

MAINE STATE LEGISLATURE

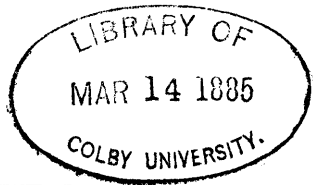
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Public Documents of Maine:

BEING THE



ANNUAL REPORTS

OF THE VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1883.

VOLUME II.

AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1883.

FIFTEENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1883.

FIFTEENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART SECOND.

LIFE AND CASUALTY INSURANCE.

To the Honorable Governor and Council:

The Insurance Commissioner has the honor to submit Part Second of the Fifteenth Annual Report, which relates to Life and Casualty Insurance.

At the close of the year 1882, there were twenty life, one guarantee and four casualty insurance companies authorized to transact business in this State.

The Manhattan Life Insurance Company of New York was admitted to the State in 1882, and withdrew the same year.

The Metropolitan Plate Glass Insurance Company of New York was admitted January 1, 1883.

The following table shows the life, guarantee and casualty insurance companies authorized to do business in Maine at date of this report :

Life, Guarantee and Casualty Insurance Companies now authorized to do business in Maine.

MAINE LIFE INSURANCE COMPANY.

| NAME OF COMPANY. | Location. | NAME OF COMPANY. | Location. |
|-------------------|-----------|------------------|-----------|
| Union Mutual..... | Augusta. | | |

LIFE INSURANCE COMPANIES OF OTHER STATES.

| | | | |
|--------------------------|-----------------|---------------------------|-----------------|
| Etna | Hartford, Conn. | Continental. | Hartford, Conn. |
| Charter Oak | Hartford, Conn. | Equitable | New York City. |
| Connecticut Mutual | Hartford, Conn. | Massachusetts Mutual..... | Boston, Mass. |

COMPANIES OF OTHER STATES—CONCLUDED.

| NAME OF COMPANY | Location. | NAME OF COMPANY. | Location. |
|---------------------------------------|-----------------|---|-------------------|
| Metropolitan..... | New York City. | Penn Mutual. | Philadelphia, Pa. |
| Mutual | New York City. | Phoenix Mutual..... | Hartford, Conn. |
| Mutual Benefit..... | Newark, N. J. | Provident Life & Trust, Philadelphia, Pa. | |
| National | Montpelier, Vt. | Travelers'..... | Hartford, Conn. |
| New England Mutual..... | Boston, Mass | United States..... | New York City. |
| New York..... | New York City. | Washington | New York City. |
| Northwestern Mutual...Milwaukee, Wis. | | | |

GUARANTEE AND CASUALTY COMPANIES.

| | | | |
|-----------------------------|----------------|--|----------------|
| Accident of No. America .. | Montreal, Ca. | Hartford Steam Boiler In- | |
| Fidelity and Casualty . . . | New York City. | spection and Insurance, Hartford, Conn. | |
| Guarantee of No. America.. | Montreal Ca. | Metropolitan Plate Glass, New York City. | |
| | | Travelers'..... | Hartford Conn. |

BUSINESS OF 1882.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1882, and the income and expenditures for the year ending December 31, 1882, of life, guarantee and casualty insurance companies transacting business in this State. The gross assets amounted to \$421,110,307.25. The liabilities amounted to \$373,384,726.58. The total surplus, as regards policy-holders, is \$47,725,580.67. The income amounted to \$81,580,275.81. The expenditures amounted to \$64,149,882.92. The excess of income over expenditures is \$17,430,392.89.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1882.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1882.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1882.

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

Table No. 6 gives an exhibit of policies of the insurance companies doing business in Maine at the close of the year 1882.

Table No. 7 shows the number and amount of policies of life insurance companies terminated during 1882, and the

mode of termination. Terminated by death, expiry or maturity, 12,501, amounting to \$30,533,635. Terminated by surrender, 10,011, amounting to \$30,686,545. Terminated by lapse, 17,912, amounting to \$44,688,797.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1882, by life, guