6,865 23	219,861 47	-	253,191 29
No. British and Mercantile, G. B.....	-	105,290 70	749,789 92	-	1,009,517 69	-	1,864,598 31
North German, Hamburg.....	-	23,299 21	114,878 44	-	251,252 45	-	391,430 10
Norwich Union, England.....	-	8,970 18	89,653 70	416 67	475,660 53	-	574,701 08
Northern Assurance, England.....	-	28,050 00	220,652 00	7,607 00	498,537 00	-	754,846 00
Queen, England	-	97,439 29	565,081 67	-	972,506 33	-	1,635,027 29
Royal, England.....	-	118,406 75	1,176,956 57	183,645 64	1,224,945 05	-	2,703,954 01
Scottish Commercial, Scotland.....	-	44,251 76	314,616 70	-	385,456 27	-	744,324 73
Phoenix, England	-	5,026 26	33,457 43	4,076 55	409,182 41	-	451,742 65

TABLE V—Concluded.

NAME OF COMPANY.	Capital paid up in Cash.	Losses Unsettled.	Re-insurance Fund.	All other Liabilities.	Surplus beyond Capital.		Total.
Transatlantic Fire, Hamburg.....	-	\$25,774 90	\$89,956 30	\$1,382 02	\$313,110 15	-	\$430,223 37
Western Assurance, Canada.....	-	53,001 09	262,878 24	14,418 22	350,405 99	-	680,703 54
Totals	\$500,000 00	1,478,404 18	8,592,497 03	812,888 97	13,440,499 43	-	24,824,289 61
Maine Stock Companies.....	390,000 00	55,175 24	123,135 34	745 00	236,137 73	-	805,193 31
Stock Companies of other States.....	34,500,191 57	3,402,118 22	23,979,574 57	723,490 36	24,941,660 11	-	87,547,034 83
Mutual Companies of other States.....	100,000 00	37,314 32	415,965 30	3,810 24	469,322 53	-	1,026,412 39
§Companies of Foreign Countries.....	500,000 00	1,478,404 18	8,592,497 03	812,888 97	13,440,499 43	-	24,824,289 61
Aggregate.....	35,490,191 57	4,973,011 96	33,111,172 24	1,540,934 57	39,087,619 80	-	114,202,930 14

*Impairment, \$9,808.43. †Balance, after paying for re-insurance, \$187,432.87. ‡Capital increased to \$500,000.

§ U. S. Branches except British America.

TABLE VI. Showing the RECEIPTS of the Fire, Fire-Marine and Marine Insurance Companies transacting business in this State for the year ending December 31, 1879.

NAME OF COMPANY.	From Pre- miums.		Interest, Div- idends and Rents.	Income from all other Sources.	Expenditures over Receipts.		Total.
MAINE STOCK COMPANIES.							
Merchants' Marine, Bangor.....	\$66,021 13	-	\$3,376 38	-	-	-	\$69,397 51
Ocean, Portland.....	62,997 10	-	8,765 20	-	-	-	71,762 30
Union, Bangor.....	81,162 02	-	10,140 61	-	4,942 55	-	96,245 18
Totals	210,180 25	-	22,282 19	-	4,942 55	-	237,404 99
STOCK COS. OF OTHER STATES.							
Ætna, Conn.....	2,202,439 83	-	351,049 98	8,083 18	-	-	2,561,572 99
Alliance, Mass.....	163,716 38	-	6,049 72	1,724 18	45,770 77	-	217,261 05
American Central, Mo.....	345,339 51	-	38,365 06	563 53	33,744 05	-	418,012 15
American Fire, Pa.....	297,287 68	-	66,072 51	903 57	-	-	364,263 76
Atlantic F. and M., R. I.....	48,058 05	-	14,239 26	-	5,201 63	-	67,498 94
Boston Marine, Mass.....	629,718 14	-	30,042 36	-	-	-	659,760 50
Buffalo German, N. Y.....	256,984 50	-	36,206 63	1,375 62	-	-	294,566 75
Commerce, N. Y.....	66,176 38	-	18,814 51	150 00	58 74	-	85,199 63
Commercial, N. Y.....	307,498 23	-	23,497 65	-	-	-	330,995 88
Commonwealth, Mass.....	186,931 15	-	30,131 62	-	-	-	217,062 77
Clinton Fire, N. Y.....	113,574 49	-	20,469 35	-	14,630 03	-	148,673 87
Connecticut Fire, Conn.....	399,348 07	-	81,156 69	-	-	-	480,504 76
Continental, N. Y.....	1,514,069 14	-	135,733 98	38,853 05	-	-	1,688,656 17
Delaware Mutual Safety, Pa.....	603,487 84	-	83,104 58	11,644 24	89,218 40	-	787,455 06
Dwelling House, Mass.....	20,627 88	-	18,716 09	263 08	8,841 97	-	48,449 02
Eliot, Mass.....	78,707 16	-	18,777 30	-	-	-	97,484 46

TABLE VI—Continued.

NAME OF COMPANY.	From Pre- miums.		Interest, Div- idends and Rents.	Income from all other Sources.	Expenditures over Receipts.		Total.
Equitable F. and M., R. I.....	\$106,895 51	-	\$19,666 54	-	-	-	\$126,562 05
Fairfield Fire, Conn.....	120,382 63	-	17,447 15	\$1,613 21	\$9,854 27	-	149,297 26
Farragut Fire, N. Y.....	123,310 97	-	21,619 74	-	2,278 55	-	147,209 26
Fire Association, Pa.....	1,160,008 28	-	208,819 03	7,899 00	-	-	1,376,726 31
Firemen's Fire, Mass.....	94,902 78	-	40,783 88	161 60	-	-	135,848 26
Faneuil Hall, Mass.....	216,075 69	-	17,338 01	1,722 84	-	-	235,136 54
First National Fire, Mass.....	117,576 58	-	14,391 95	-	8,059 36	-	140,027 89
Franklin Fire, Pa.....	512,750 92	-	137,282 19	11,129 66	104,178 54	-	765,341 31
Germania Fire, N. Y.....	549,567 66	-	72,153 66	-	-	-	621,721 32
German American, N. Y.....	993,480 54	-	119,207 66	-	-	-	1,112,688 20
Girard F. and M., Pa.....	253,603 35	-	58,833 32	-	-	-	312,436 67
Gloucester Fire, Mass.....	39,650 92	-	8,993 35	683 17	13,644 01	-	62,971 45
Hanover Fire, N. Y.....	576,045 53	-	72,878 95	-	27,044 61	-	675,969 09
Hartford Fire, Conn.....	1,460,124 12	-	168,581 57	-	-	-	1,628,705 69
Hoffman Fire, N. Y.....	130,060 39	-	18,004 67	-	31,974 41	-	180,039 47
Home, N. Y.....	2,519,940 24	-	332,878 84	-	-	-	2,852,819 08
Howard, N. Y.....	200,659 99	-	35,611 34	-	19,898 19	-	256,169 52
Hudson, N. J.....	56,014 95	-	9,358 87	-	11,284 24	-	76,658 06
Ins. Co. of No. America, Pa.....	3,194,249 18	-	288,748 36	15,525 82	-	-	3,498,523 36
Ins. Co. of the State of Pa, Pa.....	228,237 84	-	26,161 80	13,906 61	41,342 08	-	309,668 33
Manhattan Fire, N. Y.....	594,564 85	-	29,807 58	770 00	118,494 79	-	743,637 22
Manufacturers', N. J.....	136,292 80	-	13,735 75	-	-	-	150,028 55
Manufacturers', F. and M., Mass.....	337,617 21	-	46,061 61	-	58,574 40	-	442,253 22
Mechanics' Mutual, Mass.....	39,763 73	-	11,752 37	496 02	-	-	52,012 12

Merchants', R. I.....	139,515 60	-	18,338 99	-	-	-	157,854 59
Merchants', N. J.....	321,347 03	-	51,372 44	-	-	-	372,719 49
Meriden Fire, Conn.....	213,626 75	-	18,960 99	902 70	16,944 40	-	250,434 84
National Fire, N. Y.....	154,350 89	-	22,132 16	887 72	7,664 17	-	185,034 94
National Fire, Conn.....	235,937 51	-	75,315 98	2,948 00	-	-	314,201 49
Neptune F. and M., Mass.....	124,321 95	-	24,665 97	9,678 82	-	-	158,666 74
Newark City, N. J.....	125,793 56	-	14,495 41	1,987 64	2,895 44	-	145,172 05
Newark Fire, N. J.....	196,280 62	-	39,199 08	878 94	-	-	236,358 64
New Hampshire Fire, N. H.....	206,515 72	-	27,408 48	-	-	-	233,924 20
New York City, N. Y.....	154,018 36	-	16,415 60	437 50	18,293 69	-	189,165 15
Niagara Fire, N. Y.....	413,562 96	-	68,821 62	17,500 20	-	-	499,884 78
Northwestern National, Wis.....	334,899 68	-	48,787 64	481 96	-	-	384,169 28
Orient, Conn.....	222,822 89	-	43,618 19	-	-	-	266,441 08
Pennsylvania Fire, Pa.....	532,537 19	-	101,872 07	968 99	-	-	635,378 25
Peoples' Fire, N. J.....	142,062 65	-	29,083 70	6,633 75	18,054 66	-	195,834 76
Phenix, N. Y.....	2,162,587 97	-	98,931 30	6,240 64	297,853 19	-	2,565,613 10
Phoenix, Conn.....	1,219,132 14	-	124,027 15	-	-	-	1,343,159 29
Providence Washington, R. I.....	307,963 53	-	22,575 71	-	-	-	330,539 24
Prescott, Mass.....	126,242 50	-	19,174 83	-	6,004 44	-	151,421 77
Revere Fire, Mass.....	90,904 65	-	11,579 26	-	5,191 76	-	107,675 67
Rochester German, N. Y.....	207,352 00	-	23,054 95	2,223 00	-	-	232,629 95
Security, Conn.....	217,156 00	-	14,239 96	-	34,220 58	-	265,616 54
Shawmut, Mass.....	170,943 41	-	27,872 90	-	63,055 03	-	261,871 34
Shoe and Leather, Mass.....	246,553 47	-	28,438 63	-	-	-	274,992 10
Springfield F. and M., Mass.....	790,260 72	-	84,631 64	-	6,323 20	-	881,215 56
Standard Fire, N. J.....	140,316 84	-	15,627 88	-	17,788 22	-	173,732 94
St. Nicholas, N. Y.....	142,581 16	-	15,316 03	-	1,632 05	-	159,529 24
Star Fire, N. Y.....	230,493 55	-	27,722 51	1,518 87	15,814 22	-	275,549 15
Tradesmen's, N. Y.....	170,324 07	-	27,107 36	-	-	-	197,431 43
Trade, N. J.....	62,698 30	-	8,963 42	-	41,838 16	-	113,499 88
Traders' and Mechanics', Mass.....	24,569 79	-	9,206 48	-	2,846 84	-	36,423 11
United Firemen's, Pa.....	128,279 74	-	33,355 62	4,034 04	-	-	165,669 40
Washington F. and M., Mass.....	198,020 16	-	34,670 67	74 02	-	-	232,764 85

TABLE VI—Concluded.

NAME OF COMPANY.	From Pre- miums.		Interest Divi- dends and Rents.	Income from all other sources.	Expenditures over Receipts.		Total.
Westchester Fire, N. Y.....	\$512,996 20	-	\$38,144 21	-	-	-	\$551,140 41
Williamsburgh City Fire, N. Y.....	364,020 30	-	55,160 95	-	-	-	419,181 25
Totals	32,026,750 97	-	4,082,835 26	174,865 17	1,200,513 09	-	37,484,964 49
MUTUAL COS. OF OTHER STATES.							
Holyoke Mutual Fire, Mass.....	76,383 46	-	25,240 41	-	-	-	101,623 87
Millville Mutual M. and F., N. J.....	210,575 96	-	2,152 77	-	30,731 92	-	243,460 65
Quincy Mutual Fire, Mass.....	91,535 50	-	13,761 22	-	-	-	105,296 72
Totals	378,494 92	-	41,154 40	-	30,731 92	-	400,381 24
COS. OF FOREIGN COUNTRIES.							
British America, Canada.....	844,078 80	-	40,323 44	3,779 10	-	-	888,181 34
Commercial Union, Eng.....	1,218,100 52	-	57,347 12	17,668 01	-	-	1,293,115 65
Guardian Assurance, Eng.....	274,907 28	-	40,050 30	-	1,296 05	-	316,253 63
Hamburg Bremen, Hamburg.....	415,542 08	-	25,730 50	-	-	-	441,272 58
Hamburg-Magdeburg, Hamburg.....	203,044 38	-	14,386 69	72,000 00	-	-	289,431 07
Imperial Fire, Eng.....	409,320 00	-	31,292 00	15,275 00	-	-	455,887 00
La Caisse Generale, France.....	407,268 23	-	24,271 58	-	30,871 99	-	462,411 80
La Confiance, France.....	225,822 71	-	12,620 00	-	-	-	238,442 71
Lancashire, Eng.....	750,938 34	-	-	-	-	-	750,938 34
London and Lancashire, Eng.....	421,354 55	-	3,621 48	602 30	-	-	425,578 33
London Assurance Corp., Eng.....	519,555 84	-	42,750 00	-	-	-	562,305 84
L. & L. and Globe, Eng.....	2,595,521 95	-	183,212 39	13,393 44	-	-	2,792,127 78
Metropole, France.....	16,134 14	-	-	10,000 00	-	-	26,134 14

No. British and Mercantile, G. B.....	1,154,926 41	-	73,568 28	-	-	-	1,228,494 69
North German, Hamburg.....	237,472 49	-	13,590 00	65,000 00	-	-	316,062 49
Norwich Union, Eng.....	180,355 84	-	9,409 37	-	-	-	189,765 21
Northern Assurance, Eng.....	409,382 00	-	29,153 00	-	-	-	438,535 00
Queen, Eng.....	922,930 46	-	82,970 24	-	-	-	1,005,900 70
Royal, Eng.....	1,593,521 25	-	111,543 94	-	-	-	1,705,065 19
Scottish Commercial, Scotland.....	521,603 44	-	28,480 85	-	31,206 27	-	581,290 56
Phoenix, England.....	38,812 96	-	7,000 00	-	-	-	45,812 96
Transatlantic Fire, Hamburg.....	174,129 98	-	15,897 25	-	40,706 87	-	230,734 10
Western Assurance, Canada.....	531,350 80	-	30,456 63	-	-	-	561,807 43
Totals.....	14,066,074 45	-	877,675 06	197,717 85	104,081 18	-	15,245,548 54
Maine Stock Companies.....	210,180 25	-	22,282 19	-	4,942 55	-	237,404 99
Stock Companies of other States.....	32,026,750 97	-	4,082,835 26	174,865 17	1,200,513 09	-	37,484,964 49
Mut. Companies of other States.....	378,494 92	-	41,154 40	-	30,731 92	-	450,381 24
*Companies of Foreign Countries.....	14,066,074 45	-	877,675 06	197,717 85	104,081 18	-	15,245,548 54
Aggregate.....	46,681,500 59	-	\$5,023,946 91	\$372,583 02	\$1,340,268 74	-	\$53,418,299 26

*U. S. Branches except British America.

TABLE VII. Showing the EXPENDITURES of the Fire, Fire Marine, and Marine Insurance Companies transacting business in this State for the year ending December 31, 1879.

NAME OF COMPANY.	Paid Losses.	Paid Losses in Maine.	Paid Dividends.	Commissions, Salaries, Brokerage, etc.	Taxes and all other Expenditures.	Receipts over Expenditures.	Total.
MAINE STOCK COMPANIES.							
Merchants' Marine, Bangor.	\$37,635 21	-	\$17,940 00	\$2,863 70	\$3,844 84	\$7,113 76	\$69,397 51
Ocean, Portland.	34,114 76	-	9,958 00	6,977 83	1,042 75	19,668 96	71,762 30
Union, Bangor.	40,455 41	-	41,000 00	13,464 60	1,325 17	-	96,245 18
Totals	112,205 38	-	68,898 00	23,306 13	6,212 76	26,782 72	237,404 99
STOCK COS. OF OTHER STATES.							
Ætna, Conn.	1,256,111 12	-	600,000 00	490,654 66	164,647 25	50,159 96	2,561,572 99
Alliance, Mass.	153,680 28	-	-	44,982 00	18,598 77	-	217,261 05
American Central, Mo.	245,212 74	-	41,700 00	57,135 10	73,964 31	-	418,012 15
American Fire, Pa.	145,563 45	-	40,435 00	93,060 51	17,624 60	67,580 20	364,263 76
Atlantic F. and M., R. I.	34,592 99	-	5,946 50	20,046 63	6,912 82	-	67,498 94
Boston Marine, Mass.	421,474 25	-	50,000 00	123,150 68	10,043 65	55,091 92	659,760 50
Buffalo German, N. Y.	139,494 87	-	30,000 00	61,224 08	36,863 94	26,983 86	294,566 75
Commerce, N. Y.	32,689 67	-	24,000 00	20,218 90	8,291 06	-	85,199 63
Commercial, N. Y.	181,723 24	-	20,089 00	90,292 72	29,777 35	9,113 57	330,995 88
Commonwealth, Mass.	125,442 22	-	-	51,999 27	28,895 83	10,725 45	217,062 77
Clinton Fire, N. Y.	58,957 66	-	27,500 00	39,541 12	22,675 09	-	148,673 87
Connecticut Fire, Conn.	233,940 37	-	100,000 00	89,224 00	28,344 79	28,995 60	480,504 76
Continental, N. Y.	825,953 68	-	137,269 67	455,936 91	163,597 96	105,897 95	1,688,656 17
Delaware Mutual Safety, Pa.	417,562 37	-	268,920 00	72,514 96	28,457 73	-	787,455 06
Dwelling House, Mass.	5,715 42	-	22,320 00	10,672 20	9,741 40	-	48,449 02
Eliot, Mass.	32,943 35	-	20,000 00	14,627 28	20,610 33	9,303 50	97,484 46

Equitable F. and M., R. I.....	49,024 37	-	16,539 50	34,683 66	7,222 18	19,092 34	126,562 05
Fairfield Fire, Conn.....	87,636 50	-	18,000 00	34,042 09	9,618 67	-	149,297 26
Farragut Fire, N. Y.....	48,523 00	-	30,000 00	41,468 53	27,217 73	-	147,209 26
Fire Association, Pa.....	620,088 14	-	199,569 00	324,942 08	57,090 75	175,036 34	1,376,726 31
Firemen's Fire, Mass.....	38,282 74	-	29,915 00	26,784 60	13,396 02	27,469 90	135,848 26
Faneuil Hall, Mass.....	161,300 71	-	9,000 00	13,493 44	39,419 35	11,923 04	235,136 54
First National Fire, Mass.....	96,224 02	-	6,000 00	25,207 29	12,596 58	-	140,027 89
Franklin Fire, Pa.....	367,729 35	-	128,528 00	144,261 76	124,822 20	-	765,341 31
Germania Fire, N. Y.....	230,382 80	-	70,000 00	177,881 30	130,700 13	12,757 09	621,721 32
German American, N. Y.....	513,946 00	-	100,000 00	244,153 66	144,600 77	109,987 77	1,112,688 20
Girard F. and M., Pa.....	111,474 45	-	60,000 00	80,029 45	40,830 15	20,102 62	312,436 67
Gloucester Fire, Mass.....	48,177 95	-	2,952 00	9,923 09	1,918 41	-	62,971 45
Hanover Fire, N. Y.....	303,908 25	-	100,000 00	141,677 58	130,383 26	-	675,969 09
Hartford Fire, Conn.....	860,444 88	-	250,000 00	212,422 48	263,537 80	42,300 53	1,628,705 69
Hoffman Fire, N. Y.....	92,705 66	-	20,000 00	41,273 89	26,059 92	-	180,039 47
Home, N. Y.....	1,493,213 32	-	300,000 00	456,721 91	552,634 46	50,249 39	2,852,819 08
Howard, N. Y.....	131,909 68	-	25,000 00	89,834 68	9,425 16	-	256,169 52
Hudson, N. J.....	32,004 75	-	9,000 00	26,401 72	9,251 59	-	76,658 06
Ins. Co. of North America, Pa.....	2,333,478 77	-	400,000 00	466,521 79	271,117 61	27,405 19	3,498,523 36
Ins. Co. of the State of Pa., Pa.....	199,007 08	-	23,988 00	43,521 47	43,151 78	-	309,668 33
Manhattan Fire, N. Y.....	501,082 89	-	25,000 00	136,837 99	80,716 34	-	743,637 22
Manufacturers', N. J.....	74,825 83	-	14,000 00	41,198 32	11,215 38	8,789 02	150,028 55
Manufacturers' F. and M., Mass.....	290,265 40	-	50,000 00	54,327 91	47,659 91	-	442,253 22
Mechanics' Mutual, Mass.....	25,613 12	-	-	5,878 48	10,052 11	10,468 41	52,012 12
Merchants', R. I.....	81,475 62	-	16,000 00	28,975 02	19,904 25	11,499 70	157,854 59
Merchants', N. J.....	168,935 96	-	66,685 28	88,010 00	42,599 80	6,488 45	372,719 49
Meriden Fire, Conn.....	158,376 35	-	15,000 00	46,151 19	30,907 30	-	250,434 84
National Fire, N. Y.....	86,611 32	-	20,000 00	49,305 50	29,118 12	-	185,034 94
National Fire, Conn.....	139,522 93	-	72,000 00	62,026 36	22,685 90	17,966 30	314,201 49
Neptune F. and M., Mass.....	92,530 99	-	30,000 00	31,307 63	4,828 12	-	158,666 74
Newark City, N. J.....	81,955 81	-	14,000 00	38,610 91	10,605 33	-	145,172 05
Newark Fire, N. J.....	110,927 92	-	34,611 35	58,120 64	21,515 95	11,182 78	236,338 64
New Hampshire Fire, N. H.....	128,085 00	-	20,000 00	48,620 20	16,607 23	20,611 77	233,924 20

TABLE VII—Continued.

NAME OF COMPANY.	Paid Losses.		Paid Dividends.	Commissions, Salaries, Brokerage, etc.	Taxes and all other Expenditures.	Receipts over Expenditures.	Total.
New York City, N. Y.	\$97,172 58	-	\$15,000 00	\$48,527 54	\$28,465 03	-	\$189,165 15
Niagara Fire, N. Y.	249,883 60	-	60,001 00	119,316 94	68,802 92	\$1,880 32	499,884 78
Northwestern National, Wis.	183,793 09	-	63,000 00	41,074 25	69,032 21	27,269 73	384,169 28
Orient, Conn.	127,430 20	-	50,000 00	55,083 98	27,832 01	6,094 89	266,441 08
Pennsylvania Fire, Pa.	318,480 03	-	40,000 00	165,794 71	29,804 84	81,298 67	635,378 25
Peoples' Fire, N. J.	116,890 76	-	24,000 00	42,618 59	12,325 41	-	195,834 76
Phenix, N. Y.	1,777,681 65	-	100,000 00	617,010 57	70,920 88	-	2,565,613 10
Phenix, Conn.	700,364 93	-	200,000 00	270,995 69	139,603 02	32,195 65	1,343,159 29
Providence Washington, R. I.	201,229 94	-	17,501 58	54,267 90	24,823 06	32,716 76	330,539 24
Prescott, Mass.	85,527 55	-	20,000 00	33,044 62	12,849 60	-	151,421 77
Revere Fire, Mass.	64,069 71	-	-	30,483 85	13,122 11	-	107,675 67
Rochester German, N. Y.	110,278 10	-	24,000 00	43,770 87	26,936 10	27,644 88	232,629 95
Security, Conn.	193,968 04	-	8,000 00	39,376 12	24,272 38	-	265,616 54
Shawmut, Mass.	173,380 86	-	15,000 00	51,471 03	22,019 45	-	261,871 34
Shoe and Leather, Mass.	136,316 69	-	30,000 00	44,300 27	18,763 03	45,612 11	274,992 10
Springfield F. and M., Mass.	496,155 70	-	75,000 00	162,324 83	101,894 31	45,840 72	881,215 56
Standard Fire, N. J.	114,645 93	-	10,000 00	37,317 95	11,769 06	-	173,732 94
St. Nicholas, N. Y.	79,708 70	-	20,000 00	44,559 10	15,261 44	-	159,529 24
Star Fire, N. Y.	138,142 52	-	36,000 00	36,291 96	65,114 67	-	275,549 15
Tradesmens', N. Y.	70,585 89	-	22,470 00	52,995 90	21,476 74	29,902 90	197,431 43
Trade, N. J.	91,176 17	-	57 00	11,992 02	10,274 69	-	113,499 88
Traders' and Mechanics', Mass.	20,850 41	-	8,000 00	6,336 53	1,436 17	-	36,623 11

United Firemens', Pa.....	71,081 27	-	25,275 02	36,719 22	21,930 78	10,663 11	165,669 40
Washington F. and M., Mass.....	101,546 96	-	40,000 00	36,832 64	15,952 89	38,432 36	232,764 85
Westchester Fire, N. Y.....	329,403 93	-	29,979 00	101,972 25	82,164 71	7,620 52	551,140 41
Williamsburgh City Fire, N. Y.....	185,098 17	-	49,875 00	115,314 78	47,665 03	21,228 27	419,181 25
Totals	20,305,592 62	-	4,547,126 90	7,359,291 75	3,917,369 68	1,355,583 54	37,484,964 49
MUTUAL COS. OF OTHER STATES.							
Holyoke Mutual Fire, Mass.....	25,710 96	-	33,432 10	19,023 19	3,821 41	19,636 21	101,623 87
Millville Mutual M. and F., N. J.....	197,192 36	-	-	32,180 88	14,087 41	-	243,460 65
Quincy Mutual Fire, Mass.....	21,869 03	-	39,790 83	22,744 22	5,789 13	15,103 51	105,296 72
Totals	244,772 35	-	73,222 93	73,948 29	23,697 95	34,739 72	450,381 24
Cos. of FOREIGN COUNTRIES.							
British America, Canada.....	490,820 01	-	49,920 74	174,495 91	69,947 91	102,996 77	888,181 34
Commercial Union, Eng.....	749,005 86	-	-	273,917 84	95,999 61	174,192 34	1,293,115 65
Guardian Assurance, Eng.....	152,131 28	-	-	100,973 72	63,148 63	-	316,253 63
Hamburg-Bremen, Hamburg.....	269,606 00	-	-	103,097 80	34,587 39	33,981 39	441,272 58
Hamburg-Magdeburg, Hamburg.....	99,621 21	-	-	55,454 38	28,235 42	106,120 06	289,431 07
Imperial Fire, Eng.....	291,313 00	-	-	96,045 00	38,913 00	29,616 00	455,887 00
La Caisse Generale, France.....	269,880 39	-	-	144,916 64	47,614 77	-	462,411 80
La Confiance, France.....	33,054 96	-	-	60,903 67	8,966 03	135,518 05	238,442 71
Lancashire, Eng.....	510,853 75	-	-	221,101 37	18,669 25	313 97	750,938 34
London and Lancashire, Eng.....	103,848 70	-	-	69,877 89	38,711 02	213,140 72	425,578 33
London Assurance Corp., Eng.....	339,942 38	-	-	102,456 21	68,141 21	51,766 04	562,305 84
L. and L. and Globe, Eng.....	1,813,971 46	-	-	593,728 03	197,094 95	187,333 34	2,792,127 78
Metropole, France.....	-	-	-	5,643 92	1,205 48	19,284 74	26,134 14
North British and Mercantile, G. B.....	699,980 70	-	-	236,380 27	107,705 14	184,428 58	1,228,494 69
North German, Hamburg.....	179,970 27	-	-	65,602 44	30,929 29	39,560 49	316,062 49
Norwich Union, Eng.....	26,125 42	-	-	42,704 53	17,515 12	103,420 14	189,765 21
Northern Assurance, Eng.....	290,326 00	-	-	96,045 00	36,793 00	15,371 00	438,535 00
Queen, Eng.....	566,162 57	-	-	255,575 37	24,255 35	159,907 41	1,005,960 70
Royal, Eng.....	978,590 44	-	-	295,750 79	213,782 98	216,940 98	1,705,065 19
Scottish Commercial, Scotland.....	390,152 59	-	-	128,781 49	62,356 48	-	581,290 56
Phoenix, Eng.....	6,755 92	-	-	8,096 85	9,323 60	21,636 59	45,812 96

TABLE VII—Concluded.

NAME OF COMPANY.	Paid Losses.		Paid Dividends.	Commissions, Salaries, Brokerage, etc.	Taxes and all other Expenditures.	Receipts over Expenditures.	Total.
Transatlantic Fire, Hamburg	\$155,139 71	-	-	\$66,403 29	\$2,410 73	\$6,780 37	\$230,734 10
Western Assurance, Canada.....	320,977 53	-	-	105,890 89	52,193 32	82,745 69	561,807 43
Totals	8,738,230 15	-	49,920 74	3,303,843 30	1,268,499 68	1,885,054 67	15,245,548 54
Maine Stock Companies.....	112,205 38	-	68,898 00	23,306 13	6,212 76	26,782 72	237,404 99
Stock Companies of other States.....	20,305,592 62	-	4,547,126 90	7,359,291 75	3,917,369 68	1,355,583 54	37,484,964 49
Mutual Companies of other States.....	244,772 35	-	73,222 93	73,948 29	23,697 95	34,739 72	450,381 24
*Companies of Foreign Countries.....	8,738,230 15	-	49,920 74	3,303,843 30	1,268,499 68	1,885,054 67	15,245,548 54
Aggregate	29,400,800 50	-	4,739,168 57	10,760,389 47	5,215,780 07	3,302,160 65	53,418,299 26

*U. S. Branches, except British America.

TABLE VIII. Showing RISKS WRITTEN and PREMIUMS RECEIVED and RISKS IN FORCE December 31, 1878, and December 31, 1879, by the Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	RISKS IN FORCE DEC. 31, 1878.		RISKS WRITTEN DURING THE YEAR.				RISKS IN FORCE, DEC. 31, 1879.	
	Fire.	Marine.	Fire.	Premium.	Marine.	Premium.	Fire.	Marine.
MAINE STOCK COMPANIES.								
Merchants' Marine, Bangor.....	-	\$694,673	-	-	\$1,447,658	\$60,967 36	-	\$633,417
Ocean, Portland.....	-	925,868	-	-	1,950,362	69,317 65	-	993,977
Union, Bangor.....	-	759,740	-	-	2,127,537	81,162 02	-	775,692
Totals	-	2,380,281	-	-	5,525,557	211,447 03	-	2,403,086
STOCK COS. OF OTHER STATES.								
Ætna, Conn.....	277,462,360	118,500	221,969,300	2,230,352 70	20,461,090	126,489 40	272,519,159	341,550
Alliance, Mass.....	13,912,236	-	13,484,660	191,905 96	-	-	11,605,538	-
American Central, Mo.....	27,482,112	-	29,832,396	420,831 64	-	-	26,437,124	-
American Fire, Pa.....	29,936,040	-	36,389,526	335,086 18	-	-	32,251,744	-
Atlantic F. and M., R. I.....	3,817,258	15,200	4,730,478	48,961 11	1,102,840	6,577 09	4,201,811	116,526
Boston Marine, Mass.....	-	6,338,136	-	-	44,735,519	820,115 66	-	7,368,144
Buffalo German, N. Y.....	25,064,495	-	28,979,738	263,490 84	7,712,921	31,887 54	27,956,054	34,325
Commerce, N. Y.....	9,263,820	-	9,453,730	74,121 40	-	-	8,900,899	-
Commercial, N. Y.....	34,848,028	324,189	38,544,392	287,328 29	2,815,928	25,935 00	37,406,523	515,982
Commonwealth, Mass.....	22,809,382	-	23,410,168	232,298 41	-	-	23,873,009	-
Clinton Fire, N. Y.....	17,696,734	-	21,780,360	139,672 99	-	-	20,038,625	-
Connecticut Fire, Conn.....	37,042,514	-	44,753,757	459,742 11	-	-	41,968,631	-
Continental, N. Y.....	255,360,875	-	236,823,419	1,554,027 57	-	-	272,924,515	-
Delaware Mutual Safety, Pa.....	19,286,154	10,675,424	14,874,533	103,456 78	50,217,464	607,451 57	17,061,653	13,767,071
Dwelling House, Mass.....	12,832,393	-	3,259,705	22,046 47	-	-	13,129,653	-
Eliot, Mass.....	8,091,608	-	9,917,952	94,864 92	-	-	9,152,510	-

TABLE VIII—Continued.

NAME OF COMPANY.	RISKS IN FORCE Dec. 31, 1878.		RISKS WRITTEN DURING THE YEAR.				RISKS IN FORCE Dec. 31, 1879.	
	Fire.	Marine.	Fire.	Premium.	Marine.	Premium.	Fire.	Marine.
Equitable F. and M., R. I.....	\$9,116,868	\$38,295	\$11,749,896	\$106,479 29	\$1,719,029	\$9,357 66	\$10,783,232	\$81,717
Fairfield Fire, Conn.....	14,665,732	-	13,446,389	140,613 49	-	-	14,775,437	-
Farragut Fire, N. Y.....	24,955,185	-	28,412,151	134,769 73	-	-	27,376,027	-
Fire Association, Pa.....	169,070,653	-	118,074,757	1,296,384 49	-	-	193,153,478	-
Firemens' Fire, Mass.....	16,127,274	-	11,346,783	102,606 60	-	-	16,268,077	-
Faneuil Hall, Mass.....	22,715,780	-	16,954,539	220,355 36	8,255,368	41,017 53	4,286,732	48,666
First National Fire, Mass.....	9,441,427	-	9,153,893	117,576 58	-	-	7,598,781	-
Franklin Fire, Pa.....	142,867,352	-	56,468,537	646,237 13	-	-	138,675,587	-
Germania Fire, N. Y.....	73,333,025	-	54,361,392	599,893 62	-	-	76,189,427	-
German American, N. Y.....	121,846,485	-	135,020,839	1,139,334 38	-	-	142,573,461	-
Girard F. and M., Pa.....	41,268,694	-	30,877,823	274,799 58	-	-	40,928,116	-
Gloucester Fire, Mass.....	3,598,384	187,438	1,816,858	24,778 06	329,836	8,769 68	2,614,493	52,140
Hanover Fire, N. Y.....	86,460,100	-	76,627,112	605,445 04	-	-	84,867,440	-
Hartford Fire, Conn.....	188,039,953	-	151,442,247	1,558,533 10	-	-	197,045,538	-
Hoffman Fire, N. Y.....	13,856,465	2,500	16,713,958	148,307 37	2,500	125 00	13,939,298	2,500
Home, N. Y.....	344,131,435	-	324,052,438	2,845,923 00	-	-	349,791,990	-
Howard, N. Y.....	23,844,854	-	29,682,802	222,726 28	4,728	20 42	27,550,062	-
Hudson, N. J.....	12,607,541	-	8,770,776	66,565 63	-	-	11,224,603	-
Ins. Co. of No. America, Pa.....	159,455,956	6,248,218	131,890,441	1,376,684 45	252,297,611	2,364,047 78	168,411,876	27,566,099
Ins. Co. of the State of Pa., Pa.....	16,982,870	1,703,321	18,108,582	159,334 72	11,713,993	134,395 21	17,614,789	1,933,672
Manhattan Fire, N. Y.....	46,017,341	493,380	55,108,679	595,127 81	12,149,406	81,478 22	47,209,214	675,053
Manufacturers', N. J.....	12,279,806	-	15,006,953	156,499 44	-	-	13,314,441	-
Manufacturers' F. and M., Mass.....	40,324,963	1,819,198	40,775,595	283,497 89	21,289,948	153,699 67	57,680,883	2,931,093
Mechanics' Mutual, Mass.....	1,724,617	-	4,971,679	52,869 00	-	-	4,161,348	-

Merchants', R. I.....	12,498,919	-	15,104,538	152,699	88	-	-	14,779,062	-
Merchants', N. J.....	46,374,819	-	46,587,135	355,097	20	-	-	46,263,388	-
Meriden Fire, Conn.....	14,152,995	-	21,068,492	265,463	35	-	-	16,163,903	-
National Fire, N. Y.....	23,071,120	-	26,264,967	173,763	58	-	-	23,442,084	-
National Fire, Conn.....	28,452,179	-	23,328,630	233,937	51	-	-	29,641,108	-
Neptune F. and M., Mass.....	6,548,818	1,849,241	6,776,192	66,892	52	1,420,701	38,403 12	7,072,473	1,609,134
Newark City, N. J.....	10,300,129	-	13,692,319	137,228	55	-	-	11,280,026	-
Newark Fire, N. J.....	21,115,442	-	22,247,129	206,460	70	-	-	23,908,468	-
New Hampshire Fire, N. H.....	18,592,797	-	19,794,080	206,515	72	-	-	20,813,629	-
New York City, N. Y.....	14,686,258	-	23,166,908	184,769	61	-	-	20,083,878	-
Niagara Fire, N. Y.....	67,140,848	-	57,875,745	480,030	92	-	-	65,552,928	-
Northwestern National, Wis.....	23,188,895	250,000	30,943,726	273,226	07	13,767,679	89,542 53	25,175,278	250,000
Orient, Conn.....	23,129,298	-	22,488,787	248,599	86	-	-	24,764,441	-
Pennsylvania Fire, Pa.....	47,927,868	-	53,927,503	579,239	66	-	-	53,177,560	-
Peoples' Fire, N. J.....	17,325,429	-	15,484,048	160,473	64	-	-	16,897,544	-
Phenix, N. Y.....	146,435,995	10,321,876	153,395,865	1,313,897	18	152,744,741	1,371,300 19	160,498,814	9,929,191
Phoenix, Conn.....	121,275,658	-	109,796,160	1,219,132	14	-	-	131,348,030	-
Providence Washington, R. I.....	14,458,156	1,360,828	20,241,311	149,730	27	32,241,527	217,414 48	15,651,337	1,535,673
Prescott, Mass.....	14,818,804	-	13,858,195	144,006	69	-	-	14,681,177	-
Revere Fire, Mass.....	9,286,822	-	10,396,931	111,355	70	-	-	10,075,849	-
Rochester German, N. Y.....	18,819,655	56,600	21,461,959	208,836	54	8,165,916	29,820 22	21,187,542	77,875
Security, Conn.....	14,949,876	593,963	16,145,450	147,111	55	14,946,848	71,275 82	14,270,403	706,203
Shawmut, Mass.....	17,022,887	-	15,636,292	199,779	58	-	-	10,361,510	-
Shoe and Leather, Mass.....	15,571,799	1,649,272	16,635,729	160,002	73	15,666,369	144,904 57	17,728,985	4,026,518
Springfield F. and M., Mass.....	89,726,163	-	77,434,708	879,939	74	-	-	95,795,663	-
Standard Fire, N. J.....	9,409,480	-	11,209,388	164,158	51	-	-	9,105,734	-
St. Nicholas, N. Y.....	15,948,686	-	17,612,721	153,467	56	-	-	16,581,952	-
Star Fire, N. Y.....	27,073,994	-	36,028,759	238,375	88	212,524	6,656 62	33,130,708	118,250
Tradesmen's, N. Y.....	15,383,204	55,000	22,649,001	172,095	30	154,000	5,337 21	20,171,332	141,500
Trade, N. J.....	4,837,601	173,469	7,401,836	72,238	49	527,096	14,250 39	2,672,197	133,837
Traders' and Mechanics', Mass.....	3,316,452	-	2,356,772	24,887	72	-	-	3,313,319	-
United Firemen's, Pa.....	6,618,677	-	11,938,196	138,777	20	-	-	12,376,776	-
Washington F. and M., Mass.....	9,106,982	2,890,192	12,409,720	105,115	69	7,389,669	105,189 64	10,820,588	3,216,928

TABLE VIII—Concluded.

NAME OF COMPANY.	RISKS IN FORCE Dec. 3., 1878.		RISKS WRITTEN DURING THE YEAR.				RISKS IN FORCE Dec. 31, 1879.	
	Fire.	Marine.	Fire.	Premium.	Marine.	Premium.	Fire.	Marine.
Westchester Fire, N. Y.....	\$65,061,160	-	\$67,140,120	\$563,613 26	-	-	\$69,065,004	-
Williamsburgh City Fire, N. Y.....	51,604,582	-	60,754,836	387,893 85	-	-	60,549,890	-
Totals	3,434,871,536	47,164,240	3,204,293,381	29,614,343 76	682,045,251	6,505,462 22	4,617,864,358	77,079,647
MUTUAL COS. OF OTHER STATES.								
Holyoke Mutual Fire, Mass.....	19,899,056	-	6,177,985	78,239 95	-	-	19,539,426	-
Millville Mutual M. and F., N. J.....	6,760,060	589,729	5,342,187	79,896 96	1,630,613	96,651 23	6,587,038	486,613
Quincy Mutual Fire, Mass.....	25,984,110	-	6,524,448	91,544 00	-	-	25,533,558	-
Totals.....	52,643,226	589,729	18,044,620	249,680 91	1,630,613	96,651 23	51,660,022	486,613
COS. OF FOREIGN COUNTRIES.								
British America, Canada.....	65,874,405	581,630	99,974,999	811,961 43	17,745,080	152,593 47	85,526,872	714,238
Commercial Union, Eng.....	98,453,932	-	160,782,375	1,440,817 28	-	-	161,955,597	-
Guardian Assurance, Eng.....	21,059,680	-	40,499,012	281,373 01	-	-	26,032,069	-
Hamburg-Bremen, Hamburg.....	35,419,897	-	47,383,512	467,052 11	-	-	38,908,759	-
Hamburg-Magdeburg, Hamburg.....	7,782,606	-	22,207,178	248,604 02	-	-	17,105,444	-
Imperial Fire, Eng.....	35,287,671	-	48,637,171	471,946 00	-	-	39,943,827	-
La Caisse Generale, France.....	23,543,548	-	42,415,406	482,682 94	-	-	30,055,990	-
La Confiance, France.....	-	-	21,575,291	236,656 27	-	-	16,647,722	-
Lancashire, Eng.....	61,607,057	-	86,661,262	865,592 62	-	-	73,656,049	-
London and Lancashire, Eng.....	-	-	90,187,694	523,708 33	-	-	56,944,008	-
London Assurance Corp., Eng.....	60,394,682	-	70,858,353	519,555 84	-	-	71,095,407	-
L. and L. and Globe, Eng.....	301,654,382	-	438,085,677	3,182,665 01	-	-	371,387,814	-
Metropole, France.....	-	-	3,986,185	42,483 00	-	-	3,320,115	-

North British and Mercantile, G. B.....	129,386,401	-	159,643,735	1,271,865	10	-	-	150,675,172	-
North German, Hamburg.....	13,121,365	-	25,496,462	283,772	82	-	-	18,262,951	-
Norwich Union, Eng.....	-	-	26,497,591	184,895	78	-	-	20,144,018	-
Northern Assurance, Eng.....	33,965,764	-	48,637,171	471,946	00	-	-	39,248,949	-
Queen, Eng.....	92,630,994	-	117,400,072	1,054,493	25	-	-	113,097,336	-
Royal, Eng.....	202,691,483	-	219,203,287	1,807,288	14	-	-	229,393,272	-
Scottish Commercial, Scotland.....	62,631,353	-	62,879,733	602,453	60	-	-	59,055,730	-
Phoenix, Eng.....	-	-	9,787,349	64,329	77	-	-	8,652,247	-
Transatlantic Fire, Hamburg.....	11,404,917	-	17,658,551	193,422	98	-	-	15,347,458	-
Western Assurance, Canada.....	42,978,704	65,250	50,574,924	594,619	92	6,566,565	18,008 77	39,562,918	16,500
Totals.....	1,299,888,841	646,880	1,911,032,990	16,104,185	22	24,311,645	170,602 24	1,686,019,724	730,738
Maine Stock Companies.....	-	2,380,281	-	-	-	5,525,557	211,447 03	-	2,403,086
Stock Companies of other States.....	3,434,871,536	47,164,240	3,204,293,381	29,614,343	76	682,045,251	6,505,462 22	4,617,864,358	77,079,647
Mutual Companies of other States.....	52,643,226	589,729	18,044,620	249,680	91	1,630,613	96,651 23	51,660,022	486,613
*Companies of Foreign Countries.....	1,299,888,841	646,880	1,911,032,990	16,104,185	22	24,311,645	170,602 24	1,686,019,724	730,738
Aggregate.....	4,787,403,603	50,781,130	5,133,370,991	45,968,209	89	713,513,066	6,984,162 72	6,355,544,104	80,700,084

*U. S. Branches, except British America.

TABLE IX. Showing the BUSINESS IN MAINE of the Fire, Fire Marine and Marine Insurance Companies transacting business in this State for the year ending December 31, 1879.

NAME OF COMPANY.	RISKS WRITTEN.				LOSSES PAID.		Total Premiums.	Total Losses.
	Fire.	Premiums.	Marine.	Premiums.	Fire.	Marine.		
MAINE STOCK COMPANIES.								
Merchants' Marine, Bangor.....	-	-	\$1,447,658	\$60,967 36	-	\$37,635 21	\$60,967 36	\$37,635 21
Ocean, Portland.....	-	-	1,950,362	69,317 65	-	34,114 76	69,317 65	34,114 76
Union, Bangor.....	-	-	2,127,537	81,162 02	-	40,455 41	81,162 02	40,455 41
Totals	-	-	5,525,557	211,447 03	-	112,205 38	211,447 03	112,205 38
STOCK COMPANIES OF OTHER STATES.								
Zetna, Conn.....	\$5,304,748	\$60,136 46	-	-	\$52,226 08	-	60,136 46	52,226 08
Alliance, Mass.....	114,100	1,678 43	-	-	-	-	1,678 43	-
American Central, Mo.....	157,184	2,314 61	-	-	160 00	-	2,314 61	160 00
American Fire, Pa.....	269,591	3,018 34	-	-	1,951 73	-	3,018 34	1,951 73
Atlantic F. and M., R. I.....	63,782	543 37	-	-	-	-	543 37	-
Boston Marine, Mass.....	-	-	-	-	-	-	-	-
Buffalo German, N. Y.....	435,041	4,323 66	-	-	4,608 64	-	4,323 66	4,608 64
Commerce, N. Y.....	156,450	1,373 97	-	-	24 02	-	1,373 97	24 02
Commercial, N. Y.....	67,250	637 89	-	-	650 59	-	637 89	650 59
Commonwealth, Mass.....	529,657	5,481 20	-	-	2,770 31	-	5,481 20	2,770 31
Clinton Fire, N. Y. Feb. 11, 1880.	-	-	-	-	-	-	-	-
Connecticut Fire, Conn.....	159,875	2,332 64	-	-	6,452 46	-	2,332 64	6,452 46
Continental, N. Y.....	1,268,004	9,055 22	-	-	10,214 74	-	9,055 22	10,214 74
Delaware Mutual Safety, Pa.....	-	-	80,700	6,511 31	-	1,800 00	6,511 31	1,800 00
Dwelling House, Mass.....	75,050	687 80	-	-	50 00	-	687 80	50 00
Eliot, Mass.....	67,587	519 94	-	-	-	-	519 94	-

Equitable F. and M., R. I.....	117,200	1,084 25	-	-	1,391 51	-	1,084 25	1,391 51
Fairfield Fire, Conn.....	139,275	1,185 73	-	-	1,021 71	-	1,185 73	1,021 71
Farragut Fire, N. Y.....	116,850	1,120 69	-	-	136 25	-	1,120 69	136 25
Fire Association, Pa.....	1,916,712	26,027 55	-	-	24,200 68	-	26,027 55	24,200 68
Firemens' Fire, Mass.....	60,562	519 94	-	-	9 33	-	519 94	9 33
Faneuil Hall, Mass.....	234,397	3,296 12	-	-	2,053 17	-	3,296 12	2,053 17
First National Fire, Mass.....	409,850	6,230 46	-	-	7,150 10	-	6,230 46	7,150 10
Franklin Fire, Pa.....	1,173,760	12,224 41	-	-	13,077 03	-	12,224 41	13,077 03
Germania Fire, N. Y.....	328,115	4,452 40	-	-	1,222 72	-	4,452 40	1,222 72
German American, N. Y.....	604,641	5,734 42	-	-	7,151 15	-	5,734 42	7,151 15
Girard F. and M., Pa.....	197,850	2,051 56	-	-	1,953 49	-	2,051 56	1,953 49
Gloucester Fire, Mass.....	165,360	2,748 53	-	-	2,748 23	-	2,748 53	2,748 23
Hanover Fire, N. Y.....	793,185	9,092 35	-	-	8,946 51	-	9,092 35	8,946 51
Hartford Fire, Conn.....	4,972,325	48,702 52	-	-	33,158 18	-	48,702 52	33,158 18
Hoffman Fire, N. Y.....	58,275	582 04	-	-	252 50	-	582 04	252 50
Home, N. Y.....	4,041,672	41,652 34	-	-	33,955 33	-	41,652 34	33,955 33
Howard, N. Y.....	395,964	4,247 29	-	-	3,018 63	-	4,247 29	3,018 63
Hudson, N. J.....	343,985	2,302 19	-	-	3,380 67	-	2,302 19	3,380 67
Ins. Co. of North America, Pa.....	1,495,350	16,539 91	-	-	3,641 22	-	16,539 91	3,641 22
Ins. Co. of the State of Pa., Pa.....	392,742	4,532 05	-	-	875 00	-	4,532 05	875 00
Manhattan Fire, N. Y.....	680,046	8,046 62	-	-	13,886 48	-	8,046 62	13,886 48
Manufacturers', N. J.....	58,430	934 27	-	-	241 67	-	934 27	241 67
Manufacturers' F. and M., Mass.....	1,039,564	9,185 71	-	-	3,085 40	-	9,185 71	3,085 40
Mechanics' Mutual, Mass.....	135,193	2,238 13	-	-	470 70	-	2,238 13	470 00
Merchants', R. I.....	1,091,591	13,391 50	-	-	10,077 63	-	13,391 50	10,077 63
Merchants', N. J.....	362,777	3,012 71	-	-	3,469 81	-	3,012 71	3,469 81
Meriden Fire, Conn.....	397,349	5,006 60	-	-	4,981 25	-	5,006 60	4,981 25
National Fire, N. Y.....	85,400	627 38	-	-	-	-	627 38	-
National Fire, Conn.....	541,312	5,286 87	-	-	2,423 93	-	5,286 87	2,423 93
Neptune F. and M., Mass.....	67,588	539 95	-	-	9 33	-	539 95	9 33
Newark City, N. J.....	278,982	4,696 54	-	-	4,271 76	-	4,696 54	4,271 76
Newark Fire, N. J.....	375,884	1,314 48	-	-	-	-	1,314 48	-
New Hampshire Fire, N. H.....	629,105	7,171 09	-	-	7,255 05	-	7,171 09	7,255 05

TABLE IX—Continued.

NAME OF COMPANY.	RISKS WRITTEN.				LOSSES PAID.		Total Premiums.	Total Losses.
	Fire.	Premiums.	Marine.	Premiums.	Fire.	Marine.		
New York City, N. Y.....	\$138,939	\$1,556 62	-	-	\$132 00	-	\$1,556 62	\$132 00
Niagara Fire, N. Y.....	162,922	1,380 17	-	-	1,784 48	-	1,380 17	1,784 48
Northwestern National, Wis.....	73,950	640 49	-	-	536 00	-	640 49	536 00
Orient, Conn.....	519,080	5,278 73	-	-	5,851 73	-	5,278 73	5,851 73
Pennsylvania Fire, Pa.....	1,069,442	16,531 42	-	-	11,667 02	-	16,531 42	11,667 02
Peoples' Fire, N. J.....	165,775	1,900 66	-	-	1,982 63	-	1,900 66	1,982 63
Phenix, N. Y.....	795,416	9,412 95	122,006	1,042 58	11,764 14	145 40	10,455 53	11,909 54
Phoenix, Conn.....	1,950,037	22,008 83	-	-	19,525 47	-	22,008 83	19,525 47
Providence Washington, R. I.....	281,057	2,846 18	583,855	4,489 72	878 12	7,142 48	7,335 90	8,020 60
Prescott, Mass.....	70,650	867 63	-	-	-	-	867 63	-
Revere Fire, Mass.....	166,725	1,836 71	-	-	596 61	-	1,836 71	596 61
Rochester German, N. Y.....	219,039	2,741 70	-	-	1,016 18	-	2,741 70	1,016 18
Security, Conn.....	180,180	1,909 50	-	-	2 50	-	1,909 50	2 50
Shawmut, Mass.....	447,367	7,695 05	-	-	15,887 30	-	7,695 05	15,887 30
Shoe and Leather, Mass.....	284,615	3,654 90	-	-	3,074 73	-	3,654 90	3,074 73
Springfield F. and M., Mass.....	2,909,594	33,369 53	-	-	25,011 07	-	33,369 53	25,011 07
Standard Fire, N. J.....	256,558	3,763 08	-	-	1,913 51	-	3,763 08	1,913 51
St. Nicholas, N. Y.....	748,700	7,572 03	-	-	3,519 16	-	7,572 03	3,519 16
Star Fire, N. Y.....	157,365	1,449 34	-	-	470 00	-	1,449 34	470 00
Tradesmens', N. Y.....	158,266	1,622 74	-	-	-	-	1,622 74	-
Trade, N. J.....	86,629	1,447 19	-	-	875 00	-	1,447 19	875 00
Traders' and Mechanics', Mass.....	63,750	748 82	-	-	155 00	-	748 82	155 00

United Firemens', Pa.....	80,750	1,017 38	-	-	-	-	1,017 38	-	
Washington F. and M., Mass.....	65,837	519 94	-	-	-	-	519 94	-	
Westchester Fire, N. Y.....	446,197	4,519 60	-	-	2,353 22	-	4,519 60	2,353 22	
Williamsburgh City Fire, N. Y.....	256,265	2,220 10	-	-	-	-	2,220 10	-	
Totals.....	44,124,715	486,293 42	786,561	12,043 61	387,620 86	9,087 88	498,337 03	396,708 74	
MUTUAL COMPANIES OF OTHER STATES.									
Holyoke Mutual Fire, Mass.....	662,130	7,149 76	-	-	60 00	-	7,149 76	60 00	
Millville Mutual M. and F., N. J.....	88,150	1,463 50	276,130	16,771 79	2,940 23	16,202 41	18,235 29	19,142 64	
Quincy Mutual Fire, Mass.....	149,730	2,382 54	-	-	967 44	-	2,382 54	967 44	
Totals.....	900,010	10,995 80	276,130	16,771 79	3,967 67	16,202 41	27,767 59	20,170 08	
COMPANIES OF FOREIGN COUNTRIES.									
British America, Canada.....	421,516	5,445 83	-	-	2,257 08	-	5,445 83	2,257 08	
Commercial Union, Eng.....	2,100,097	20,099 05	-	-	7,811 94	-	20,099 05	7,811 94	
Guardian Assurance, Eng.....	220,215	1,625 96	-	-	-	-	1,625 96	-	
Hamburg-Bremen, Hamburg.....	132,871	1,523 10	-	-	2,867 35	-	1,523 10	2,867 35	
Hamburg-Magdeburg, Hamburg.....	119,300	1,390 24	-	-	419 35	-	1,390 24	419 35	
Imperial Fire, Eng.....	789,561	9,471 00	-	-	10,601 00	-	9,471 00	10,601 00	
La Caisse Generale, France.....	518,820	8,106 31	-	-	2,640 56	-	8,106 31	2,640 56	
La Confiance, France.....	417,269	3,150 78	-	-	-	-	3,150 78	-	
Lancashire, Eng.....	1,148,435	17,684 08	-	-	13,320 40	-	17,684 08	13,320 40	
London and Lancashire, Eng.....	546,071	7,799 07	-	-	-	-	7,799 07	-	
London Assurance Corp., Eng.....	649,432	6,807 17	-	-	5,864 70	-	6,807 17	5,864 70	
L. & L and Globe, Eng.....	2,796,597	32,410 56	-	-	38,494 07	-	32,410 56	38,494 07	
Metropole, France.....	99,992	1,686 15	-	-	-	-	1,686 15	-	
North British and Mercantile, G. B.....	1,297,590	15,088 21	-	-	10,227 06	-	15,088 21	10,227 06	
North German, Hamburg.....	100,250	768 12	-	-	-	-	768 12	-	
Norwich Union, England.....	-	-	-	-	-	-	-	-	
Northern Assurance, Eng.....	789,561	9,471 00	-	-	10,601 00	-	9,471 00	10,601 00	
Queen, Eng.....	875,900	11,971 08	-	-	8,656 73	-	11,971 08	8,656 73	
Royal, Eng.....	1,783,132	24,960 49	-	-	18,202 77	-	24,960 49	18,202 77	
Scottish Commercial, Scotland.....	1,028,582	10,534 06	-	-	6,523 41	-	10,534 06	6,523 41	
Phoenix, England. Feb. 20, 1880.....	-	-	-	-	-	-	-	-	

TABLE IX—Concluded.

NAME OF COMPANY.	RISKS WRITTEN.				LOSSES PAID.		Total Premiums.	Total Losses.
	Fire.	Premiums.	Marine.	Premiums.	Fire.	Marine.		
Transatlantic Fire, Hamburg.....	\$91,767	\$902 09	-	-	\$298 66	-	\$902 09	\$298 66
Western Assurance, Canada.....	302,411	4,876 23	-	-	2,871 49	-	4,876 23	2,871 49
Totals.....	16,229,369	195,770 58	-	-	141,657 57	-	195,770 58	141,657 57
Maine Stock Companies.....	-	-	\$5,525,557	\$211,447 03	-	\$112,205 38	211,447 03	112,205 38
Stock Companies of other States.....	44,124,715	486,293 42	786,561	12,043 61	387,620 86	9,087 88	498,337 03	396,708 74
Mutual Companies of other States.....	900,010	10,995 80	276,130	16,771 79	3,967 67	16,202 41	27,767 59	20,170 08
*Companies of Foreign Countries.....	16,229,369	195,770 58	-	-	141,657 57	-	195,770 58	141,657 57
Aggregate.....	61,254,094	693,059 80	6,588,248	240,262 43	533,246 10	137,495 67	933,322 23	670,741 77

*U. S. Branches except British America.

LIFE INSURANCE COMPANIES.

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*Tables compiled from the Annual Statements of Life Insurance
Companies authorized to do business in the State of
Maine, showing their condition on the 31st
day of December, 1879.*

SCHEDULE B.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	CASH CAPITAL.	GROSS ASSETS	SURPLUS AS TO POLICY-HOLDERS.	
					Dec. 31, 1878.	Dec. 31, 1879.
MAINE COMPANY.						
Union Mutual.....	Augusta, Me.....	John E. DeWitt, 153 Tremont street, Boston.	-	\$6,884,798 26	\$124,451 87	\$252,778 73
COMPANIES OF OTHER STATES.						
Ætna Life.....	Hartford, Conn.....	Morgan G. Bulkeley.....	750,000 00	25,592,363 69	3,377,503 03	3,645,922 79
Berkshire.....	Pittsfield, Mass.....	William R. Plunkett.....	25,500 00	3,459,050 56	283,470 77	345,016 89
Brooklyn.....	New York, N. Y.....	William M. Cole.....	125,000 00	1,746,678 33	145,630 49	152,310 60
Charter Oak.....	Hartford, Conn.....	George M. Bartholomew..	-	8,243,732 42	564,529 92	127,084 79
Connecticut Mutual.....	Hartford, Conn.....	Jacob L. Green.....	-	48,792,334 48	3,369,209 33	3,450,387 42
Continental.....	Hartford, Conn.....	James S. Parsons.....	*271,698 28	2,797,323 28	58,749 12	271,198 28
Equitable.....	New York, N. Y.....	Henry B. Hyde.....	100,000 00	37,228,142 75	4,324,399 29	5,098,219 75
John Hancock Mutual.....	Boston, Mass.....	Stephen H. Rhodes.....	-	2,672,785 11	231,405 38	233,222 62
Massachusetts Mutual.....	Springfield, Mass.....	E. W. Bond.....	-	6,639,727 39	482,016 64	668,872 01
Mutual.....	New York, N. Y.....	F. S. Winston.....	-	88,281,058 75	5,947,994 30	5,887,983 11
Mutual Benefit.....	Newark, N. J.....	Lewis C. Grover.....	-	35,268,434 84	3,754,541 66	3,846,608 73
National.....	Montpelier, Vt.....	Charles Dewey.....	-	2,268,940 44	662,807 97	645,999 74
New England Mutual.....	Boston, Mass.....	Benj. F. Stevens.....	-	15,131,240 65	1,896,297 44	1,986,135 09
New York.....	New York, N. Y.....	Morris Franklin.....	-	38,881,029 81	4,461,047 23	5,281,816 63
Northwestern Mutual.....	Milwaukee, Wis.....	H. L. Palmer.....	-	18,002,142 35	2,848,290 25	3,028,158 86
Pennsylvania Mutual.....	Philadelphia, Phil.....	Samuel C. Huey.....	-	7,031,318 84	957,714 15	1,126,103 47
Phoenix Mutual.....	Hartford, Conn.....	A. C. Goodman.....	100,000 00	10,699,215 33	275,174 21	395,213 03
Travelers'.....	Hartford, Conn.....	James G. Batterson.....	-	3,707,106 88	408,058 68	469,170 88

INSURANCE COMMISSIONER'S REPORT.

SCHEDULE B—Concluded.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	CASH CAPITAL.	GROSS ASSETS	SURPLUS AS TO POLICY- HOLDERS.	
					Dec. 31, 1878.	Dec. 31, 1879.
United States.....	New York, N. Y.....	James Buell.....	250,000 00	4,983,226 81	494,522 43	563,237 06
Washington.....	New York, N. Y.....	W. A. Brewer, Jr.....	125,000 00	5,605,275 36	597,168 40	598,750 82
CASUALTY COMPANIES.						
Hartford Steam Boiler Inspection...	Hartford, Conn.....	J. M. Allen.....	200,000 00	314,459 91	213,754 64	221,074 95
Knickerbocker Casualty.....	New York, N. Y.....	William M. Richards.....	100,000 00	148,271 38	109,044 48	112,690 03
Travelers' Accident.....	Hartford, Conn.....	James G. Batterson.....	600,000 00	1,276,326 84	854,836 70	872,882 18
			2,647,198 28	375,654,984 46	†36,442,618 38	†39,280,838 46

*\$28,301.72, impairment of capital after allowing all assets. †Unadmitted assets deducted. ‡\$997,168.69, unadmitted assets *not* deducted.

MAINE LIFE INSURANCE COMPANY.

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*Abstract compiled from the Annual Statement of the Union Mutual
Life Insurance Company, showing its condition on the
31st day of December, 1879.*

UNION MUTUAL LIFE INSURANCE COMPANY—AUGUSTA.

INCORPORATED IN 1848.

COMMENCED BUSINESS IN 1849.

JOHN E. DEWITT, *President.*

JAMES P. CARPENTER, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$2,268,828 52
Loans on bond and mortgage, (first liens).....	2,361,228 32
Loans secured by collaterals.....	1,119 89
Premium notes and loans on policies now in force.....	1,148,488 29
Stocks and bonds owned by the company, market value.....	622,267 61
Cash in office of company and deposited in banks.....	163,747 33
Interest and rents due and accrued.....	204,705 08
Net amount deferred and outstanding premiums on policies in force December 31, 1879.....	101,922 46
Total admitted assets	\$6,872,307 50

UNADMITTED ASSETS.

Agents' balances.....	\$5,150 76
Bills receivable.....	7,340 00
Total unadmitted assets.....	\$12,490 76

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$4,975 00
Claims for matured endowments due and unpaid.....	8,050 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	158,059 28
Claims for death losses and other policy claims resisted..	60,734 70
Total policy claims.....	\$231,818 98
Net present value of all outstanding policies in force December 31, 1879, computed by the Maine Insurance Department according to the Actuaries' Table of Mor- tality, with 4 per cent. interest.....	\$6,315,959 00
Net reinsurance reserve.....	6,315,959 00
Unpaid dividends of surplus or other profits due policy-holders.....	5,127 08

Taxes due.....	\$5,000 00
Other liabilities of the company, viz: premiums paid in advance, etc..	74,114 47
Liabilities as to policy-holders.....	\$6,632,019 53
Surplus as regards policy-holders.....	240,287 97
Total liabilities.....	\$6,872,307 50

III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$775,277 43
Premium notes, loans or leins taken for premiums.....	121,749 00
Total premium income.....	\$897,026 43
Received for interest and dividends.....	311,283 26
Received for rents.....	33,310 59
Net appreciation of assets.....	125,311 19
Total income.....	\$1,366,931 47

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$671,822 59
Premium notes, loans or leins used in payment of same.	95,312 44
Cash paid for surrendered policies.....	290,868 86
Premium notes, liens or loans used in purchase of same and voided by lapse.....	124,152 99
Cash paid for dividends to policy-holders.....	1,889 40
Premium notes, loans or leins used in payment of same.	29,992 85
Total paid to policy-holders.....	\$1,214,039 13
Cash paid for salaries and expenses of managers and agents and commissions.....	131,742 07
Cash paid for salaries and other compensation of officers and employees	76,453 42
Other expenses, viz: general expenses.....	103,497 54
Total expenditures.....	\$1,525,732 16

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or leins at beginning of the year	\$1,272,917 73
Received during the year.....	121,899 00
Total.....	\$1,394,816 73
Deductions during the year as follows:	
Notes and other obligations used as above stated.....	234,044 43
Redeemed by maker in cash.....	12,284 01
Total.....	246,328 44
Balance note assets at end of the year.....	\$1,148,488 29

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1878.....	15,775	\$28,915,136.
Policies issued during the year.....	1,718	2,711,596
Old policies revived during the year.....	122	327,760
Old policies increased during the year.....	499	1,152,600
	<hr/>	<hr/>
Totals	18,114	\$33,107,092
Deduct policies ceased to be in force.....	3,199	6,409,722
	<hr/>	<hr/>
Net policies in force December 31, 1879.....	14,915	\$26,697,370.

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.....	202	\$470,447
By expiry and maturity.....	696	1,324,019
By surrender.....	806	1,328,536
By lapse.....	768	1,462,339
By change and decrease.....	499	1,375,111
Not taken.....	228	449,270
	<hr/>	<hr/>
Totals	3,199	\$6,409,722

BUSINESS IN MAINE.

Policies in force December 31, 1879, 630; amount insured	-	\$820,632 00
Policies issued during the year, 68; amount insured.....	-	90,771 00
Premiums received during the year.....	-	20,966 43
Losses and claims incurred during the year.....	8	7,905 00
Losses and claims paid during the year.....	11	10,310 00

TABLE X. Showing the ASSETS of the Life Insurance Companies on the 31st day of December, 1879.

NAME OF COMPANY.	Real Estate Owned.	Stocks and Bonds Owned.	Loans on Mortgages and Collaterals.	Premium Notes and Loans on Policies.	Net Deferred and Outstanding Premiums.	Interest rents and all other Assets.	Cash.	Total.
MAINE COMPANY.								
Union Mutual Augusta.....	\$2,268,828 52	\$622,267 61	\$2,361,228 32	\$1,149,608 18	\$101,922 46	\$217,195 84	\$163,747 33	\$6,884,798 26
COMPANIES OF OTHER STATES.								
Ætna, Life, Conn.....	644,901 77	8,350,486 30	10,248,448 47	2,970,882 26	175,326 91	666,390 91	2,535,927 07	25,592,363 69
Berkshire, Mass.....	429,473 62	829,192 50	1,829,042 03	192,603 86	42,028 77	85,884 31	50,825 47	3,459,050 56
Brooklyn, N. Y.....	151,731 68	510,921 88	805,377 05	185,131 52	29,057 49	40,331 99	24,126 72	1,746,678 33
Charter Oak, Conn.....	5,848,358 53	164,837 50	2,049,314 52	1,925,274 23	31,657 90	366,680 80	38,100 70	10,424,224 18
Connecticut Mutual, Conn.....	11,089,472 47	8,350,659 90	22,217,403 37	4,109,717 91	39,839 68	1,566,910 02	1,418,332 03	48,792,334 48
Continental, Conn.....	600,903 93	140,485 97	754,529 25	694,413 16	28,986 42	482,648 46	95,356 09	2,797,323 28
Equitable, N. Y.....	8,204,796 02	12,533,024 59	14,148,762 90	-	554,796 00	571,568 66	1,215,194 58	37,228,142 75
John Hancock Mutual, Mass...	237,600 00	744,353 50	1,349,637 67	222,250 30	36,545 61	59,372 83	23,025 20	2,672,785 11
Massachusetts Mutual, Mass...	1,200,610 00	1,136,096 75	3,087,549 88	763,271 92	116,455 37	236,595 67	100,147 80	6,639,727 39
Mutual, N. Y.....	7,811,805 18	18,917,618 12	56,995,134 77	-	727,744 26	1,465,419 14	2,363,337 28	88,281,058 75
Mutual Benefit, N. J.....	2,294,135 25	18,080,893 37	8,706,233 84	4,398,843 89	172,767 34	832,859 07	782,702 08	35,268,434 84
National, Vt.....	234,422 83	1,060,635 00	752,636 96	36,900 46	19,204 17	94,255 56	70,885 46	2,268,940 44
New England Mutual, Mass...	1,295,900 00	9,478,111 50	2,263,569 68	1,583,688 80	170,090 35	201,068 91	138,811 41	15,131,240 65
New York, N. Y.....	4,974,573 68	14,356,192 94	15,313,278 95	621,403 02	463,691 40	1,190,188 34	1,961,701 48	38,881,029 81
Northwestern Mutual, Wis....	1,666,997 96	1,913,525 19	10,398,984 63	2,154,211 21	183,256 98	588,343 62	1,096,822 76	18,002,142 35
Pennsylvania Mutual, Pa.....	554,990 06	2,413,901 70	2,601,720 89	670,158 51	89,109 91	426,370 38	275,067 39	7,031,318 84
Phoenix Mutual, Conn.....	1,031,088 22	735,143 00	6,016,494 56	2,150,440 48	39,729 29	205,728 97	520,590 81	10,699,215 33
Travelers', Conn.....	712,511 87	862,359 50	1,835,072 91	-	83,442 76	47,035 93	166,683 91	3,707,106 88
United States, N. Y.....	154,350 00	2,074,332 50	2,383,874 54	101,908 97	112,751 14	87,512 98	68,496 68	4,983,226 81
Washington, N. Y.....	456,786 11	2,165,175 00	2,576,355 39	-	109,766 59	41,375 35	255,816 92	5,605,275 36
Totals.....	51,864,238 70	105,440,213 42	168,694,650 58	23,930,708 68	3,327,170 80	9,473,737 74	13,365,698 17	376,096,418 09

TABLE XI. Showing the Liabilities and Surplus.

NAME OF COMPANY.	Capital paid up in Cash.	Losses and Claims due and Unpaid.	Losses and Claims not due.	Losses and Claims Resisted.	Re-insurance Reserve at 4 Per Cent.	Dividends, Taxes and all other Liabilities.	Surplus beyond Capital.	Total.
MAINE COMPANY.								
Union Mutual, Augusta.....	-	\$12,150	\$122,159 80	\$96,634 18	\$6,315,959 00	\$85,116 55	\$252,778 73	\$6,884,798 26
Cos. OF OTHER STATES.								
Ætna Life, Conn.....	750,000 00	89,457 74	242,050 00	27,000 00	21,383,850 00	204,083 16	2,895,922 79	25,592,363 69
Berkshire, Mass.....	25,500 00	-	22,850 00	20,000 00	3,045,366 00	25,817 67	319,516 89	3,459,050 56
Brooklyn, N. Y.....	125,000 00	40,240 00	42,244 00	-	1,491,352 00	20,531 73	27,310 60	1,746,678 33
Charter Oak, Conn.....	-	143,668 21	61,583 05	62,299 59	7,591,643 00	‡2,437,945 54	127,084 79	10,424,224 18
Connecticut Mutual, Conn.....	-	41,587 00	482,889 00	192,847 00	44,058,389 00	566,235 06	3,450,387 42	48,792,334 48
Continental, Conn.....	*271,698 28	-	41,123 00	-	2,484,502 00	-	-	2,797,323 28
Equitable, N. Y.....	100,000 00	62,601 00	313,730 00	-	31,575,060 00	178,532 00	4,998,219 75	37,228,142 75
John Hancock Mutual, Mass...	-	636 84	37,425 00	-	2,379,809 00	21,691 65	233,222 62	2,672,785 11
Massachusetts Mutual, Mass...	-	4,245 00	88,871 00	44,369 00	5,816,515 00	16,855 38	668,872 01	6,639,727 39
Mutual, N. Y.....	-	98,214 00	521,681 00	100,984 00	81,568,604 00	103,592 64	5,887,983 11	88,281,058 75
Mutual Benefit, N. J.....	-	-	617,301 00	30,000 00	30,564,897 00	209,628 11	3,846,608 73	35,268,434 84
National, Vt.....	-	3,000 00	17,500 00	12,000 00	1,437,209 54	153,231 16	645,999 74	2,268,940 44
New England Mutual, Mass....	-	-	147,783 00	-	12,810,146 00	187,176 56	1,986,135 09	15,131,240 65
New York, N. Y.....	-	32,780 98	364,433 95	74,500 00	33,110,955 00	16,543 25	5,281,816 63	38,881,029 81
Northwestern Mutual, Wis.....	-	-	169,132 90	48,100 00	14,726,880 00	29,870 59	3,028,158 86	18,002,142 35
Pennsylvania Mutual, Pa.....	-	-	96,493 00	25,640 00	†5,716,861 00	66,221 37	1,126,103 47	7,031,318 84
Phoenix Mutual, Conn.....	100,000 00	38,772 79	152,577 00	40,226 29	9,951,183 00	121,243 22	295,213 03	10,699,215 33
Travelers, Conn.....	-	290 00	49,366 00	14,000 00	3,174,280 00	-	469,120 88	3,707,106 88
United States, N. Y.....	250,000 00	83,695 00	-	-	4,324,084 00	12,210 75	313,237 06	4,983,226 81
Washington, N. Y.....	125,000 00	23,775 34	40,306 01	21,166 09	4,906,380 00	14,897 10	473,750 82	5,605,275 36
Totals	1,747,198 28	675,113 90	3,631,498 71	809,766 15	‡28,433,924 54	4,471,423 49	36,327,493 02	376,096,418 09

*Impairment of Capital, \$28,301.28. †By their own Actuary. ‡Depreciation of Assets, \$2,180,491.76.

TABLE XII. Showing the RECEIPTS for the year ending December 31, 1879.

NAME OF COMPANY.	Premiums received in Cash.	Premiums received in Notes.	Interest and Dividends Received.	Rents and Receipts from all other sources.	Expenditures over Receipts.	Total.
MAINE COMPANY.						
Union Mutual, Augusta	\$775,277 43	\$121,749 00	\$311,283 26	\$158,621 78	\$158,800 69	\$1,525,732 16
Cos. of OTHER STATES.						
Ætna Life, Conn.....	2,102,492 59	385,114 21	1,830,695 13	-	-	4,318,301 93
Berkshire, Mass.....	280,369 51	110,116 90	183,906 92	13,921 10	-	588,314 43
Brooklyn, N. Y.....	225,075 29	3,798 93	108,676 45	40,869 87	144,085 04	522,505 58
Charter Oak, Conn.....	289,505 16	58,700 85	175,387 69	285,832 05	713,232 43	1,522,658 18
Connecticut Mutual, Conn.....	3,044,962 56	*2,705,479 11	3,203,848 99	-	-	8,954,290 66
Continental, Conn.....	200,378 19	59,691 86	58,905 77	147,404 65	289,962 22	756,342 69
Equitable, N. Y.....	6,396,400 15	-	1,615,750 40	334,930 30	-	8,347,080 85
John Hancock Mutual, Mass.....	272,334 65	21,708 55	146,119 50	13,838 21	87,059 15	541,060 06
Massachusetts Mutual, Mass.....	653,064 23	127,191 78	-	333,727 68	-	1,113,983 69
Mutual, N. Y.....	12,687,881 72	-	4,785,581 53	156,630 17	-	17,630,093 42
Mutual Benefit, N. J.....	3,658,928 61	134,775 46	1,913,372 03	2,881 25	-	5,709,957 35
National, Vt.....	235,436 16	3,313 83	112,908 23	4,106 63	-	355,764 85
New England Mutual, Mass.....	1,159,187 70	399,656 99	845,879 09	14,445 73	-	2,419,169 51
New York, N. Y.....	5,865,239 28	-	1,927,258 13	94,628 69	-	7,887,126 10
Northwestern Mutual, Wis.....	1,281,095 83	579,882 15	1,310,995 53	6,571 65	-	3,178,545 16
Pennsylvania Mutual, Pa.....	936,746 20	116,945 15	355,925 12	18,623 32	-	1,428,239 79
Phoenix Mutual, Conn.....	962,874 43	91,651 71	619,325 36	35,088 42	58,757 80	1,767,697 72
Travelers', Conn.....	434,603 66	-	-	197,140 92	-	631,744 58
United States, N. Y.....	639,518 63	-	271,575 17	3,218 80	-	914,312 60
Washington, N. Y.....	965,382 75	-	286,495 85	13,039 78	-	1,264,918 38
Totals	\$43,066,754 73	\$4,919,776 48	\$20,063,890 15	\$1,875,521 00	\$1,451,897 33	\$71,377,839 69

*Paid by Dividends, etc.

TABLE XIII. Showing the EXPENDITURES for the year.

NAME OF COMPANY.	Paid Losses and Policy Claims.	Policies Lapsed, Surrendered and Purchased.	Prem. Notes used in Payment.	Paid Dividends to Policy Holders	Paid Div. to Stock Holders.	Paid Salaries Com. and other Expenses.	Receipts over expenditures.	Total.
MAINE COMPANY.								
Union Mutual, Augusta	\$767,135 03	\$290,868 86	\$124,152 99	\$31,882 25	-	\$311,693 03	-	\$1,525,732 16
COMPANIES OF OTHER STATES.								
Ætna Life, Conn.	2,132,618 00	305,173 06	90,979 44	513,067 88	75,000 00	493,477 73	737,985 82	4,318,301 93
Berkshire, Mass.	164,137 21	69,742 39	18,504 73	80,612 59	1,785 00	91,357 16	162,175 35	588,314 43
Brooklyn, N. Y.	302,640 14	74,081 00	11,491 24	22,453 28	12,500 00	99,339 92	-	522,505 58
Charter Oak, Conn.	682,490 56	109,675 27	192,258 22	-	-	538,234 13	-	1,522,658 18
Connecticut Mutual, Conn.	3,745,265 54	1,506,455 88	-	1,885,264 97	-	926,242 34	891,061 93	8,954,290 66
Continental, Conn.	302,887 74	55,501 04	239,759 55	14,543 15	-	143,651 21	-	756,342 69
Equitable, N. Y.	2,576,286 50	1,002,185 33	-	1,410,399 26	7,000 00	1,269,034 88	2,082,174 88	8,347,080 85
John Hancock Mutual, Mass. ...	326,975 09	12,764 46	17,795 99	60,033 85	-	123,490 67	-	541,060 06
Massachusetts Mutual, Mass. ...	553,923 46	66,703 85	58,981 36	161,859 47	-	247,467 18	25,048 37	1,113,983 69
Mutual, N. Y.	5,993,999 89	4,568,995 81	-	3,427,479 00	-	2,048,179 46	1,591,439 26	17,630,093 42
Mutual Benefit, N. J.	2,631,592 89	795,090 99	-	1,417,273 21	-	618,384 91	247,615 35	5,709,957 35
National, Vt.	104,565 86	32,848 46	1,216 31	54,722 84	1,435 58	51,070 78	109,905 02	355,764 85
New England Mutual, Mass.	1,269,867 00	-	267,925 43	496,840 85	-	308,801 41	75,734 82	2,419,169 51
New York, N. Y.	2,779,869 96	494,255 65	22,024 96	1,525,339 84	-	1,022,398 28	2,043,237 41	7,887,126 10
Northwestern Mutual, Wis.	1,385,083 06	310,777 90	175,701 04	792,183 69	-	441,918 12	72,881 35	3,178,545 16
Pennsylvania Mutual, Pa.	406,064 76	182,020 25	42,627 03	234,819 23	-	229,826 74	332,881 78	1,428,239 79
Phoenix Mutual, Conn.	685,228 10	315,172 85	198,539 33	202,773 59	6,000 00	359,983 85	-	1,767,697 72
Travelers', Conn.	138,746 72	34,594 98	-	1,150 00	-	105,850 33	351,402 55	631,744 58
United States, N. Y.	287,235 77	257,551 22	-	39,901 58	28,927 50	213,644 15	87,052 38	914,312 60
Washington, N. Y.	502,863 37	272,932 15	-	198,711 23	8,636 25	206,837 87	74,937 51	1,264,918 38
Totals	27,739,476 65	10,757,391 40	1,431,957 62	12,571,311 76	141,284 33	9,850,884 15	8,885,533 78	71,377,839 69

TABLE XIV. Showing the Premium Note Account, Additions, Deductions and Balances.

NAME OF COMPANY.	PREMIUM NOTES.			DEDUCTIONS.			Balance Note Assets Dec. 31, 1879.
	Amount Dec. 31, 1878.	Received during the year.	Total.	Notes used in Expenditures.	Notes paid in Cash.	Total.	
MAINE COMPANY.							
Union Mutual, Augusta.....	\$1,272,917 73	\$121,899 00	\$1,394,816 73	\$234,044 43	\$12,284 01	\$246,328 44	\$1,148,488 29
COMPANIES OF OTHER STATES.							
Ætna Life, Conn.....	2,982,398 33	385,114 21	3,367,512 54	408,162 32	9,727 29	417,889 61	2,949,622 93
Berkshire, Mass.....	193,573 93	35,883 29	229,457 22	23,912 42	12,940 94	36,853 36	192,603 86
Brooklyn, N. Y.....	222,618 83	3,798 93	226,417 76	42,374 21	4,474 22	46,848 43	179,569 33
Charter Oak, Conn.....	2,144,795 57	58,700 85	2,203,496 42	357,809 36	2,916 86	360,726 22	1,842,770 20
Connecticut Mutual, Conn.....	4,720,535 17	102,700 75	4,823,235 92	660,463 51	53,054 50	713,518 01	4,109,717 91
Continental, Conn.....	896,562 65	59,691 86	956,254 51	256,282 93	6,308 42	262,591 35	693,663 16
Equitable, N. Y.....	None.	-	-	-	-	-	-
John Hancock Mutual, Mass...	258,545 27	21,708 55	280,253 82	55,740 26	2,263 26	58,003 52	222,250 30
Massachusetts Mutual, Mass...	745,295 83	127,191 78	872,487 61	161,470 24	3,789 17	165,259 41	707,228 20
Mutual, N. Y.....	None.	-	-	-	-	-	-
Mutual Benefit, N. J.....	4,803,623 78	134,775 46	4,938,399 24	511,629 53	27,925 82	539,555 35	4,398,843 89
National, Vt.....	25,110 59	3,313 83	28,424 42	4,050 43	1,415 99	5,466 42	22,958 00
New England Mutual, Mass...	1,722,469 87	399,656 99	2,122,126 86	226,295 88	312,142 18	538,439 06	1,583,688 80
New York, N. Y.....	621,984 93	60,274 21	682,259 14	48,687 72	12,168 40	60,856 12	621,403 02
Northwestern Mutual, Wis....	2,602,923 25	291,410 40	2,894,333 65	717,203 72	22,918 72	740,122 44	2,154,211 21
Pennsylvania Mutual, Pa.....	693,492 70	116,945 15	810,437 85	125,283 61	14,995 73	140,279 34	670,158 51
Phoenix Mutual, Conn.....	2,366,120 83	91,651 71	2,457,772 54	300,773 81	6,558 25	307,332 06	2,150,440 48
Travelers', Conn.....	None.	-	-	-	-	-	-
United States, N. Y.....	126,638 91	18,741 05	145,379 96	-	-	43,470 99	101,908 97
Washington, N. Y.....	None.	-	-	-	-	-	-
Totals.....	\$26,399,608 17	\$2,033,458 02	\$28,433,066 19	\$4,134,184 38	\$505,883 76	\$4,683,539 13	\$23,749,527 06

TABLE XV. Showing Policies in Force, Policies Issued, and Canceled.

NAME OF COMPANY.	POLICIES IN FORCE AND ADDED DURING THE YEAR.					Deduct Policies ceased to be in force.	Total Number Dec. 31, 1879.	Total Amount Dec. 31, 1879.
	Amt. in force Dec. 31, 1878.	Amount issued during the Year.	Old Policies Revived.	Policies Increased.	Total.			
MAINE COMPANY.								
Union Mutual, Augusta.....	\$28,915,136	\$2,711,596	\$327,760	\$1,152,600	\$33,107,092	\$6,409,722	\$14,915	\$26,697,370
COS. OF OTHER STATES.								
<i>Aetna Life, Conn.....</i>	79,568,066	6,434,051	175,853	-	86,177,970	8,439,932	56,252	77,738,038
<i>Berkshire, Mass.....</i>	11,116,576	1,641,244	219,275	685,900	13,662,995	2,204,361	5,373	11,458,633
<i>Brooklyn, N. Y.....</i>	7,000,480	842,500	14,500	4,500	7,861,980	1,543,513	3,258	6,318,467
<i>Charter Oak, Conn.....</i>	21,625,859	868,075	207,571	-	22,701,505	3,070,879	19,192	19,630,626
<i>Connecticut Mutual, Conn.....</i>	170,319,164	7,638,119	3,069,075	-	181,026,358	16,441,235	64,504	164,585,123
<i>Continental, Conn.....</i>	9,284,719	1,333,535	24,256	-	10,642,510	2,241,517	8,394	8,400,993
<i>Equitable, N. Y.....</i>	157,737,356	21,998,210	2,970,780	1,533,551	184,239,897	21,882,182	48,048	162,357,715
<i>John Hancock Mutual, Mass...</i>	11,904,660	2,244,501	28,500	-	14,177,661	3,254,947	6,365	10,922,714
<i>Massachusetts Mutual, Mass...</i>	29,771,669	2,568,888	6,000	1,000	32,347,557	3,570,412	13,065	28,777,145
<i>Mutual, N. Y.....</i>	290,774,315	29,308,460	2,936,700	6,149,394	329,168,869	30,408,002	95,423	298,760,867
<i>Mutual Benefit, N. J.....</i>	119,179,592	7,768,310	142,100	7,202	127,097,204	9,376,958	42,286	117,720,246
<i>National, Vt.....</i>	8,183,357	1,002,700	5,210	14,857	9,206,124	900,072	4,032	8,306,052
<i>New England Mutual, Mass...</i>	56,142,429	4,472,972	274,012	-	60,889,413	5,848,925	18,750	55,040,488
<i>New York, N. Y.....</i>	125,232,144	15,609,184	246,565	1,242,424	142,330,317	14,912,555	45,705	127,417,762
<i>Northwestern Mutual, Wis.....</i>	61,441,014	7,640,660	869,484	526,282	70,477,440	8,528,552	33,066	61,948,888
<i>Pennsylvania Mutual, Pa.....</i>	29,275,097	3,843,775	150,474	32,890	33,302,236	3,624,203	11,189	29,678,033
<i>Phenix Mutual, Conn.....</i>	38,415,933	1,899,973	244,147	13,044	40,573,097	5,484,546	22,672	35,088,551
<i>Travelers', Conn.....</i>	18,269,355	2,711,943	99,339	1,177	21,081,814	2,899,682	11,352	18,182,132
<i>United States, N. Y.....</i>	17,718,455	3,176,690	79,100	91,630	21,065,875	4,075,688	9,711	16,990,187
<i>Washington, N. Y.....</i>	21,215,796	2,488,115	266,400	409,774	24,380,085	2,932,811	10,139	21,447,274
Totals	\$1,313,091,172	\$128,203,501	\$12,357,101	\$11,866,225	\$1,465,517,999	\$158,050,694	\$543,691	\$1,307,467,305

TABLE XVI. Showing Policies which have ceased to be in force during the year, with their mode of termination.

NAME OF COMPANY.	TERMINATED BY						TOTAL.	
	Death or Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease.	Not taken.	Number.	Amount.
MAINE COMPANY.								
Union Mutual, Augusta.....	\$470,447	\$1,324,019	\$1,328,536	\$1,462,339	\$1,375,111	\$449,270	3,199	\$6,409,722
COMPANIES OF OTHER STATES.								
Ætna Life, Conn.....	2,111,566	136,700	1,955,135	3,117,900	-	1,118,631	4,543	8,439,932
Berkshire, Mass.....	169,409	806,500	294,052	685,900	-	248,500	1,039	2,204,361
Brooklyn, N. Y.....	304,163	21,000	507,350	510,000	106,500	94,500	687	1,543,513
Charter Oak, Conn.....	304,533	373,052	1,215,163	1,122,676	-	55,455	2,569	3,070,879
Connecticut Mutual, Conn.....	3,561,312	19,000	7,670,980	4,104,293	536,950	548,700	5,629	16,441,235
Continental, Conn.....	300,263	15,700	501,125	814,880	323,912	285,637	1,657	2,241,517
Equitable, N. Y.....	2,215,260	47,500	6,734,445	8,050,875	-	4,834,102	5,818	21,882,182
John Hancock Mutual, Mass...	297,253	1,446,816	93,597	-	1,248,681	168,600	1,556	3,254,947
Massachusetts Mutual, Mass....	522,791	1,583,600	591,541	401,250	186,530	284,700	1,330	3,570,412
Mutual, N. Y.....	5,210,890	5,987,077	9,295,710	5,837,005	156,850	3,920,470	8,615	30,408,002
Mutual Benefit, N. J.....	1,996,000	616,415	1,713,414	1,304,420	3,177,609	569,100	2,846	9,376,958
National, Vt.....	89,765	14,924	381,849	303,534	-	110,000	345	900,072
New England Mutual, Mass....	1,214,602	1,270,100	994,879	1,846,975	7,500	514,869	1,970	5,848,925
New York, N. Y.....	1,442,867	1,039,582	4,320,606	5,151,162	372,514	2,585,814	4,824	14,912,555
Northwestern Mutual, Wis.....	737,872	983,691	1,137,885	4,591,621	418,720	658,763	3,927	8,528,552
Pennsylvania Mutual, Pa.....	388,362	94,755	850,574	1,420,662	297,900	571,950	1,274	3,624,203
Phoenix Mutual, Conn.....	727,679	1,491,422	1,397,527	1,620,690	-	247,228	3,065	5,484,546
Travelers', Conn.....	147,643	24,067	78,838	1,435,650	894,484	319,000	1,549	2,899,682
United States, N. Y.....	324,278	7,000	746,240	1,844,750	150,920	1,002,500	1,543	4,075,688
Washington, N. Y.....	490,569	-	1,189,392	907,950	-	344,900	1,240	2,932,811
Totals.....	\$23,027,534	\$17,302,920	\$42,998,838	\$46,534,532	\$9,254,181	\$18,932,689	59,225	\$158,050,694

TABLE XVII. Showing the Business in Maine, Policies in force and issued, Premiums received and Losses paid.

NAME OF COMPANY.	POLICIES IN FORCE Dec. 31, 1879.		POLICIES ISSUED DURING THE YEAR.		Premiums Received.	Losses Incurred.	Losses Paid.
	Number.	Amount.	No.	Amount.			
MAINE COMPANY.							
Union Mutual, Augusta.....	630	\$820,632	68	\$90,771	\$20,966 43	\$7,905 00	\$10,310 00
COMPANIES OF OTHER STATES.							
Ætna Life, Conn.....	1,323	1,379,120	61	56,027	40,231 00	36,479 00	53,731 68
Berkshire, Mass.....	34	44,966	3	2,400	421 25	1,750 00	1,750 00
Brooklyn, N. Y.....	85	101,371	65	70,000	2,894 55	-	-
Charter Oak, Conn.....	658	521,860	14	9,661	6,288 72	12,044 00	12,644 00
Connecticut Mutual, Conn.....	1,652	2,747,727	86	82,907	88,427 36	33,320 00	65,159 00
Continental, Conn.....	40	46,300	2	1,300	2,312 03	5,900 00	5,300 00
Equitable, N. Y.....	962	1,755,720	226	535,660	44,713 31	10,680 00	12,870 00
John Hancock Mutual, Mass.....	151	208,373	3	6,000	4,403 62	7,200 00	6,200 00
Massachusetts Mutual, Mass.....	519	811,357	15	25,380	19,647 90	25,340 00	24,000 00
Mutual, N. Y.....	1,609	2,580,825	71	120,930	61,715 32	35,800 00	36,800 00
Mutual Benefit, N. J.....	1,082	2,254,106	38	70,660	39,212 87	40,404 00	33,284 00
National, Vt.....	62	95,075	14	24,000	2,789 85	-	-
New England Mutual, Mass.....	1,009	1,986,811	19	32,249	49,385 30	26,270 00	32,483 00
New York, N. Y.....	763	1,508,240	64	107,635	31,613 00	39,355 00	30,115 00
Northwestern National, Wis.....	153	209,267	31	38,900	5,135 14	6,200 00	6,200 00
Pennsylvania Mutual, Pa.....	37	56,000	3	12,000	2,298 50	5,500 00	5,500 00
Phoenix Mutual, Conn.....	767	661,327	41	26,461	15,408 58	7,564 00	12,696 00
Travelers', Conn.....	533	632,837	42	42,196	14,611 73	6,414 28	9,891 28
United States, N. Y.....	41	45,525	9	8,585	370 66	-	-
Washington, N. Y.....	66	54,445	9	13,705	1,146 55	2,400 00	2,400 00
Totals.....	12,176	\$18,521,884	884	\$1,377,427	\$453,993 67	\$310,505 28	\$361,333 96

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, 1879.

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

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Capital paid up in cash, \$200,000.

I. ASSETS.

Real estate owned by the company.....	\$4,778 69
Loans on bond and mortgage, (first liens).....	76,400 00
Stocks and bonds owned by the company, market value.....	188,545 00
Cash in the company's principal office and in bank.....	36,550 70
Interest due and accrued.....	5,421 27
Premiums in due course of collection.....	2,764 25
Aggregate of all the admitted assets of the company at their actual value.....	\$314,459 91

II. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$6,225 00
Amount required to safely reinsure all outstanding risks.....	86,784 96
All other demands against the company.....	375 00
Total amount of liabilities, except capital stock and net surplus.....	93,384 96
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	21,074 95
Aggregate of all liabilities, including stock and net surplus.....	\$314,459 91

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$173,905 44
Received for interest and dividends from all sources.....	16,176 10
Aggregate amount of income received in cash.....	\$190,081 54

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$7,787 06
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	46,752 10
Salaries and other charges of officers, clerks and other employees.....	11,833 28
Paid for State, national and local taxes.....	2,493 39
All other expenditures, viz: general expenses.....	80,533 21
Aggregate amount of expenditures in cash.....	\$169,399 04

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1878	\$13,053,534	\$110,942 49
Written during the year.....	15,107,715	125,300 00
Total	<u>\$28,161,249</u>	<u>\$236,242 49</u>
Deduct those terminated.....	13,528,947	114,743 55
Net amount in force.....	\$14,632,302	\$121,498 94

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$83,900 00
Premiums received.....	884 63
Losses paid on risks taken.....	52 17
Losses incurred in Maine.....	
Amount of taxes paid to the State of Maine on premiums.....	

KNICKERBOCKER CASUALTY INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WM. M. RICHARDS, *President.*

J. M. CRANE, *Secretary.*

Capital paid up in cash, \$100,000.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$120,465 00
Cash in the company's principal office and in bank.....	14,988 52
Interest due and accrued.....	127 16
Premiums in due course of collection.....	10,839 50
All other property belonging to the company, viz: salvage.....	<u>1,851 10</u>
Aggregate of all the admitted assets of the company at their actual value.....	\$148,271 38

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,524 45
Amount required to safely reinsure all outstanding risks.....	32,816 98
All other demands against the company, viz: commissions, etc.....	<u>1,239 92</u>
Total amount of liabilities, except capital stock and net surplus.....	35,581 35

Capital actually paid up in cash.....	\$100,000 00
Surplus beyond capital.....	12,690 03
	<hr/>
Aggregate of all liabilities, including stock and net surplus.....	148,271 38

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$61,525 78
Received for interest and dividends from all sources.....	12,813 45
	<hr/>
Aggregate amount of income received in cash.....	\$74,339 23

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$18,735 57
Paid for commissions or brokerage.....	14,282 72
Salaries and other charges of officers, clerks and other employees.....	13,486 93
Paid for State, national and local taxes.....	1,048 03
All other expenditures, viz: general expenses.....	14,795 27
	<hr/>
Aggregate amount of expenditures in cash.....	\$62,348 52

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>
In force December 31, 1878.....	5,015,582
Written during the year.....	15,194,852
	<hr/>
Total.....	20,210,434
Deduct those terminated.....	13,300,982
	<hr/>
Net amount in force.....	6,909,452

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$551,680 00
Premiums received.....	1,781 74
Losses paid on risks taken.....	194 64
Losses incurred in Maine.....	194 64

TRAVELERS' INSURANCE COMPANY—HARTFORD, CONN.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1864.

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

Capital paid up in cash, \$600,000.

ACCIDENT DEPARTMENT.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$33,659 96
Loans on bond and mortgage, (first liens).....	182,150 00
Loans secured by collaterals.....	1,500 00
Stocks and bonds owned by the company, market value.....	840,423 04
Cash in office of company and deposited in banks.....	187,171 10
Interest due and accrued.....	3,979 44
Bills receivable, etc.....	27,443 30
Total assets.....	<u>\$1,276,326 84</u>

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$109,750 00
Claims for death losses and other policy claims resisted..	15,000 00
Total policy claims.....	<u>\$124,750 00</u>
Net present value of all outstanding policies in force Dec. 31, 1879....	268,694 66
Other liabilities of the company.....	10,000 00
Liabilities as to policy-holders.....	403,444 66
Surplus as regards policy-holders.....	872,882 18
Total liabilities.....	<u>\$1,276,326 84</u>

III. INCOME DURING THE YEAR.

Gross cash receipts for premiums.....	\$992,046 70
Received for interest and dividends.....	67,516 70
Total income.....	<u>\$1,059,563 40</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$395,678 30
Cash paid for commissions to agents.....	229,468 72
Cash paid for salaries and other compensation of officers and employees	158,289 20
Paid for dividends to stockholders.....	72,000 00
Paid for taxes.....	14,380 10
Other expenditures, viz: general expenses.....	91,024 45
Total expenditures.....	<u>\$960,840 77</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1878.....	37,454	\$94,516,501
Policies issued during the year.....	54,540	124,731,930
Totals.....	<u>91,994</u>	<u>219,248,431</u>
Deduct policies ceased to be in force.....	43,512	104,837,393
Net policies in force December 31, 1879.....	48,482	114,411,038

BUSINESS IN MAINE.

Policies in force December 31, 1879, 725; amount insured.....	\$1,719,900 00
Policies issued during the year, 1,097; amount insured.....	2,169,850 00
Premiums received during the year.....	18,227 86
Losses and claims incurred during the year.....	12,282 28
Losses and claims paid during the year.....	21,282 28

LICENSED BROKERS.

From July 1st, 1879 to July 1st, 1880.

Samuel L. Came.....	Alfred	R. D. Trask.....	New Sharon
A. A. Miller.....	Auburn	B. S. Collins.....	North Anson
J. E. Bean.....	Augusta	Thomas G. Heald.....	North Anson
Charles S. Greenlief.....	Augusta	A. Moore.....	North Anson
J. & F. E. Nye.....	Augusta	J. J. Parlin.....	North Anson
H. N. Fairbanks.....	Bangor	David S. Austin.....	North Berwick
Daniel Warren.....	Bangor	Charles H. Pierce.....	North Berwick
Ezra A. Cunningham.....	Bath	Gilbert Hasty.....	North Waterboro'
I. M. Boardman.....	Belfast	L. H. Denison.....	Norway
William A. Worster.....	Berwick	John Bennett.....	Parsonsfield
George Bickford.....	Biddeford	Elias Field.....	Phillips
Francis J. Goodwin.....	Biddeford	George A. Lovejoy.....	Pittsfield
John H. Small.....	Biddeford	H. A. Morrell.....	Pittsfield
Stephen L. Waterhouse.....	Biddeford	James M. Carpenter.....	Pittsfield
George B. Kenniston.....	Boothbay	Benjamin Barnes, Jr.....	Portland
Leonard McCobb.....	Boothbay	John E. Dow.....	Portland
William P. Burr.....	Brewer	Charles W. Ford.....	Portland
J. L. Frink.....	Brownfield	Franklin Fox.....	Portland
J. L. Whitney.....	Burnham	E. Freeman.....	Portland
T. B. Barrett.....	Canaan	S. B. Haskell.....	Portland
Thomas C. Gurney.....	Canton	Albert Marwick.....	Portland
Alanson S. Hathaway.....	Canton	William Melaugh.....	Portland
M. F. Ricker & Co.....	Canton	H. N. Pinkham.....	Portland
W. W. Washburn.....	China	B. F. Pritchard.....	Portland
A. P. Weeks.....	China	Ryan & Kelsey.....	Portland
John F. Lamb.....	Clinton	Henry R. Stickney.....	Portland
Amos Whitney.....	East Dixmont	Levi Whitney.....	Richmond
A. M. Bradley & Sons.....	East Vassalboro'	E. A. Butler.....	Rockland
Charles C. Burrill.....	Ellsworth	Edward P. Burnham.....	Saco
J. F. Woods.....	Farmington	Octavius Allen.....	Sanford
E. G. Osgood.....	Fryeburg	S. B. Emery.....	Sanford
Augustus Bailey.....	Gardiner	Milton T. Emery.....	Skowhegan
B. A. Neal & Son.....	Gardiner	Charles F. Jones.....	Skowhegan
A. T. Bowman.....	Hartland	H. M. Bodwell.....	Solon
James O. Bradbury.....	Hartland	J. S. McIntire.....	Solon
W. F. Lord.....	Kennebunk	T. B. Seekins.....	St. Albans
J. L. Coombs.....	Lewiston	George Greenleaf.....	Starks
Jordan & Maxfield.....	Lewiston	Charles Taylor.....	Unity
A. S. Perham.....	Lewiston	George Taber & Son.....	Vassalboro'
George W. Bowler.....	Liberty	J. B. Turner.....	Wayne
Hatham Bowler.....	Liberty	B. B. Haskell.....	Waldoboro'
David Cargill.....	Livermore Falls	O. E. Crowell.....	West Waterville
James N. Smith.....	Lovell	B. F. Frizzell.....	West Waterville
James F. Blunt & Son.....	Mt. Vernon	J. U. Hubbard.....	West Waterville
O. Greenleaf.....	Mt. Vernon	Thomas Dudley.....	Wilton
M. S. Mayhew.....	Mt. Vernon	Franklin Wood.....	Winthrop
Judkins & Murch.....	Newport	William P. Lennox.....	Wisconsin
Ezra Winslow.....	New Portland	Seth Patterson.....	Wisconsin
J. D. Bartlett.....	North New Portland	John A. Strout.....	Woodford's Corner
Z. A. Dyer.....	New Sharon		

LICENSED AGENTS

OF FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN MAINE.

MAINE MUTUAL COMPANIES.

BANGOR.

John Elliot.....	Abbot	A. Jackson.....	Foxcroft
E. A. Austin.....	Addison	T. C. S. Berry.....	Houlton
N. I. Jordan.....	Auburn	M. W. Farr.....	Hallowell
L. A. Bowler.....	Bangor	H. L. Hopkins.....	Hampden
J. S. Minot.....	Belgrade	Samuel Phipps.....	Hampden
Isaac Libbey.....	Bradford	T. J. Hodgkins.....	Hancock
C. Newcomb & Co.....	Brewer	George W. Bowler.....	Liberty
T. U. Eaton.....	Brunswick	Martin Snell.....	Lagrange
Hiram Stevens.....	Carroll	Mason H. Wilder.....	Machias
H. C. Holden.....	Charleston	J. C. Jewett.....	Machiasport
Samuel Copp.....	Corinna	George A. Hopkins.....	Millbridge
John Savage.....	Corinth	William P. Young.....	Milo
C. W. Boynton.....	Detroit	A. Hobart & Son.....	Newport
H. C. Parsons.....	Dexter	A. T. Coburn.....	Patten
Job Crocker.....	Dixmont	N. Perry & Co.....	Presque Isle
J. G. McLarren.....	Eastport	J. Lovejoy.....	Rockland
Amos Whitney.....	East Dixmont	N. T. Talbot & Son.....	Rockport
John C. Friend.....	Etna	Ignatius Small.....	South Deer Isle
L. D. Butters.....	Exeter	J. L. Field.....	St. Albans
A. N. Greenwood.....	Fairfield	L. T. Boothby & Son.....	Waterville
Z. H. Greenwood.....	Farmington	G. V. Mills.....	West Brooksville
H. O. Perry.....	Fort Fairfield	Noah Hall.....	West Peru

ELIOT AND KITTERY.

Reuben C. Clark.....	Berwick	James W. Hobbs.....	South Berwick
William R. Parker.....	Kittery	J. F. Paul.....	York
E. C. Spinney.....	Kittery	Alexander Thompson.....	York
Stephen D. Lord.....	Lebanon	Appleton H. Talpey.....	York
A. D. Jacobs.....	Wells		

FRYEBURG.

Thomas F. Dresser.....	Stow	Benj. W. McKeen.....	Fryeburg
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PENOBSCOT.

L. A. Bowler.....	Bangor	D. S. Flanders.....	Monroe
J. T. Hinckley.....	Bluchill	John Somes.....	Mount Desert
Isaac Libbey.....	Bradford	N. B. Rich.....	North Bucksport
J. W. Porter.....	Burlington	J. A. Sprague.....	North Isleboro'
Wm. P. Burr.....	Erewer	E. R. Alford.....	Oldtown
Levi L. Lowell.....	Calais	Oliver P. Dorr.....	Orland
L. K. Gardner.....	Dennysville	E. P. Butler.....	Orono
Job Crocker.....	Dixmont	Ira D. Fish.....	Patten
E. E. Livermore.....	Eastport	Josiah Varnum.....	Penobscot
Warren King.....	East Lamoine	Amasa Howe.....	Presque Isle
Charles Cary.....	East Machias	Arvida Briggs.....	Ripley
L. J. Thomas.....	Eden	J. W. Caldwell.....	Sherman Mills
A. W. McMahon.....	Eddington	James Wright.....	Skowhegan
J. Q. Sargent.....	Ellsworth	Ignatius Small.....	South Deer Isle
E. H. Treat.....	Enfield	T. B. Seekins.....	St. Albans
J. F. Woods.....	Farmington	L. B. Sawyer.....	Steuben
H. M. Soule.....	Gouldsboro'	Ambrose Simpson.....	Sullivan
D. W. Dinsmore.....	Harrington	W. E. Richardson.....	Tremont
W. C. Donnell.....	Houlton	J. S. Graves.....	Vienna
Nathan Bowler.....	Liberty	George V. Mills.....	West Brooksville
M. M. Foster.....	Lubec	E. C. Wilder.....	West Pembroke
Warren Leighton.....	Millbridge	Reuben A. Rich.....	Winteport

PISCATAQUIS.

C. C. Nichols.....	Abbott	John Savage.....	Corinth
Albert Kelley.....	Bancroft	L. O. Oakes.....	Garland
Isaac Libbey.....	Bradford	M. B. Pinkham.....	Lincoln
Thos. J. Peaks.....	Charleston	S. D. Atwood.....	Medford

SACO.

W. F. Moody.....	Kennebunkport
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STOCK COMPANIES OF OTHER STATES.

ÆTNA.

George E. Macomber.....	Augusta	A. Jackson.....	Foxcroft
D. M. Howard.....	Bangor	B. A. & W. B. Neal.....	Gardiner
J. H. Humphreys.....	Bath	H. E. Millett.....	Gorham
Keating & Field.....	Belfast	J. H. Bradford.....	Houlton
F. J. Goodwin.....	Biddeford	W. F. Lord.....	Kennebunk
George G. Wight.....	Bridgton	W. F. Moody.....	Kennebunkport
J. W. Forsaith.....	Brunswick	W. M. Chamberlin.....	Lewiston
E. B. Gardner.....	Bucksport	P. H. Longfellow.....	Machias
J. A. Lee.....	Calais	Freeland Howe.....	Norway
J. A. Milliken.....	Cherryfield	Dow, Coffin & Libby.....	Portland
H. C. Parsons.....	Dexter	E. H. & G. W. Cochran.....	Rockland
S. B. Hume.....	Eastport	T. H. Dinsmore.....	Skowhegan
A. M. Bradley & Son.....	East Vassalboro'	J. B. Neally.....	South Berwick
C. C. Burrill.....	Ellsworth	W. B. Creamer.....	Waldoboro'
E. W. & F. E. McFadden.....	Fairfield	E. G. Meader.....	Waterville
J. F. Woods.....	Farmington	Charles Humphrey.....	Yarmouth
E. C. Townsend.....	Freeport		

ALLIANCE.

William Allen, Jr.....Portland

AMERICAN CENTRAL.

E. E. Small.....Bangor	A. S. Perham.....Lewiston
V. C. Tarbox.....Bath	Prentiss Loring.....Portland

AMERICAN FIRE.

F. M. Sabine.....Bangor	W. F. Garcelon.....Lewiston
V. C. Tarbox.....Bath	Prentiss Loring.....Portland

ATLANTIC FIRE AND MARINE.

John H. Small.....Biddeford	W. D. Little.....Portland
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BOSTON MARINE.

None.

BUFFALO GERMAN.

Richard Kelleher.....Bangor	Jordan & Maxfield.....Lewiston
O. T. Garey.....Biddeford	William Allen, Jr.....Portland

CLINTON FIRE.

Charles A. Sparrow.....Portland

COMMERCIAL.

Benjamin Barnes, Jr.....Portland

COMMERCE.

Dow, Coffin & Libby.....Portland

COMMONWEALTH.

Benj. Davis, Farr & Co.....Augusta	F. J. Goodwin.....Biddeford
Nath'l J. Jordan.....Auburn	A. M. Bradley & Son.....East Vassalboro'
D. M. Howard.....Bangor	W. D. Little & Co.....Portland

CONNECTICUT FIRE.

George E. Macomber.....Augusta	B. A. Neal & Son.....Gardiner
P. M. Blake.....Bangor	W. F. Garcelon.....Lewiston
George E. Morse.....Bath	W. D. Little & Co.....Portland
Keating & Field.....Belfast	E. H. & G. W. Cochran.....Rockland
Charles N. Bates.....Brunswick	W. J. Wheeler.....South Paris

CONTINENTAL.

M. W. Farr.....Augusta	W. S. Woodbury.....Monmouth
F. F. Sabine.....Bangor	W. D. Little & Co.....Portland
A. G. Page.....Bath	E. H. & G. W. Cochran.....Rockland
George G. Wight.....Bridgton	Alfred Patterson.....Saco
W. W. Perry.....Camden	J. M. Kilgore.....Skowhegan
S. W. Fife.....Fryeburg	W. J. Wheeler.....South Paris
H. K. Morrell.....Gardiner	Thomas A. Carr.....Thomaston
J. H. Bradford.....Houlton	L. T. Boothby & Son.....Waterville
Jordan & Maxfield.....Lewiston	Joseph Wood.....Wiscasset

DELAWARE MUTUAL SAFETY.

A. G. Page.....Bath

DWELLING HOUSE.

Chas. W. Davis.....	Augusta	George E. Morse.....	Bath
J. W. Clapp.....	Augusta	E. E. Upham.....	Portland
J. S. Kimball & Son.....	Bangor		

ELIOT.

B. Barnes, Jr.....	Portland
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EQUITABLE FIRE AND MARINE.

O. T. Garey.....	Biddeford	J. W. Munger & Co.....	Portland
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FAIRFIELD FIRE.

E. E. Small.....	Bangor	Anderson & Dow.....	Portland
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FANEUIL HALL.

J. S. Kimball & Son.....	Bangor	Dow Coffin & Libby.....	Portland
Otis T. Garey.....	Biddeford		

FARRAGUT FIRE.

J. Edwin Nye.....	Hallowell	Charles A. Sparrow.....	Portland
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FIRE ASSOCIATION.

N. I. Jordan.....	Auburn	H. R. Millett.....	Gorham
John S. Ricker & Son.....	Bangor	Pierce & Donnell.....	Houlton
John H. Small.....	Biddeford	P. H. Longfellow.....	Machias
E. Stone.....	Biddeford	Anderson & Dow.....	Portland
George G. Wight.....	Bridgton	Amasa Howe.....	Presque Isle
T. U. Eaton.....	Brunswick	B. W. Harriman.....	Readfield
W. H. Pillsbury.....	Bucksport	Spaulding & Stuart.....	Richmond
Thomas E. Wharff & Son.....	Calais	C. G. Moffitt.....	Rockland
W. W. Perry.....	Camden	Chandler Tuttle.....	Skowhegan
R. B. Clark.....	Eastport	William J. Wheeler.....	South Paris
A. M. Bradley & Son.....	East Vassalboro'	Thomas A. Carr.....	Thomaston
George W. Fiske.....	Ellsworth	W. B. Creamer.....	Waldoboro'
D. V. B. Ormsby.....	Farmington	L. T. Boothby & Son.....	Waterville
S. W. Fife.....	Fryeburg	Seth Patterson.....	Wiscasset
Josiah Maxey & Sons.....	Gardiner		

FIREMENS' FIRE.

Benjamin Barnes, Jr.....	Portland
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FIRST NATIONAL FIRE.

George E. Macomber.....	Augusta	H. D. Holman.....	Lewiston
Pearl & Webb.....	Bangor	Rollins & Adams.....	Portland
O. T. Garey.....	Biddeford		

FRANKLIN FIRE, PHILADELPHIA.

Benj. Davis, Farr & Co.....	Augusta	H. C. Parsons.....	Dexter
Charles P. Wiggin.....	Bangor	Crawford & Tolles.....	Great Falls, N. H.
Keating & Field.....	Belfast	W. F. Garcelon.....	Lewiston
John H. Small.....	Biddeford	Rollins & Adams.....	Portland
George G. Wight.....	Bridgton	W. J. Wheeler.....	South Paris
J. W. Forsaith.....	Brunswick	L. T. Boothby & Son.....	Waterville

GERMAN AMERICAN.

Benj. Davis, Farr & Co.....	Augusta	Dow, Coffin & Libby.....	Portland
D. M. Howard.....	Bangor	E. H. & G. W. Cochran.....	Rockland
George E. Morse.....	Bath	A. E. Howard.....	Waldoboro'
A. N. Greenwood.....	Larone	L. T. Boothby & Son.....	Waterville
D. H. Holman.....	Lewiston		

GERMANIA FIRE.

M. W. Farr.....	Augusta	D. H. Holman.....	Lewiston
J. S. Kimball & Son.....	Bangor	Dow, Coffin & Libby.....	Portland
Z. H. Blair.....	Bath	John Lovejoy.....	Rockland
B. A. Neal & Son.....	Gardiner		

GIRARD FIRE AND MARINE.

E. E. Small.....	Bangor	William Allen, Jr.....	Portland
A. G. Page.....	Bath		

GLOUCESTER FIRE.

E. E. Small.....	Bangor	H. K. Morrell.....	Gardiner
O. T. Garey.....	Biddeford	J. Edwin Nye.....	Hallowell
T. U. Eaton.....	Brunswick	Enoch Cousens.....	Kennebunkport
William Flye.....	Damariscotta	William Allen, Jr.....	Portland
C. C. Burrill.....	Ellsworth	Fred Atwood.....	Winterport
E. W. & F. E. McFadden.....	Fairfield		

HANOVER FIRE.

George E. Macomber.....	Augusta	W. F. Lord.....	Kennebunk
Charles P. Wiggin.....	Bangor	W. F. Garcelon.....	Lewiston
J. B. Drake.....	Bath	Prentiss Loring.....	Portland
C. C. Burrill.....	Ellsworth	J. W. Spaulding.....	Richmond
Augustus Bailey.....	Gardiner	L. T. Boothby & Son.....	Waterville
J. E. Nye.....	Hallowell		

HARTFORD FIRE.

Benj. Davis & Co.....	Augusta	Enoch Cousens.....	Kennebunkport
D. M. Howard.....	Bangor	William M. Chamberlin.....	Lewiston
George Fisher.....	Bath	Geo. A. Pettingill.....	Lisbon Falls
Keating & Field.....	Belfast	D. W. Chapman.....	Newcastle
J. H. Small.....	Biddeford	Freeland Howe.....	Norway
E. B. Gardner.....	Bucksport	J. S. Palmer.....	Portland
J. A. Lee.....	Calais	E. H. & G. W. Cochran.....	Rockland
H. C. Parsons.....	Dexter	Chandler Tuttle.....	Skowhegan
S. B. Hume.....	Eastport	Chas. C. Hobbs.....	South Berwick
E. W. McFadden.....	Fairfield	E. Farrington.....	Waldoboro'
Josiah Maxey & Sons.....	Gardiner	E. G. Meader.....	Waterville
H. R. Millett.....	Gorham	A. E. Houghton.....	Weld
M. W. Farr.....	Augusta	James Taylor.....	Wiscasset
John Haley.....	Hollis	Charles Humphrey.....	Yarmouth
J. H. Bradford.....	Houlton		

HOFFMAN FIRE.

W. D. Little & Co.....	Portland
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HOME, NEW YORK.

Benj. Davis, Farr & Co.....	Augusta	Josiah Maxcy & Sons.....	Gardiner
Chas. P. Wiggin.....	Bangor	H. R. Millett.....	Gorham
W. P. Wadsworth.....	Bath	B. W. Harriman.....	Kent's Hill
M. S. Staples.....	Belfast	W. M. Chamberlin.....	Lewiston
E. H. Hayes.....	Berwick	P. H. Longfellow.....	Machias
J. H. Small.....	Biddeford	J. A. Bucknam & Co.....	Mechanic Falls
George G. Wight.....	Bridgton	Freeland Howe.....	Norway
J. W. Forsaith.....	Brunswick	H. S. Nickerson.....	Pittsfield
E. B. Gardner.....	Bucksport	Dow, Coffin & Libby.....	Portland
Frank Nelson.....	Calais	E. H. Cochran.....	Rockland
E. M. Wood.....	Camden	T. H. Dinsmore.....	Skowhegan
J. A. Milliken.....	Cherryfield	S. W. Ricker.....	South Berwick
D. W. Chapman.....	Damariscotta	W. R. Keith.....	Thomaston
H. C. Parsons.....	Dexter	Fred A. Robinson.....	Thomaston
S. D. Leavitt.....	Eastport	E. Farrington.....	Waldoboro'
A. M. Bradley & Son.....	East Vassalboro'	L. T. Boothby & Son.....	Waterville
J. F. Woods.....	Farmington	R. H. T. Taylor.....	Wisasset
E. C. Townsend.....	Freeport		

HOWARD.

Frank E. Nye.....	Augusta	Wilder W. Perry.....	Camden
E. E. Small.....	Bangor	H. K. Morrell & Son.....	Gardiner
Geo. E. Morse.....	Bath	Wm. Lydston.....	Lewiston
O. T. Garey.....	Biddeford	Carroll & Rand.....	Portland

HUDSON.

Warren Sparrow.....	Portland	W. T. Emmons.....	Saco
William T. Hall.....	Richmond		

INSURANCE COMPANY OF NORTH AMERICA.

Tristram Hersey.....	Auburn	H. R. Millett.....	Gorham
Benj. Davis, Farr & Co.....	Augusta	Dow, Coffin & Libby.....	Portland
J. B. Drake.....	Bath	T. H. Dinsmore.....	Skowhegan
C. N. Bates.....	Brunswick	Alfred Patterson.....	Saco
Josiah Maxcy & Sons.....	Gardiner		

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

N. J. Jordan.....	Auburn	W. J. Wheeler.....	So. Paris
T. U. Eaton.....	Brunswick	W. B. Creamer.....	Waldoboro'
Geo. W. Fisk.....	Ellsworth	L. T. Boothby & Son.....	Waterville
D. V. B. Ormsby.....	Farmington		

MANHATTAN FIRE.

M. W. Farr.....	Augusta	Freeland Howe.....	Norway
J. S. Kimball & Son.....	Bangor	F. W. Gross.....	Orland
Zina H. Blair.....	Bath	Dow, Coffin & Libby.....	Portland
Cox & Field.....	Belfast	Spaulding & Stuart.....	Richmond
A. N. Austin & Co.....	Buckfield	E. H. & G. W. Cochran.....	Rockland
W. W. Perry.....	Camden	A. E. Howard.....	Waldoboro'
A. N. Greenwood.....	Larone	L. T. Boothby & Son.....	Waterville
Jordan & Maxfield.....	Lewiston	Franklin Wood.....	Winthrop
M. R. Brackett.....	Limerick		

MANUFACTURERS', NEWARK.

Dow, Coffin & Libby.....	Portland
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MANUFACTURERS' FIRE AND MARINE, BOSTON.

Richard Kelleher.....Bangor | Albert Marwick.....Portland

MECHANICS' MUTUAL.

J. W. Clapp.....Augusta | George W. Fiske.....Ellsworth
George E. Morse.....Bath | William Allen, Jr.....Portland

MERCHANTS', NEWARK.

D. M. Howard.....Bangor | William Allen, Jr.....Portland
Jordan & Maxfield.....Lewiston

MERCHANTS', PROVIDENCE.

George E. Macomber.....Augusta | B. A. Neal & Son.....Gardiner
Charles P. Wiggin.....Bangor | A. N. Greenwood.....Larone
F. & E. Reed.....Bath | Rollins & Adams.....Portland
F. J. Goodwin.....Biddeford | E. H. & G. W. Cochran.....Rockland
C. C. Humphreys.....Brunswick | Chas. K. Mathews.....Waterville
R. B. Clark.....Eastport | Fred Atwood.....Winterport

MERIDEN FIRE.

George E. Macomber.....Augusta | O. T. Garey.....Biddeford
S. P. Johnson.....Bangor | D. H. Holman.....Lewiston
G. P. Davenport.....Bath | J. W. Munger & Co.....Portland

NATIONAL FIRE, HARTFORD.

M. W. Farr.....Augusta | W. F. Garcelon.....Lewiston
Chas. P. Wiggin.....Bangor | W. D. Little & Co.....Portland
Geo. E. Morse.....Bath | E. H. & G. W. Cochran.....Rockland
T. U. Eaton.....Brunswick

NATIONAL FIRE, NEW YORK.

Carrol & Rand.....Portland

NEPTUNE FIRE AND MARINE.

Benj. Barnes, Jr.....Portland

NEWARK CITY.

E. E. SMALL.....Bangor | Warren Sparrow.....Portland

NEWARK FIRE.

N. I. Jordan.....Auburn | R. B. Clark.....Eastport
John S. Ricker & Son.....Bangor | George W. Fiske.....Ellsworth
John H. Small.....Biddeford | D. V. B. Ormsby.....Farmington
E. Stone.....Biddeford | Andersons & Dow.....Portland
T. U. Eaton.....Brunswick | Amasa Howe.....Presque Isle
T. E. Wharf & Son.....Calais | W. J. Wheeler.....South Paris
I. F. Stetson.....Camden | W. B. Creamer.....Waldoboro'

NEW HAMPSHIRE FIRE.

A. A. Miller.....	Auburn	David S. Austin.....	No. Berwick
Joshua Nye.....	Augusta	William Allen, Jr.....	Portland
Frank E. Nye.....	Augusta	E. H. & G. W. Cochran.....	Rockland
J. S. Kimball & Son.....	Bangor	Geo. Taber & Son.....	Vassalboro'
C. C. Burrill.....	Ellsworth	L. T. Boothby & Son.....	Waterville
Freeland Howe.....	Norway		

NEW YORK CITY.

Frank E. Nye.....	Augusta	A. S. Perham.....	Lewiston
Richard Kelleher.....	Bangor	Benj. Barnes, Jr.....	Portland
F. J. Goodwin.....	Biddeford		

NIAGARA FIRE.

Chas. W. Davis.....	Augusta	Augustus Bailey.....	Gardiner
Charles H. Taylor.....	Bangor	Dow, Coffin & Libby.....	Portland
J. B. Drake.....	Bath		

NORTHWESTERN NATIONAL.

W. D. Little & Co.....	Portland
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ORIENT FIRE.

Tristram Hersey.....	Auburn	Mrs. George K. Hatch.....	Pembroke
D. M. Howard.....	Bangor	W. D. Little & Co.....	Portland
B. A. Neal & Son.....	Gardiner	E. H. & G. W. Cochran.....	Rockland
John Safford & Co.....	Monmouth		

PENNSYLVANIA FIRE.

Benj. Davis, Farr & Co.....	Augusta	J. H. Bradford.....	Houlton
P. M. Blake.....	Bangor	W. F. Garcelon.....	Lewiston
J. B. Drake.....	Bath	Rollins & Adams.....	Portland
Keating & Field.....	Belfast	E. H. & G. W. Cochran.....	Rockland
C. C. Humphreys.....	Brunswick	Charles C. Hobbs.....	South Berwick
L. L. Lowell.....	Calais	Wheeler & Shurtleff.....	South Paris
S. D. Leavitt.....	Eastport	W. B. Creamer.....	Waldoboro'
H. K. Morrell.....	Gardiner	John Ware.....	Waterville
Crawford & Tolles.....	Great Falls, N. H.		

PEOPLES' FIRE, TRENTON.

Jordan & Maxfield.....	Lewiston	William Allen, Jr.....	Portland
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PHENIX, BROOKLYN.

M. W. Farr.....	Augusta	W. F. Garcelon.....	Lewiston
P. M. Blake.....	Bangor	Prentiss Loring.....	Portland
F. & E. Reed.....	Bath	C. G. Moffitt.....	Rockland
F. J. Goodwin.....	Biddeford	W. R. Keith.....	Thomaston
J. F. Woods.....	Farmington		

PHOENIX, HARTFORD.

Edward Weeks.....	Alna	W. M. Chamberlin.....	Lewiston
Tristram Hersey.....	Auburn	W. W. Woodbury.....	Monmouth
Benj. Davis, Farr & Co.....	Augusta	Freeland Howe.....	Norway
D. M. Howard.....	Bangor	W. D. Little & Co.....	Portland
J. H. Humphreys.....	Bath	E. H. & G. W. Cochran.....	Rockland
E. B. Gardner.....	Bucksport	Chandler Tuttle.....	Skowhegan
C. C. Burrill.....	Ellsworth	W. F. Garcelon.....	Turner
Augustus Bailey.....	Gardiner	L. T. Boothby & Son.....	Waterville

PRESCOTT.

William Allen, Jr. Portland

PROVIDENCE WASHINGTON.

Charles H. Taylor.....Bangor	William Lydston.....Lewiston
John H. Small.....Biddeford	J. W. Munger & Co.....Portland
J. B. Drake.....Bath	

REVERE FIRE.

Richard Kelleher.....Bangor | William Allen, Jr.....Portland

ROCHESTER GERMAN.

Richard Kelleher.....Bangor	Jordan & Maxfield.....Lewiston
O. T. Garey.....Biddeford	Andersons & Dow.....Portland

SECURITY.

Chas. H. Taylor.....Bangor | J. W. Munger & Co.....Portland

SHAWMUT.

M. W. Farr.....Augusta	J. H. Bradford.....Houlton
Pearl & Webb.....Bangor	Freeland Howe.....Norway
George E. Morse.....Bath	E. P. Butler.....Orono
J. H. Small.....Biddeford	Rollins & Adams.....Portland
E. B. Gardner.....Bucksport	E. H. & G. W. Cochran.....Rockland
B. M. Flint.....Calais	Chandler Tuttle.....Skowhegan
C. C. Burrill.....Ellsworth	John Ware.....Waterville
Josiah Maxcy & Sons.....Gardiner	

SHOE AND LEATHER.

P. M. Blake.....Bangor	W. D. Little & Co.....Portland
E. P. Butler.....Orono	

SPRINGFIELD FIRE AND MARINE.

George E. Macomber.....Augusta	A. Bailey.....Gardiner
Charles P. Wigginn.....Bangor	H. R. Millett.....Gorham
J. H. Humphreys.....Bath	Crawford & Tolles.....Great Falls, N. H.
Keating & Field.....Belfast	W. F. Lord.....Kennebunk
John H. Small.....Biddeford	Enoch Cousins.....Kennebunkport
A. B. Lovewell.....Bolster's Mills	D. H. Holman.....Lewiston
C. C. Humphreys.....Brunswick	Prentiss Loring.....Portland
W. H. Pilsbury.....Bucksport	Spaulding & Stuart.....Richmond
Frank Nelson.....Calais	E. H. Cochran.....Rockland
H. C. Parsons.....Dexter	T. H. Dinsmore.....Skowhegan
C. C. Burrill.....Ellsworth	J. B. Neally.....South Berwick
C. Cary.....East Machias	L. T. Boothby & Son.....Waterville
J. F. Woods.....Farmington	Fred Atwood.....Winterport
S. W. Fife.....Fryeburg	

STANDARD FIRE.

B. Barnes, Jr., General Agent..Portland	William Allen, Jr.....Portland
Richard Kelleher.....Bangor	E. H. & G. W. Cochran.....Rockland
George P. Davenport.....Bath	Alfred Patterson.....Saco
D. V. B. Ormsby.....Farmington	A. E. Howard.....Waldoboro'
J. E. Nye.....Hallowell	B. H. Mitchell.....West Waterville
D. H. Holman.....Lewiston	C. K. Mathews.....Waterville

ST. NICHOLAS.

Charles A. Sparrow, Gen'l Agt.	Portland	Thomas S. Bridgham	Buckfield
Chas. W. Davis	Augusta	Levi L. Lowell	Calais
Frank E. Nye	Augusta	M. F. Ricker	Canton
J. S. Kimball & Son	Bangor	C. C. Burrill	Ellsworth
George E. Morse	Bath	J. F. Woods	Farmington
Keating & Field	Belfast	D. H. Holman	Lewiston
Geo. G. Wight	Bridgton	Alfred Patterson	Saco
J. W. Forsaith	Brunswick	T. H. Dinsmore	Skowhegan

STAR FIRE.

Tristram Hersey	Auburn	J. Maxcy & Son	Gardiner
Benj. Davis, Farr & Co	Augusta	H. R. Millett	Gorham
D. M. Howard	Bangor	Dow, Coffin & Libby	Portland
J. B. Drake	Bath	Alfred Patterson	Saco

ST. PAUL FIRE AND MARINE.

George E. Macomber	Augusta	A. S. Perham	Lewiston
J. S. Kimball & Son	Bangor	J. S. Palmer	Portland
V. C. Tarbox	Bath	E. H. & G. W. Cochran	Rockland
Keating & Field	Belfast	A. E. Howard	Waldoboro'
Thomas E. Wharf & Son	Calais		

TRADE.

Warren Sparrow	Portland
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TRADERS' AND MECHANICS'.

F. J. Goodwin	Biddeford	Dow, Coffin & Libby	Portland
D. Horace Holman	Lewiston		

TRADESMENS' FIRE.

W. D. Little & Co	Portland	Rollins & Adams	Portland
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UNITED FIREMENS'.

N. J. Jordan	Auburn	G. W. Fisk	Ellsworth
John S. Ricker & Son	Bangor	D. V. B. Ormsby	Farmington
T. E. Wharf & Son	Calais	Pierce & Donnell	Houlton
R. B. Clark	Eastport	Warren Sparrow	Portland

WASHINGTON FIRE AND MARINE.

Benj. Barnes, Jr.	Portland
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WESTCHESTER FIRE.

Frank E. Nye	Augusta	Jordan & Maxfield	Lewiston
S. P. Johnson	Bangor	Wm. Allen, Jr.	Portland
A. G. Page	Bath	B. H. Mitchell	West Waterville
T. U. Eaton	Brunswick		

WILLIAMSBURG CITY FIRE.

Warren Sparrow	Portland
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MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL FIRE.

S. P. Johnson.....Bangor	P. Houghton.....Eastport
Goo. P. Davenport.....Bath	A. F. Drinkwater.....Ellsworth
V. C. Tarbox.....Bath	Enoch Cousens.....Kennebunkport
Keating & Field.....Belfast	Jordan & Maxfield.....Lewiston
J. M. Goodwin.....Biddeford	T. J. Sherman.....Pembroke
J. W. Forsaith.....Brunswick	Dow, Coffin & Libby.....Portland
Thomas E. Wharff & Son.....Calais	N. T. Talbot.....Rockport
H. R. Haskell.....Deer Isle	Alfred Patterson.....Saco
L. A. Ingalls.....Denmark	Asa Low.....Springvale
Charles W. Carey.....East Machias	Joseph Wood.....Wiscasset

MILLVILLE MUTUAL MARINE AND FIRE.

James B. Drake.....Bath	E. A. Butler.....Rockland
J. Nickerson & Son.....Portland	

QUINCY MUTUAL FIRE.

Osman H. Cobb.....Buxton Centre	Jordan & Maxfield.....Lewiston
J. H. Small.....Biddeford	Dow, Coffin & Libby.....Portland
George W. Fiske.....Ellsworth	F. A. Robinson.....Thomaston
Leverett Lord.....Hallowell	

COMPANIES OF FOREIGN COUNTRIES.

BRITISH AMERICA.

Frank E. Nye.....Augusta	Warren Sparrow & Son.....Portland
Charles H. Taylor.....Bangor	Alfred Patterson.....Saco
A. S. Perham.....Lewiston	

COMMERCIAL UNION.

Geo. E. Macomber.....Augusta	D. H. Holman.....Lewiston
Pearl & Webb.....Bangor	Rollins & Adams.....Portland
George E. Morse.....Bath	E. H. & G. W. Cochran.....Rockland
O. T. Garey.....Biddeford	J. M. Kilgore.....Skowhegan
Josiah Maxcy & Sons.....Gardiner	L. T. Boothby & Son.....Waterville

GUARDIAN FIRE.

John S. Rieker & Son.....Bangor	J. W. Munger.....Portland
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HAMBURG-BREMEN.

J. W. Munger.....Portland	
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HAMBURG-MAGDEBURG.

Jordan & Maxfield.....Lewiston	Jas. A. Marwick.....Portland
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IMPERIAL FIRE.

Benj. Davis, Farr & Co.....	Augusta	H. R. Millett	Gorham
Pearl & Webb	Bangor	Pierce & Donnell.....	Houlton
Geo. E. Morse	Bath	D. H. Holman.....	Lewiston
F. J. Goodwin.....	Biddeford	James Morrison, Jr.....	Phillips
Frank Nelson	Calais	Palmer, Dow & Anderson.....	Portland
M. F. Ricker	Canton	E. H. & G. W. Cochran.....	Rockland
S. D. Leavitt	Eastport	A. N. Greenwood.....	South Norridgewoek
C. C. Burrill	Ellsworth	W. J. Wheeler.....	South Paris
Z. H. Greenwood.....	Farmington	A. E. Howard.....	Waldoboro'
B. A. Neal & Son.....	Gardiner	L. T. Boothby & Son.....	Waterville

LA CAISSE GENERALE.

N. I. Jordan	Auburn	H. R. Millett	Gorham
Frank E. Nye	Augusta	Pierce & Donnell.....	Houlton
S. P. Johnson	Bangor	J. S. Palmer	Portland
Jas. B. Drake	Bath	Amasa Howe.....	Presque Isle
T. U. Eaton	Brunswick	Spaulding & Stuart.....	Richmond
Thomas E. Wharff & Son.....	Calais	John Lovejoy.....	Rockland
I. F. Stetson	Camden	Chandler Tuttle	Skowhegan
R. B. Clark	Eastport	W. J. Wheeler.....	South Paris
G. W. Fiske	Ellsworth	Thomas A. Carr.....	Thomaston
D. V. B. Ormsby.....	Farmington	W. B. Creamer.....	Waldoboro'
Josiah Maxcy & Sons.....	Gardiner	B. H. Mitchell	Waterville

LA CONFIANCE.

Prentiss Loring.....	Portland
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LANCASHIRE.

Benj. Davis, Farr & Co.....	Augusta	Dow, Coffin & Libby	Portland
P. M. Blake.....	Bangor	E. H. & G. W. Cochran.....	Rockland
George P. Davenport.....	Bath	J. M. Kilgore.....	Skowhegan
O. T. Garey	Biddeford	Chas. F. Jones.....	Skowhegan
T. U. Eaton.....	Brunswick	W. J. Wheeler.....	South Paris
Jordan & Maxfield.....	Lewiston		

LONDON AND LANCASHIRE.

Rollins & Adams, Gen. Agents..	Portland	H. K. Morrell & Son.....	Gardiner
P. M. Blake.....	Bangor	J. H. Bradford.....	Houlton
James B. Drake	Bath	William F. Garcelon.....	Lewiston
Keating & Field	Belfast	E. H. & G. W. Cochran.....	Rockland
Samuel D. Leavitt	Eastport		

LIVERPOOL AND LONDON AND GLOBE.

John Elliot	Abbot	Pierce & Donnell.....	Houlton
B. Davis, Farr & Co.....	Augusta	Benjamin Ladd.....	Jefferson
P. M. Blake.....	Bangor	W. F. Garcelon.....	Lewiston
A. G. Page	Bath	Freeland Howe.....	Norway
M. S. Staples	Belfast	F. W. Gross.....	Orland
E. Stone	Biddeford	E. P. Butler	Orono
George G. Wight.....	Bridgton	Palmer, Dow & Anderson.....	Portland
C. C. Humphreys.....	Brunswick	E. H. & G. W. Cochran.....	Rockland
Frank Nelson	Calais	Joseph H. Means.....	Saco
A. N. Willey.....	Cherryfield	Chandler Tuttle	Skowhegan
William Flye	Damariscotta	A. E. Howard.....	Waldoboro'
S. D. Leavitt.....	Eastport	C. K. Mathews.....	Waterville
C. C. Burrill.....	Ellsworth	James Taylor.....	Wiscasset
Z. H. Greenwood.....	Farmington	R. H. T. Taylor.....	Wiscasset
B. A. Neal & Son.....	Gardiner		

LONDON ASSURANCE CORPORATION.

Joshua Nye	Augusta	W. F. Garcelon.....	Lewiston
Pearl & Webb.....	Bangor	Prentiss Loring..	Portland
Geo. Fisher.....	Bath	Alfred Patterson.....	Saco
John D. Anderson.....	Gray		

METROPOLE.

Wiggin, Small & Williams.....	Bangor	Freeland Howe.....	Norway
Geo. E. Morse	Bath	Rollins & Adams	Portland
Pierce & Donnell.....	Houlton	L. T. Boothby & Son.....	Waterville
Wm. F. Garcelon.....	Lewiston		

NORTH BRITISH AND MERCANTILE.

Tristram Hersey.....	Auburn	Augustus Bailey	Gardiner
George E. Macomber.....	Augusta	A. S. Perham.....	Lewiston
P. M. Blake.....	Bangor	J. A. Bucknam & Co....	Mechanic Falls
J. H. Humphreys	Bath	Palmer, Dow & Anderson.....	Portland
M. S. Staples	Belfast	C. G. Moffitt.....	Rockland
J. H. Small.....	Biddeford	A. E. Howard.....	Waldoboro'
Levi L. Lowell.....	Calais	L. T. Boothby & Son.....	Waterville
A. N. Willey	Cherryfield		

NORTH GERMAN.

Dow, Coffin & Libby.....	Portland
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NORTHERN.

Benj. Davis, Farr & Co.....	Augusta	H. R. Millett	Gorham
Pearl & Webb	Bangor	Pierce & Donnell	Houlton
George E. Morse	Bath	D. H. Holman.....	Lewiston
F. J. Goodwin.....	Biddeford	James Morrison, Jr.	Phillips
Frank Nelson.....	Calais	Palmer, Anderson & Dow.....	Portland
M. F. Ricker	Canton	E. H. & G. W. Cochran.....	Rockland
S. D. Leavitt	Eastport	A. N. Greenwood....	South Norridgewock
C. C. Burrill.....	Ellsworth	W. J. Wheeler.....	South Paris
Z. H. Greenwood.....	Farmington	A. E. Howard.....	Waldoboro'
B. A. Neal & Son.....	Gardiner	L. T. Boothby & Son.....	Waterville

NORWICH UNION.

Chas. W. Davis.....	Augusta	Dow, Coffin & Libby.....	Portland
Prentiss M. Blake.....	Bangor		

PHOENIX ASSURANCE.

George E. Macomber.....	Augusta	B. A. Neal & Son	Gardiner
Francis M. Sabine	Bangor	Dow, Coffin & Libby.....	Portland
James B. Drake.....	Bath	E. H. & G. W. Cochran.....	Rockland

QUEEN.

Benjamin G. Davis.....	Augusta	D. H. Holman.....	Lewiston
P. M. Blake	Bangor	Palmer, Dow & Anderson.....	Portland
W. P. Wadsworth.....	Bath		

ROYAL.

Benj. Davis, Farr & Co.....	Augusta	Crawford & Tolles.....	Great Falls, N. H.
P. M. Blake.....	Bangor	J. H. Bradford.....	Houlton
J. B. Drake.....	Bath	W. F. Garcelon.....	Lewiston
Keating & Field.....	Belfast	Rollins & Adams.....	Portland
C. C. Humphreys.....	Brunswick	E. H. & G. W. Cochran.....	Rockland
L. L. Lowell.....	Calais	Charles C. Hobbs.....	South Berwick
S. D. Leavitt.....	Eastport	Wheeler & Shurtleff.....	South Paris
Augustus Bailey.....	Gardiner	John Ware.....	Waterville

ROYAL CANADIAN.

P. M. Blake.....	Bangor	Pierce & Donnell.....	Houlton
J. B. Drake.....	Bath	W. F. Garcelon.....	Lewiston
T. S. Bridgman.....	Buckfield	Rollins & Adams.....	Portland
L. L. Lowell.....	Calais	C. G. Moffitt.....	Rockland
S. D. Leavitt.....	Eastport	Alfred Patterson.....	Saco
George W. Fiske.....	Ellsworth	Fred Robinson.....	Thomaston
A. Bailey.....	Gardiner	B. H. Mitchell.....	West Waterville

SCOTTISH COMMERCIAL.

Joshua Nye.....	Augusta	Otis T. Garey.....	Biddeford
E. E. Small.....	Bangor	A. S. Perham.....	Lewiston
George H. Clark.....	Bath	W. D. Little & Co.....	Portland
Keating & Field.....	Belfast	J. G. Lovejoy.....	Rockland

TRANSATLANTIC FIRE.

Charles P. Wiggin.....	Bangor	W. D. Little & Co.....	Portland
Geo. H. Clark.....	Bath		

WESTERN.

Geo. E. Macomber.....	Augusta	W. D. Little & Co.....	Portland
E. E. Small.....	Bangor	E. H. & G. W. Cochran.....	Rockland
Keating & Field.....	Belfast	J. M. Kilgore.....	Skowhegan
A. S. Perham.....	Lewiston		

LICENSED AGENTS

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

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL.

M. G. Prentiss.....Bangor	A. F. Watson.....No. Fayette
Chas. E. Lane.....Brooks	B. G. Bean.....Portland
Chas. A. Gilman.....Brunswick	Thomas T. Brewster.....Portland

LIFE INSURANCE COMPANIES OF OTHER STATES.

ÆTNA.

A. G. Dewey, General Agent....Portland	George A. Hopkins.....Millbridge
George E. Macomber.....Augusta	William F. Kidder.....New Gloucester
J. S. Kimball & Son.....Bangor	James W. Waldron.....Oldtown
Z. H. Blair.....Bath	Charles M. Gould.....Orono
James B. Westcott.....Bath	H. F. Porter.....Pembroke
Philo Hersey.....Belfast	George F. Junkins.....Portland
C. A. Tarr.....Biddeford	Augustus H. Ford.....Portland
George G. Wight.....Bridgton	E. H. & G. W. Cochran.....Rockland
J. W. Forsaith.....Brunswick	Jeremiah Mason.....Saco
W. M. Haycock.....Calais	Henry W. Sargent.....Sargentville
Fred Lewis.....Camden	John W. Caldwell.....Sherman Mills
H. R. Haskell.....Deer Isle	Micah Stockbridge.....South Freeport
John H. Bradford.....Houlton	Asia Jones.....Springfield
A. W. Weatherbee.....Lincoln	L. R. Crabtree.....Topsfield
George W. Smith.....Mattawankeag	John B. Stevens.....Vanceboro
E. A. Gammon.....Mechanic Falls	

BERKSHIRE.

Geo. A. Millay.....Biddeford

BROOKLYN.

Chas. P. Lyford.....Bangor	R. J. Lyford.....Dover
Rev. H. W. Bolton.....Bangor	Chas. C. Burrill.....Ellsworth
Wm. B. Brown.....Bangor	B. S. Collins.....No. Anson
J. S. Dyer.....Belfast	Frederick A. Hall.....Sebec
Alfred Hooper.....Castine	Geo. W. Burgess.....Skowhegan

CHARTER OAK.

F. W. Smith.....Rockland

CONNECTICUT MUTUAL.

M. W. Farr.....Augusta	B. W. Harriman.....Kent's Hill
W. E. Brown.....Bangor	Freeland Howe.....Norway
H. N. Fairbanks.....Bangor	Charles L. Drummond.....Portland
William P. Wadsworth.....Bath	Franklin Fox.....Portland
Frank Nelson.....Calais	W. J. Wheeler.....South Paris
George W. Fiske.....Ellsworth	L. T. Boothby.....Waterville
Josiah Maxcy & Sons.....Gardiner	

CONTINENTAL.

Winfield S. Chamberlin.....Boston, Mass

EQUITABLE.

J. F. Clark, General Agent....Portland	Edgar Whidden.....Calais
Frank E. Nye.....Augusta	S. D. Wadsworth.....Cornish
Joshua Nye.....Augusta	John B. Bradbury.....Waterville

JOHN HANCOCK MUTUAL.

Franklin Fox.....Portland | J. P. Cilley.....Rockland

MASSACHUSETTS MUTUAL.

Andersons & Dow.....Portland

METROPOLITAN.

J. M. Kilgore, Gen. Agent....Skowhegan | William Lydston.....Lewiston

MUTUAL.

W. D. Little, General Agent....Portland	William C. Donnell.....Houlton
Charles P. Wiggin.....Bangor	A. S. Perham.....Lewiston
L. S. Alexander.....Bath	James G. Ham.....Livermore Falls
Keating & Field.....Belfast	Chas. B. Marchant.....Newport
John M. Goodwin.....Biddeford	Samuel Libby.....Orono
Thomas U. Eaton.....Brunswick	John Lovejoy.....Rockland
William H. Pillsbury.....Bucksport	Alfred Patterson.....Saco
Charles C. Norton.....Eastport	Henry M. Grant.....Searsport
A. F. Kingsley.....East Machias	James Bell.....Skowhegan
John F. Woods.....Farmington	J. B. Bradbury.....Waterville

MUTUAL BENEFIT.

D. M. Howard.....Bangor	B. B. Peck.....Portland
Charles D. Hill.....Calais	T. A. Carr.....Thomaston
E. W. Morrell.....Gardiner	

NATIONAL.

John W. Munger & Co., Gen. Agt. Portland	E. P. Burnham.....Saco
J. M. Goodwin.....Biddeford	J. B. Nealley.....South Berwick
C. G. Moffitt.....Rockland	

NEW ENGLAND MUTUAL.

S. P. Johnson.....	Bangor	J. W. Munger & Co.....	Portland
L. L. Keith.....	Machias	E. H. & G. W. Cochran.....	Rockland
F. A. Boothby.....	Portland		

NEW YORK.

Selden Connor, Gen. Agent.....	Augusta	Chas. Buffum.....	Portland
E. E. Small.....	Bangor	Charles J. Wardley.....	Portland
Jos. M. Trott.....	Bath	John B. Bradbury.....	Waterville
F. E. Richards.....	Camden	Charles K. Mathews.....	Waterville
Freeland Howe.....	Norway	Josiah C. Proctor.....	Waterville
B. A. Ball.....	Portland		

NORTHWESTERN MUTUAL.

T. T. Merry, General Agent.....	Auburn	S. L. Weston.....	Bolster's Mills
Charles S. Pearl.....	Bangor	S. W. Fife.....	Fryeburg

PENN MUTUAL.

M. F. Ricker.....	Canton
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PHOENIX MUTUAL.

S. H. McAlpine.....	Portland
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TRAVELERS' (LIFE DEPARTMENT.)

A. J. Chase, General Agent.....	Portland	M. W. Farr.....	Hallowell
J. E. Moore.....	Auburn	Samuel K. Gilman.....	Hallowell
George E. Macomber.....	Augusta	J. E. Nye.....	Hallowell
Elkanah Walker.....	Augusta	J. H. Bradford.....	Houlton
Albert W. Benson.....	Bangor	G. C. Farnham.....	Kennebunk
D. M. Howard.....	Bangor	C. C. Benson.....	Lewiston
Pearl & Webb.....	Bangor	Jordan & Maxfield.....	Lewiston
P. M. Blake.....	Bangor	Frederick Symms.....	Lewiston
George E. Morse.....	Bath	Freeland Howe.....	Norway
W. P. Wadsworth.....	Bath	Wm. F. Fernald.....	Old Orchard Beach
J. S. Little.....	Belfast	John Davis.....	Portland
F. J. Goodwin.....	Biddeford	W. D. Little & Co.....	Portland
Franklin E. Richards.....	Biddeford	William Allen, Jr.....	Portland
T. U. Eaton.....	Brunswick	James M. French.....	Portland
H. W. Wheeler.....	Brunswick	Rollins & Adams.....	Portland
W. H. Allen.....	Calais	M. L. Williams.....	Portland
James L. Thompson.....	Calais	John Lawler.....	Portland
W. W. Perry.....	Camden	B. F. Eaton.....	Skowhegan
George Hamilton.....	Dexter	C. F. Jones.....	Skowhegan
Henry C. Parsons.....	Dexter	A. Hersey.....	South Paris
S. D. Leavitt.....	Eastport	J. H. H. Hewitt.....	Thomaston
C. C. Burrill.....	Ellsworth	Robert E. Alden.....	Waterville
G. F. Jennings.....	Farmington	L. T. Boothby & Son.....	Waterville
H. K. Morrell.....	Gardiner	Fred Atwood.....	Winterport

UNITED STATES.

Wedgewood & Stone.....	Biddeford
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VERMONT.

J. W. Munger & Co.....	Portland
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WASHINGTON.

W. F. Garcelon.....	Lewiston
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CASUALTY INSURANCE COMPANIES.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

James S. Bluehinsop.....Boston, Mass

KNICKERBOCKER CASUALTY.

W. E. Brown, General Agent.....Bangor	George I. Goodwin.....Portland
G. N. Lawrence.....Augusta	H. N. Pinkham.....Portland
Geo. H. Clark.....Bath	Alfred Patterson.....Saco

TRAVELERS', (ACCIDENT DEPARTMENT.)

Same as Life Department.

INSURANCE LAWS OF MAINE:

*Being Chapter 49 and Chapter 75, Sec. 10, of the Revised Statutes,
with amendments and new acts to 1880.*

[Where sections of the Revised Statutes have been amended, the year of amendment is added to the section, thus—Sect. 7. (Amd. 1873).

Where new laws have been enacted, the year of enactment is added to the section, thus—Sect. 22. (1876).

All other sections are copies of the Revised Statutes.]

SECTION 1. All incorporated insurance companies may exercise the powers, and shall be subject to the duties and liabilities contained herein and in chapter forty-six, as far as consistent with the provisions of their charters.

SECT. 2. The business of such companies shall be managed by not less than seven directors, who shall be chosen by the stockholders at the time and place and in the manner provided in their by-laws; be stockholders and citizens of the state, and hold their offices one year, and until others are chosen and qualified in their stead. Vacancies may be filled at a meeting called for the purpose. In elections and other business, stockholders have one vote for each share. The directors shall choose one of their number president.

SECT. 3. Every such company or the directors thereof, as often as once a year, shall, by ballot, elect a secretary, who shall be the clerk of the company and sworn to the faithful discharge of his duty; besides other duties required by the by-laws of the company, he shall keep a true record of all the votes of the stockholders and of the directors, and a true list of the stockholders, and of the number of shares held by each, and record every transfer of shares in a book

kept for the purpose. The directors may appoint such other officers as they think necessary.

SECT. 4. The secretary shall call special meetings of such company, besides any meeting for which the by-laws provide, to be held at the time and place, and for the purposes required in writing by the proprietors of one-fifth of the capital stock; if the by-laws of such company prescribe no mode of calling such meeting, it may be notified in the manner prescribed in the act of incorporation for calling the first meeting.

SECT. 5. No insurance company shall be incorporated in this state with a capital of less than one hundred thousand dollars, to be paid in at the periods and in the proportions required by the charter.

SECT. 6. If any such company becomes insolvent before its whole capital is paid in by the stockholders, any creditor thereof may have his action on the case against any one or more of the stockholders, whose proportion of the whole stock allowed by the charter is not paid in, to recover against them in their individual capacity towards his debt, an amount not exceeding the sum due from them on their shares.

SECT. 7. (Amd. 1873) The capital and other assets of insurance companies incorporated in this state, except such as may be needed for immediate use, shall be invested in the funded debt or bonds of the United States, or any of the New England States, or in the bonds or securities of county, city or other municipal corporations of said New England States, or in the purchase of real estate in fee, or loans on mortgage of real estate, or deposit in savings banks in said states, or in the bonds or stocks of incorporated companies of said states of an undoubted character for credit, insurance company stock or bonds excepted, and in no case shall any such funds be loaned on the security of names alone.

SECT. 8. Such company may loan to citizens of this state, any portion not exceeding one-half of its capital stock on respondentia or bottomry; but not unless at least three-fourths of all the directors agree to such loan, and enter their con-

sent thereto at large on the records of the corporation, to be laid before the stockholders at their next meeting.

SECT. 9. Such company may make insurance on vessels, freight, money, goods, and effects, against captivity of persons, on the life of any person during his absence at sea, on money lent upon bottomry and respondentia, against fire on dwelling-houses or other buildings, and on merchandise or other property within the United States, and fix the premiums and terms of payment; but no risk on any one bottom or on one building and contents shall exceed ten per cent. of its capital stock actually paid in.

SECT. 10. Insurance effected by a husband or wife on a dwelling-house owned by the insured and on the furniture therein, shall be valid for all the furniture, though part is owned by the husband and part by the wife.

SECT. 11. All policies of insurance shall be signed by the president, or in case of his death, inability, or absence, by any two of the directors, and countersigned by the secretary; and they shall be binding upon the company as if executed under its corporate seal.

SECT. 12. Said companies shall not, directly or indirectly, be concerned in buying or selling any goods, wares, merchandise, or commodities whatever.

SECT. 13. The directors, at such times as their charter or by-laws prescribe, shall make dividends of so much of the profits of the company as they think advisable; but moneys received and notes taken for premiums on risks, which are undetermined at the time of making such dividends, shall not be part of said profits.

SECT. 14. After any diminution of the capital stock by losses, depreciation or otherwise, no dividend shall be made until such diminution is supplied by actual funds, or the value restored.

SECT. 15. Any marine insurance company may, by the by-laws or votes duly passed for that purpose, divide among the stockholders thereof, and the persons insured therein, in proportion to the stock owned by such stockholders, and to

the amount of premiums paid by the insured on risks terminated, all the clear profits of the company above six per cent. per annum on its capital stock. Before such division is made, all arrearages of dividends to stockholders, required to make up their annual dividends equal to six per cent. per annum, shall first be paid.

SECT. 16. Once in every three years, and oftener if required by the stockholders, the directors shall lay before them at a meeting, an exact and particular statement of the affairs of the company, showing their profits, if any, after deducting losses and dividends.

SECT. 17. If the company sustains losses to an amount equal to their capital stock, and the president or directors after knowing the same make any new or further insurance, the estates of all who make such insurance or consent thereto, shall be jointly and severally liable for the amount of any loss, which occurs under such insurance.

SECT. 18. An agent authorized by an insurance company, whose name shall be borne on the policy, shall be deemed the agent of said company in all matters of insurance; any notice required to be given to said company or any of its officers, by the insured, may be given to such agent; any application for insurance or valuation, or description of the property, or of the interest of the insured therein, if drawn by said agent, shall be conclusive upon the company, but not upon the insured, although signed by him; all acts, proceedings and doings of such agent with the insured, shall be as binding upon the company, as if done and performed by the person specially empowered or designated therefor by the contract.

SECT. 19. (Amd. 1879) All statements of description or value in an application or policy of insurance shall be deemed representations and not warranties; erroneous descriptions or statements of value, or title by the insured, shall not prevent his recovering on his policy unless the jury find that the difference between the property as described and as it really existed, contributed to the loss, or materially increased the risk; a change in the property insured its use or occupation,

or a breach of any of the terms of the policy by the insured, shall not affect the policy unless they materially increase the risk ; but any subsequent insurance, procured without giving notice to existing underwriters, when permission is not given therefor, but such notice is required in the policy, shall be taken and held, to be a material increase of the risk, nor shall any misrepresentation of the title or interest of the insured in the whole or a part of the property insured, real or personal, unless material or fraudulent, prevent his recovering on his policy to the extent of his insurable interest.

SECT. 20. In case of loss, under a policy against fire, the insured shall notify the company or its agent thereof, and within a reasonable time afterwards, shall deliver to the same, as particular an account of the loss and damage as the nature of the case will admit, stating therein his interest in the property, what other insurance, if any, existed thereon, in what manner the building insured, or containing the property insured, was occupied at the time of the fire, and by whom and when and how the fire occurred, so far as he knows or believes, to be sworn to before some disinterested magistrate, who shall certify that he has examined the circumstances attending the loss, and has reason to and does believe such statement is true ; the insured shall, if so requested, within ten days after notice of loss, exhibit to the agent or company his books of account, bills of parcels and any other vouchers in his possession, and shall if requested, submit to an examination under oath, in the place of his residence ; no other preliminary proof of any kind shall be required before commencing an action against such company. All provisions contained in any policy of insurance, in conflict with any of the provisions hereof, are null and void, and all contracts of insurance made, renewed or extended in this state, or on property within this state, shall be subject to the provisions hereof.

SECT. 21. The provisions in the foregoing sections relating to the amount of capital stock to be owned by any insurance company, and the division of the same into shares, and

dividends of profit thereon, and other provisions incidental to the nature of its fund, and such of said provisions as relate to the liability of directors or stockholders in case of deficiency of capital, and the regulations concerning the business of any such company contained in sections eight and nine, shall not be construed as applicable to mutual fire insurance companies; but the other proceeding and the following provisions shall be binding on such companies, so far as consistent with their charters.

SECT. 22. (1876) All insurance companies, stock or mutual, established in this state, may, by their by-laws, divide their directors into two or three classes, to hold their office for two or three years, according to the number of classes, and until others shall be chosen in their stead.

SECT. 23. (1876) At the first election after such classification, the company shall designate the term for which each director is elected, in such manner that one class shall thereafter go out of office annually.

SECT. 24. (1876) Vacancies shall be filled for the remainder of the term of the class in which they occur. The repeal of such by-laws shall not affect the term of the directors then in office; but all directors elected before such repeal shall hold office until the expiration of the term for which they were originally elected.

SECT. 25. (1876) Any ten or more persons, residents of this state, who shall have associated themselves together by an agreement in writing, such as is hereinafter described, with the intention of constituting a corporation for the purpose of transacting the business of insurance, either upon the stock or mutual principle, against loss or damage by fire, by lightning, by tempest, or by the perils of the sea, and other perils usually insured against by marine insurance companies, including risks of inland navigation and transportation, shall become a corporation upon complying with the provisions of section thirty-three of this act, and shall remain a corporation with all the powers, rights and privileges, and subject to all the duties, liabilities and restrictions set forth in all general laws,

which are or may be in force relating to insurance corporations.

SECT. 26. (1876) Such agreement shall set forth the fact that the subscribers thereto associate themselves with the intention to constitute a corporation, the name by which the corporation shall be known, the class or classes of insurance for the transaction of which the corporation is to be constituted, the plan or principle upon which the business is to be conducted, the town or city in which it is established or located, and if a joint stock company, the amount of its capital stock, and if a mutual company with a guarantee capital, the amount thereof. The capital stock of a joint stock company organized for any of the purposes hereinbefore mentioned, shall not be less than one hundred thousand dollars.

SECT. 27. (1876) Any mutual insurance company may be organized under the provisions of this act, with a guarantee capital of not less than one hundred thousand dollars, divided into shares of one hundred dollars each; and no policy shall be issued by such corporation until one-fourth, at least, of its guarantee capital shall have been paid in, in cash, and invested as provided in section five of chapter one hundred and forty-eight of acts of eighteen hundred and seventy-three. (§7.)

SECT. 28. (1876) No policy shall be issued by a purely mutual company until applications shall have been made in good faith, for insurance to the amount of thirty thousand dollars; and no policy shall be issued by a joint stock company until its capital stock shall have been paid in, in cash, and invested as provided in section three.

SECT. 29. (1876) Any name not previously in use by an existing corporation or company may be adopted, provided, that the words insurance or mutual insurance, as the business is to be conducted, shall constitute a part of such title. The insurance commissioner may refuse his certificate hereinafter provided, if, in his judgment, the name adopted too closely resembles the name of an existing corporation or company, or is likely to mislead the public, until the adoption of a different name.

SECT. 30. (1876) The first meeting for the purpose of an organization shall be called by a notice signed by one or more of the subscribers to such agreement, stating the time, place and purpose of the meeting, a copy of which notice shall seven days at least before the day appointed be given to each subscriber, or left at his usual place of business or residence, or deposited in the post office, postage prepaid, and addressed to him at his usual place of business or residence. Such notice shall be proved by affidavit of the person giving it.

SECT. 31. (1876) At such first meeting, including any adjournment thereof, an organization shall be effected by the choice by ballot, of a temporary clerk, who shall be sworn to the faithful discharge of his duties; by the adoption of by-laws consistent with the constitution and laws of this state, and by the election in the manner provided by law, of directors and such other officers as the by-laws may require, but at such first meeting no person shall be a director who has not subscribed to the articles of association. The temporary clerk shall record the proceedings until and including the qualification of the secretary of the corporation by his being duly sworn. No organization shall be effected at any such meeting or its adjournment, unless a majority of the subscribers to the articles of agreement and association are present and voting.

SECT. 32. (1876) The directors so chosen shall elect a president, a secretary and other officers which under the by-laws they are authorized to choose.

SECT. 33. (1876) The president, secretary and a majority of the directors shall forthwith make, sign and swear to a certificate setting forth a copy of the articles of association, with the names of the subscribers thereto, the date of the first meeting, and of any adjournment thereof, and shall submit such certificate and the records of the corporation to the inspection of the insurance commissioner, who shall examine the same, and who may require such other evidence as he may deem necessary. The commissioner, if it shall appear that the requirements of sections seven and eight have

been complied with, shall certify that fact and his approval of the certificate by endorsement thereon. Such certificate shall thereupon be filed in the office of the secretary of state by said officers, and upon being paid by them the fee hereinafter provided, the secretary shall cause the same, with the endorsement thereon, to be recorded, and shall thereupon issue to said corporation a certificate in the following form :

STATE OF MAINE.

Be it known, that whereas [names of subscribers to association] have associated themselves with the intention of forming a corporation, under the name of ——, for the purpose [here the purpose declared in the articles of association shall be inserted,] with a capital stock of ——, and have complied with the provisions of the statutes of this state in such case made and provided, as appear from the certificate of the president, secretary and directors of said corporation, duly approved by the insurance commissioner and recorded in this office. Now, therefore, I ——, Secretary of the State of Maine, do hereby certify that [subscribers' names] their associates and successors, are legally organized and established as, and are hereby made, an existing corporation, under the name of ——, with all the powers, rights and privileges, and subject to the duties, liabilities and restrictions which by law appertain thereto. Witness my official signature, hereunto subscribed, and the seal of the State of Maine hereunto affixed, this —— day of ——, A. D.——. (In case of purely mutual companies, so much as relates to capital stock shall be omitted.) The secretary of state shall sign the same and cause the seal of the state to be thereto affixed, and such certificate shall have the force and effect of a special charter, and be conclusive evidence of the organization and establishment of such corporation. Said certificate shall be duly recorded in the office of the secretary of state, and a duly authenticated copy of such record may be used in evidence, with like effect as the original certificate.

SECT. 34. (1876) Any joint stock insurance company may, at a meeting called for the purpose, increase the amount of its capital stock, and the number of shares therein, and within thirty days after the payment and collection of the last instalment of such increase, shall present to the insurance commissioner a certificate setting forth the amount of such increase, and the fact of such payment, signed and sworn to by the president, secretary and a majority of the directors of such corporation. The insurance commissioner shall examine the certificate and ascertain the character of the investments of such increase, and if the same conforms to law shall indorse his approval thereof, and such certificate shall then be filed with the secretary of state, and thereupon the company shall be authorized to transact business upon the capital so increased, and the insurance commissioner shall issue his certificate to that effect, and any mutual insurance company with a guarantee capital, may increase its capital in the same manner.

SECT. 35. (1876) The fees of the secretary of state for the services required in the two preceding sections shall be twenty dollars and ten dollars respectively.

SECT. 36. (1876) All insurance companies hereafter incorporated and organized under the laws of this state, shall have their principal place of business in some town or city of this state, and a majority of its directors shall be citizens of the state.

SECT. 37. (1876) No joint stock insurance company organized under the laws of this state, shall declare cash dividends exceeding in amount six per centum semi-annually on their capital stock; but any such company may issue, pro rata to its stockholders, certificates of such portion of its profits and income as the directors may from time to time determine, not including therein any portion of the premium money of risks not terminated, and after providing for all expenses, losses and liabilities then incurred; and the capital stock of such company shall be increased by the amount of the certificates of stock so issued; and whenever any increase of capi-

tal stock shall be made by any insurance company, under the provisions of this act, a certificate thereof shall be filed with the insurance commissioner, whose duty it shall be to certify to the amount of the capital stock of the company so increased, in like manner as is provided in section thirty-four.

SECT. 38. (1876) 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. 39. (1876) 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. 40. (1876) 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. 41. (1876) 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. (Sec. 75.)

SECT. 42. (1876) 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 forty, the insurance commissioner shall suspend the right of said company to do business in this state.

SECT. 43. (1875) Whenever the directors of any mutual fire insurance company, or any mutual marine insurance company, shall make an assessment, or call on its members for money, or shall by vote determine that there exists a necessity for such assessment or call, they, or any person interested in the company as an officer, policy holder, or creditor, may apply to the supreme judicial court for any county, by a petition in the nature of a bill in equity, praying the court to examine said assessment or call, or to determine the necessity therefor, and all matters connected therewith, and to ratify, amend or annul the assessment or call, or to order that

the same be made as law and justice may require; provided such application, when made by any party except the corporation, or a receiver, or the insurance commissioner, shall rest in the discretion of the court. And whenever the directors shall unreasonably neglect to make an assessment or call, to satisfy an admitted or ascertained claim upon the company, any judgment creditor, or any person holding such admitted or ascertained claim, or the insurance commissioner, may make the application to the court. Upon such application, if made by the directors, or upon order of court, if made by application of any other party, the directors shall set forth the claims against the company, its assets, and all other facts and particulars appertaining to the matter.

SECT. 44. (1875) The court before which such petition is filed shall order notice to be given to all parties interested, by publication or otherwise, and the petition may be filed in vacation, in which case the order of notice may be made by any justice of the court; and upon the return thereof, the court shall proceed to examine the assessment or call, or the necessity therefor, and all matters connected therewith; and any parties interested may appear and be heard thereon, and all questions that may arise shall be heard and determined as in other equity cases. The court may refer the appointment or calculation to any competent person, and upon the examination may ratify, amend or annul the assessment or call, or order one to be made. In case the assessment or call is altered or amended, or one is ordered to be made, the directors shall forthwith proceed to vote the same in legal form, and the record of such vote shall be set forth in a supplemental bill or answer.

SECT. 45. (1875) Whenever the court shall appoint a master or auditor to make the apportionment or calculation for an assessment under the provisions of this act, such master or auditor shall appoint a time and place to hear all parties interested in the assessment or call, and shall give personal notice thereof, in writing, to the insurance commissioner, and through the post office, or in such other manner as the court

shall direct, so far as he may be able, to all persons liable upon said assessment or call. And said auditor or master shall hear the parties, and make report to the court of all his doings respecting such assessment or call, and all matters connected therewith, and all parties interested in such report or assessment shall have the right to be heard by the court respecting the same, in the same manner as is above provided.

SECT. 46. (1875) When an assessment or call has been, as above provided, ratified, ascertained or established, a decree shall be entered which shall be final and conclusive upon the company and all parties liable to the assessment or call as to the necessity of the same, the authority of the company to make or collect the same, the amount thereof, and all formalities connected therewith. And where an assessment or call hereafter made shall be altered or amended by vote of directors and decree of the court thereon, such amended or altered assessment or call shall be binding upon all parties who would have been liable under it as originally made, and in all legal proceedings shall be held to be such original assessment or call. All proceedings above provided for shall be at the cost of the company, unless the court for cause otherwise order; and in all cases the court may control the disposition of the funds collected under these proceedings, and may issue all necessary processes to enforce the payment of such assessment against all persons liable therefor.

SECT. 47. (1875) Whenever it shall appear to the presiding judge of the court before which such petition is pending, that the net proceeds of any assessment or call will not be sufficient to furnish substantial relief to those having claims against the company, said judge may decree that no assessment shall be collected; and when, upon the application of the insurance commissioner, or any person interested, said judge shall be of opinion that further attempts to collect any assessment then partially collected will not benefit those having claims against the company, he may stay the further collection of said assessment.

SECT. 48. Domestic mutual fire insurance companies may make insurance for a term, not exceeding seven years, on

dwelling houses, stores, shops, and other buildings, and on household furniture, merchandise and other property, the contents of any building within this state, against loss or damage by fire originating in any cause other than by design in the insured.

SECT. 49. No by-law, rule, or requirement, made by any such company shall be binding on any person insured, to vacate his policy, unless it is distinctly set forth in the policy or renewal.

SECT. 50. Every person insured by such company, or his legal representatives or assigns continuing to be insured therein, shall be deemed a member of the company during the term specified in his policy, and no longer.

SECT. 51. The insured, before receiving his policy, shall deposit his promissory note for the sum of money determined by the directors; such part of it, as the by-laws require, shall be immediately paid towards incidental expenses and indorsed thereon; and the remainder shall be payable in such installments, as the directors, from time to time, require for the payment of losses and other expenses, to be assessed on all who are members when such losses or expenses happen, in proportion to the amount of their notes. A married woman may insure her property and give her note, with or without her husband, and it shall be as valid against her as if she was unmarried.

SECT. 52. A policy of insurance, issued by life, fire or marine insurance company, domestic or foreign, and a deposit note given therefor, shall be deemed one contract; and a loss under such policy or other equitable claims may be proved in defence to said note, though it was endorsed or assigned before it was due; and where a company becomes insolvent, the maker of the note shall only be liable for the equitable portion thereof which accrued during the solvency; and if the insolvency occurs within sixty days of the date of the note, it shall be void except for the amount of the maker's claim, if any, on the company. No insured shall be held to contribute to any losses or expenses beyond the amount of his

deposit note. At the expiration of his term of insurance, his note, on payment, of all assessments for which it is liable, shall be relinquished to him, except as provided in the next section.

SECT. 53. The company shall have a lien against the assured, on the buildings insured and the land appurtenant thereto, for the amount at any time due on said note, to commence from the time of the recording of the same, as hereinafter provided, and to continue sixty days after the expiration of the policy, on which such note is given; if the company causes a certificate of its claim to such lien, signed by the secretary, to be recorded by the register of deeds for the county or district; and, during the pendency of such lien, an attachment of such property, in a suit on said note in favor of the company, shall have priority of all other attachments or claims; and execution, when recovered, may be levied on it accordingly.

SECT. 54. If an assessment, made as provided in the fifty-first section, remains unpaid for thirty days after demand made by any agent of the company on any person liable to pay the note, the directors may sue for and collect the amount due on such note; and the amount collected shall remain in the treasury of the company subject to the payment of such sums, as might otherwise be assessed on the note; and the overplus at the expiration of the policy shall be the property of the assured.

SECT. 55. Upon the decease of a member, the lien of the company shall remain good on the property insured to the amount due on the deposit note, and the policy shall descend to the executor or administrator of the deceased for the benefit of the estate during its continuance, unless voluntarily surrendered or forfeited by the provisions of the charter of the company.

SECT. 56. The directors of each such company shall cause a detailed account of their expenses for the year next preceding their annual meeting, the amount of property actually insured at that time, the amount due on their premium notes,

and amount of all debts due to and from the company, to be laid before the stockholders at their annual meeting in each year; and a copy thereof shall be printed in some newspaper published in the county, if any, otherwise in the state paper; but no such company, having an accumulated fund for the payment of losses, shall be required to publish the names of its debtors.

SECT. 57. The salary or compensation for services of the directors, treasurer, and secretary, shall be fixed by the stockholders at their annual meeting, and no stockholder or other person shall be allowed more than fifteen votes by proxy.

SECT. 58. The mortgagee of any real estate shall have a lien upon any policy of insurance against loss by fire procured thereon by the mortgager, to take effect from the time he files with the secretary of the company a written notice, briefly describing his mortgage, the estate conveyed thereby, and the sum remaining unpaid thereon. If the mortgager, by a writing by him signed, and filed with the secretary, consents that the whole of the sum secured by the policy, or so much as is required to discharge the amount due on the mortgage at the time a loss occurs, shall be applied to the payment of the mortgage, it shall be so paid by the company, and the mortgagee's receipt therefor shall be a sufficient discharge of the company therefor.

SECT. 59. If the mortgager does not so consent, the mortgagee may, at any time within sixty days after a loss, enforce his lien by a suit against the mortgager, and the company as his trustee, in which judgment may be rendered for what is found due from said company upon the policy, notwithstanding the time of payment of the whole sum secured by the mortgage has not arrived.

SECT. 60. The amount so recovered shall be applied first to the payment of the costs of the suit and officer's fees on the execution, and next to the payment of the amount due on the mortgage; and the balance, if any, shall be retained by the company and paid to the mortgager. If the company

assumes the defence of the suit, it shall be liable to the plaintiff for costs in the same manner as the principal defendant, defending the suit, would be.

SECT. 61. When two or more mortgagees claim the benefit of the three preceding sections, their rights shall be determined according to the priority of their claims and mortgages by the principles of law.

SECT. 62. When any mortgagee claims the benefit of said sections, any policy of insurance, which he had procured or subsequently procures on his interest in the same property by virtue of his mortgage, shall be void, unless it is consented to by the company insuring the mortgager's interests.

SECT. 63. When any insurance company, incorporated in this state, desires to deposit any portion of its stocks or other securities with any officer of this state, as a pre-requisite to the establishment of agencies in any other state in compliance with the law thereof, the treasurer of state is to receive such stocks or other securities and to hold the same on deposit and in trust for the benefit of all the policy holders in said company.

SECT. 64. The treasurer shall then furnish such company with a certificate or certificates of the fact, in his official capacity, embracing the items of the security so deposited, the amount and par value of each, and his opinion of their value.

SECT. 65. He shall hold such securities on deposit in accordance with these provisions, but such company may receive and collect the interest or dividends on them, and withdraw them, from time to time, on depositing in lieu thereof others of like character and value, to be determined by the treasurer.

SECT. 66. The treasurer on being satisfied of the repeal or alteration of the law of such other state, disqualifying such company from continuing its business therein, shall return the securities on demand.

SECT. 67. When such company desires to relinquish its business out of the state, the treasurer, on application thereof and on the oath of the president and secretary, that its

assets are ample to meet all the existing demands against it, shall deliver its securities.

SECT. 68. If any such company fails, while its securities are so on deposit, the treasurer shall demand of its secretary or clerk, and he shall furnish a full and complete list of the names and residences of all policy holders and others having claims upon the company; and they shall be notified forthwith through the post-office by the treasurer, of the condition of the company; and he shall state in the notice, that the securities held by him will be disposed of, and the proceeds, after paying expenses, paid over in a ratable proportion upon their claims properly authenticated, and the time when such dividend will be made; but nothing in the foregoing provisions shall be construed to impose any liability on this state on account of any delinquency of the treasurer.

SECT. 69. Such company, on so depositing its securities, shall pay to the treasurer the sum of five dollars for each certificate granted by him; and in case of proceedings under the provisions of the preceding section the treasurer shall retain, as compensation for the services thereby required of him, the sum of two per cent. on the amount received, and disbursed by him.

THE APPOINTMENT, TENURE OF OFFICE, POWERS, DUTIES AND COMPENSATION OF THE INSURANCE COMMISSIONER.

SECT. 70. (Amd. 1879) An insurance commissioner shall be appointed by the governor and council, who shall hold his office three years unless sooner removed, but shall not at the time be examiner of banks. *His salary shall be nine hundred dollars per annum, in full*, and he shall keep an accurate account of all fees received, and settle the same annually with the governor and council. He may administer oaths in the performance of his official duties in any part of the state and at any time. He shall keep a correct account of his doings and of all matters relating to the subject of insurance and insurance companies, on which he is officially called to act.

SECT. 71. He shall annually examine or cause to be examined, every domestic joint stock insurance company and mutual life insurance company, to ascertain its ability to meet its engagements and do a safe insurance business; and make such other examinations as he regards necessary for the safety of the public or the holders of policies. In all such cases he may require the officers to produce for examination any and all books and papers of the company, and to answer, on oath, all questions propounded to them in relation to the condition and affairs of the company; and any officer who refuses to produce any such books or papers upon his demand, or to be sworn, or to answer any such questions, shall be subject to a penalty not exceeding two hundred dollars.

SECT. 72. Every such insurance company shall organize within two years after its charter is granted, otherwise the charter shall be void; and upon such organization shall inform the commissioner thereof. No such company shall for the first time commence business by issuing policies, until the commissioner first examines and ascertains that the company has complied with the terms of its charter, paid in its capital stock, and become qualified to act; and he shall then issue to it his certificate of that fact, for which service he shall receive from it twenty dollars and all traveling expenses; and annually thereafter upon examination, so long as the same is found solvent and responsible to do business, the commissioner shall issue to it a like certificate and receive a like fee.

SECT. 73. If on examination the commissioner thinks that any domestic insurance company is insolvent, or that it is in such a condition as to render its further proceedings hazardous to the public or its policy holders, he shall apply to a justice of the supreme judicial court to issue an injunction restraining the company in whole or in part from further proceeding with its business. Such justice or any other justice of said court may thereupon, either with or without notice, issue such temporary injunction or if on notice such temporary or permanent injunction as he may think proper, either of which he may afterwards modify, vacate or perpetuate, and may

pass such orders and decrees, appoint receivers to receive the assets of the company, and such masters, and do any other act conformable to the general rules of chancery practice as may in his opinion be requisite for the safety of the public and for the best interest of all parties concerned, all which orders and decrees he may in like manner enforce. All such proceedings shall be at once made known to the clerk of the courts for the county, who shall enter them on his docket, place them on file and record them in the records of the court. The clerk's fees shall be audited and allowed by the court, and paid from the assets of the company.

SECT. 74. No foreign insurance company shall transact any insurance business in this state, unless it first obtains a license therefor from the commissioner. Before receiving such license, it shall furnish the commissioner with a true certified copy of its charter and by-laws, with a statement under oath, signed by its president or secretary, showing its financial condition according to a form supplied by the commissioner. Upon receiving such copies and statement, the commissioner shall grant a license, if he thinks it ought to be granted, which shall authorize the company to do an insurance business in this state, subject to the laws of the state, until the first day of July then next; and annually thereafter such license may be renewed, so long as he regards the company responsible and safe, in all cases to terminate on the first day of July next succeeding. For such license and each renewal, the company shall pay the commissioner twenty dollars.

SECT. 75. No person shall act as agent of any insurance company until he has produced to the commissioner and filed with him a duplicate power of attorney from the company or its authorized agent, authorizing him to act as such agent. Upon filing such power the commissioner shall issue a license to him if the company has received a license to do an insurance business in this state; and such license shall continue until the first day of July then next, and may be renewed from year to year on producing a certificate from the com-

pany that his agency is continued. For each such license or renewal thereof, the commissioner shall receive the sum of one dollar. And if any person solicits, receives or forwards any risk or application for insurance to any insurance company, without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he shall forfeit not more than fifty dollars for each offence; but any policy issued on an application thus procured, shall bind the company if otherwise valid.

SECT. 76. Any person may be licensed by the commissioner as insurance broker to negotiate contracts of insurance, and to effect insurance for others than himself for a compensation, and by virtue thereof he may place risks or effect insurance with any insurance company of this state, or with the agents of any foreign insurance company who have been licensed to do an insurance business in this state, but with no other. For such license he shall pay the sum of five dollars, which shall authorize him thus to act until the first day of July then next; and on payment of the same fee his license may be renewed from year to year afterwards, ending annually on the first day of July. Any person without such license, assuming to act as such broker, shall forfeit not more than fifty dollars.

SECT. 77. When the commissioner thinks any licensed foreign insurance company is in failing condition or unsafe, he may, on reasonable notice, suspend its right to do insurance business in the state until the disability is removed. And if the company or any of its agents, after such suspension or the injunction mentioned in section seventy-three, issue any new policies, such agent or company shall forfeit not exceeding two hundred dollars. And to enable the commissioner to act in the premises, he may at any time require of any such company a full statement of all its affairs bearing upon its responsibility in the form prescribed by him.

SECT. 78. When any foreign insurance company doing business in this state is dissolved, restrained or prohibited from doing business in the place where it is incorporated, and

when under the last preceding section the commissioner regards the proceedings advisable, he may apply to the supreme judicial court, or any justice thereof, either in term time or vacation, setting forth the facts, and thereupon the court or justice may appoint a receiver or receivers, to take possession of the assets of the company in this state, and collect, sell, or dispose of the same as the court or justice may decree, and divide the proceeds pro rata among the creditors in this state, who prove their claims before said court or justice before the dividend is made; and the balance, if any, shall be paid over to the company or assigns. The proceedings herein provided for, shall conform to the provisions of section seventy-three. The receivers may maintain any action on or for any such assets in their own names as receivers, subject to all equities which exist between the original or previous parties.

SECT. 79. (Amd. 1874) Every domestic insurance company, and every foreign insurance company doing business in this state, shall annually, by the thirty-first day of January, render to the commissioner an exact statement, under oath, of its condition as it existed on the 31st day of December previous, or its last exhibit, setting forth its condition as required by blanks furnished by the commissioner.

SECT. 80. (Amd. 1874) Every foreign insurance company doing business in this state, shall annually cause to be published three weeks successively, in some daily or weekly paper printed in the county where said company has a duly authorized agent, or takes policies, a condensed statement of its condition conformable to its last annual report to the commissioner; and any such insurance company which shall neglect or refuse to publish such statement shall forfeit not less than fifty dollars.

SECT. 81. The commissioner shall preserve, in a proper form, the statements of the condition of every company examined or caused to be examined by him, and all which shall be rendered to him as herein required; and shall annually report to the legislature the general condition of the

insurance companies doing business in this state, with the names and locations of their authorized agents in this state, and such suggestions as he thinks proper, and in connection therewith, shall prepare an abstract of all returns and statements made to him by insurance companies.

SECT. 82. When the commissioner learns that the net cash funds of any life insurance company doing business in this state are not equal to its liabilities, including the net value of its policies according to the "combined experience or actuaries' rate of mortality," with interest at four per cent. per annum, he shall give notice to such company and its agents to cease issuing policies within this state. He may purchase and use the life valuation tables adopted by the insurance department of Massachusetts for this and all purposes of valuation. When he is satisfied that the funds of such company have become equal to its liabilities, valuing its policies as aforesaid, he shall give notice to such company and agents that its business may be resumed. If any officer or agent, after such notice of suspension is given, issues any new policy in behalf of such company, he shall forfeit for each offence a sum not exceeding three hundred dollars; and the delivery of a policy in this state by mail or otherwise shall be deemed an issuing of such policy.

SECT. 83. When the commissioner suspends the operations of a company, or, on application, refuses to countermand such suspension, it may appeal to a judge of the supreme judicial court by presenting to him a petition therefor in term time or vacation, and he shall fix a time and place of hearing which may be at chambers and in vacation, and cause notice thereof to be given to the commissioner; and after the hearing, he may affirm or reverse the decision of the commissioner; and the decision of such justice shall be final.

SECT. 84. All penalties provided by this act may be recovered in an action of debt in the name of the state, and enure to the state when collected. The county attorney for the county where the forfeiture is incurred, shall sue therefor at the direction of the commissioner.

SECT. 85. On application in writing to the commissioner by an officer of any insurance company doing business in this state, stating that he has reason to believe and does believe that any person has procured of said company an insurance by false representations, or that the company has sustained a loss by the fraudulent act of the insured, or with his knowledge or consent, and requests an investigation thereof, said commissioner, or such magistrate as he appoints, shall summon and examine, under oath, at a time and place designated by him, any persons, and require the production of all books and papers necessary for a full investigation of the facts, and make report thereof with the testimony by him taken to the company making such application. Such company shall pay the commissioner or magistrate his expenses for making such investigation and ten dollars a day for his services, and the fees of the witnesses to be taxed as in the supreme judicial court.

SECT. 86. The word domestic, when used in this chapter, means companies incorporated by this state; and the word foreign means companies not so incorporated.

SECT. 87. (Amd. 1875) No foreign fire or marine insurance company shall be admitted to do business in this state unless it have a bona fide, paid up, unimpaired capital, if a stock company, of at least two hundred thousand dollars, well invested in or secured by real estate, bonds, stock or securities other than names alone, or if a mutual company, cash assets to the amount aforesaid; and no foreign life insurance company shall be admitted to do business in this state unless it have a bona fide, paid up, unimpaired capital, if a stock company, of at least one hundred thousand dollars, well invested in or secured by real estate, bonds, stock or securities other than names alone; or if a mutual company, cash assets to the amount aforesaid. And no stipulations or conditions shall deprive the courts of this state of jurisdictions of actions against such companies, nor limit the time of commencing them to a period of less than two years from the time the cause of action accrues.

SECT. 88. (Amd. 1876) Any person having a claim against any foreign insurance company, may bring a suit therefor in the courts in this state, including trustee suits. And service made on any authorized agent of said company shall be valid and binding on the company, and hold it to answer to such suit. And the judgment rendered therein shall bind the company as a valid judgment in every respect, whether the defendants appear or not. In case no agent of such company can be found, such notice or service, served on the state insurance commissioner, who shall immediately notify said insurance company, by mail, shall be valid and binding on the company as though served on their agent. Unless any such judgment is paid within thirty days after demand made upon any such agent or insurance commissioner, the commissioner may, on notice and hearing of the parties, suspend the power of the company to do business in this state until it is paid. And if the company, or any agent thereof, issues any policy in this state during such suspension, said company and agent shall each forfeit not exceeding one hundred dollars; but any policy so issued shall be binding on the company in favor of the holder.

SECT. 89. (Amd. 1874) All notices and processes which by any law, by-law, or provision of any policy, any insured or other person has occasion to give or serve on any such company, may be given to or served on its agent or on the insurance commissioner, as provided in section eighty-eight, with like effect as if given or served on the principal. Such agents and the agents of all domestic companies shall be regarded as in the place of the company in all respects regarding any insurance effected by them. The company shall be bound by their knowledge of the risk and of all matters connected therewith. Omissions and misdescriptions known to the agent shall be regarded as known by the company, and waived by it the same as if noted in the policy.

SECT. 90. All life policies and money due thereon are exempt from attachment and from all claims of creditors during the life of the insured, when the annual cash premium

paid does not exceed one hundred and fifty dollars ; but when it exceeds that sum, and the premium was paid by the debtor, his creditors have a lien on the policies for such sum over one hundred and fifty dollars per year, as the debtor has paid for two years, subject to any pledge or assignment thereof made in good faith.

SECT. 91. (1878) No life insurance company organized or incorporated under the laws of this state, shall be permitted to reinsure its risks except by permission of the insurance commissioner ; but nothing in this act shall be construed to prevent any life insurance company from reinsuring a fractional part, not exceeding one-half of any individual risk.

SECT. 92. (1878) No bill in equity, or other proceedings for the appointment of a receiver of a domestic life insurance company, or to wind up its affairs, shall be maintained by any other person than the insurance commissioner. If it shall appear to the commissioner that the assets of any such company are less than its liabilities, reckoning the net value of its policies according to the combined experience or actuaries' rate of mortality, with interest at six per centum per annum, he shall suspend the right of such company to do business, and apply to a justice of the supreme judicial court to proceed as provided in the forty-eighth section of chapter forty-nine of the revised statutes ; but if it shall appear that the assets are greater than its liabilities, computed as aforesaid, such proceedings shall not be commenced, or, if commenced, they shall be dismissed, and the company allowed to resume the transaction of business.

SECT. 93. (1879) Every policy of life insurance issued on and after the first day of April, in the year of our Lord one thousand eight hundred and seventy-seven, by any company chartered by the authority of this state, which may be forfeited for non-payment of premiums, including all notes given for premiums or interest thereon, after it shall have been in force three full years, and which shall not contain provision for a surrender value at least equivalent to the value arising under the terms of this act, shall, nevertheless,

be continued in force to an extent, and for a period of time to be determined as follows, to wit: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the combined experience, or actuaries' rate of mortality, with interest at four per centum per annum; after deducting from three-fourths of such net value any indebtedness to the company, or notes held by the company against the insured, which notes, if given for premiums, shall then be cancelled, what remains shall be considered as a net single premium of temporary insurance, and the term for which it will insure shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid; but if the policy be an endowment, payable at a certain time, or at death, if it should previously occur, then, if what remains, as aforesaid, shall exceed the net single premium of temporary insurance for the balance of the endowment term for the full amount of the policy, such excess shall be considered as a net single premium or simple endowment, payable only at the same time as the original endowment, and in case the life insured survives to such time; and the amount thus payable by the company shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid. But any such company may issue to a resident of any other state or country a policy conforming to the laws of such state or country and not subject to the provisions of this act.

SECT. 94. (1877) If the death of the life insured occur within the term of temporary insurance covered by the value of the policy, as determined in the previous section, and if no condition of the insurance, other than the payment of premium has been violated by the insured, the company shall be bound to pay the amount of the policy the same as if there had been no lapse of premium, anything in the policy to the contrary notwithstanding; *provided, however*, that notice of the claim and proof of the death shall be submitted to the company, in the same manner as provided by the

terms of the policy, within ninety days after the decease; *and provided, also*, that the company shall have the right to deduct from the amount insured in the policy the amount compounded at seven per centum per annum of all the premiums that had been forborne at the time of the death, including the whole of the year's premium in which the death occurs.

SECT. 95. A sum of money received for insurance on his (deceased party's) life, deducting the premium paid therefor within three years with interest, does not constitute a part of his estate for payment of debts, or purposes specified in the first section of chapter sixty-six, when the intestate leaves a widow or issue, but descends one-third to his widow, and the remainder to his issue; if no issue, the whole to the widow, and if no widow the whole to the issue. It may be disposed of by will, though the estate is insolvent.

SECT. 96. (1873) Whenever, after setting aside a sum equal to the full amount of premiums on outstanding marine risks, together with one-half of all premiums on existing fire and inland risks, the net assets of any insurance company with a specific capital, do not amount to more than three-fourths of its capital stock, the company shall by assessing the stock, restore its capital to the legal amount. Shares on which such assessment is not paid within sixty days after demand upon the owner thereof shall be forfeited, and ordered by a vote of the directors to be sold at public auction, seven days' notice of the sale thereof shall be given in some daily or weekly paper published in the place where such company is located, the proceeds of sale, after deducting expenses and the assessments due on such shares, shall be paid to the owner or his representative; *provided*, that whenever the capital stock of any insurance company shall be impaired as aforesaid, such company may by a majority vote of the stock, at a meeting of the stockholders legally called, reduce its capital, by cancelling its shares *pro rata* to the number thereof, or may reduce the par value of its shares, or such company may thus reduce its capital stock and also assess as

hereinbefore provided ; but no such company shall reduce its capital stock as aforesaid more than twenty per cent. thereof nor to a sum less than one hundred thousand dollars.

SECT. 97. (1873) Any insurance company incorporated in this state having a specific capital, which does not within three months after receiving notice from the insurance commissioner that its capital is thus impaired, satisfy him that it has fully complied with the provisions of this act relating thereto, shall be proceeded against according to the provisions of the forty-eighth section of the act to which this is additional. (§ 73.)

SECT. 98. (1873) Whenever, after setting aside a sum equal to that required by the previous sections, the cash assets of any foreign insurance company having a specific capital, doing business in this state, do not amount to more than three-fourths of its legal capital, the company shall, by assessing its stock for the difference, or in some other way repair its capital to its legal amount, and unless it do so within three months after notice from the insurance commissioner, shall no longer be permitted to do business in this state, and the commissioner shall thereupon proceed as provided in sections seventy-seven and seventy-eight, if in his opinion such proceeding is necessary.

SECT. 99. (1873) The assignee of any policy, the assignment of which has been assented to by the company or its agent, may sue the company on the policy in his own name, and all sums due on such policy may be recovered in such suit, subject to any defence existing against the original party, the assignee so suing to hold the judgment or its proceeds subject to the claims and equities of any other parties who may be interested therein.

SECT. 100. (1873) It shall be the duty of the insurance commissioner, whenever he deems it necessary for the protection of policy holders in this state, to visit and examine any insurance company not incorporated in this state and doing business by agencies therein. He may employ such assistants as are necessary in making the examination ; all

necessary expenses for such examination without the state, shall be borne by the company so examined; *provided*, that in relation to the affairs of any company incorporated by or organized under the laws of any state of the United States, it shall be optional with the said commissioner to accept the certificate of the insurance commissioner or superintendent of the state, under the laws of which the said company was organized, as to its standing and condition, or to proceed to investigate its affairs as hereinbefore provided.

SECT. 101. (1873) For the purposes aforesaid the commissioner, or any person whom he may empower, shall have free access to all the books and papers of any insurance company doing business in this state, and may examine under oath its officers or agents relative to its business and condition. If any such company, its officers or agents, refuse to submit to such examination, or to comply with any provisions of this act in relation thereto, the authority of such company to do business in this state shall be revoked until such time as satisfactory proof is furnished to the commissioner that the company is in a sound and solvent condition.

SECT. 102. (1873) The governor and council may allow such reasonable compensation for services rendered and expenses incurred in enforcing the laws relating to insurance companies as they deem proper.

SECT. 103. (1873) Receivers appointed for any insurance company of this state, as provided in said chapter forty-nine, shall have the same power and rights of action, and the course of proceeding so far as applicable shall be the same, as prescribed for receivers of banks in the forty-seventh chapter of the revised statutes.

AN ACT RESPECTING INQUESTS IN CASES OF FIRE.

SECT. 104. (1873) Whenever any building or vessel in port, or their contents, are wholly or partially destroyed by fire, originating on the premises, unless the cause thereof shall be clearly accidental, it shall be the duty of the mayor of the city or the municipal authorities of the town or plantation where the fire occurs, to give notice thereof at once to the sheriff of the county or his deputy, and said sheriff or deputy shall thereupon immediately summon three good and lawful men to appear at the place of the fire at a time to be fixed as soon as possible, to inquire when, how and by what means the fire originated, and in case of the non-appearance of the persons so summoned, the officer shall appoint some other persons to complete said number, and it shall be the duty of all persons so summoned to appear and act under such summons unless excused for reasonable cause.

SECT. 105. (1873) When the persons thus summoned appear, or the number be made complete, the sheriff or deputy shall call over their names, and then in view of the land on which such property was destroyed, he shall administer the following oath: You solemnly swear that you will diligently inquire and true presentment make, in behalf of the state, when, how and by what means the fire which has here occurred was caused; and that you will return a true inquest according to your best knowledge and such evidence as shall be laid before you.

SECT. 106. (1873) The sheriff or deputy shall issue subpoenas for witnesses, returnable forthwith, at such time and place as he therein directs. Such witnesses shall be allowed the same fees and their attendance shall be enforced in the same manner as if they had been served with a subpoena in behalf of the state to attend any court before such sheriff or deputy. They shall be sworn, and their testimony shall be reduced to writing by the presiding sheriff or deputy, or some person by his direction, and by them subscribed.

SECT. 107. (1873) The jury, after hearing the testimony and making all needful inquiries, shall draw up and deliver to such sheriff or deputy, their inquisition under their hands in which they shall find and certify when, how and by what means such fire was caused. Said inquisition and testimony thus subscribed shall be filed by said sheriff or deputy with the clerk of the courts for said county within one week thereafter.

SECT. 108. (1873) The fees of the officer and the expenses of said inquisition shall be the same as prescribed for the coroner in cases of inquests upon dead bodies, and the fees of the jurors shall be two dollars each for the inquest with traveling fees the same as witnesses in court; and the amount thereof shall be added to the county tax of the town where the fire occurred and be paid and collected as other county taxes.



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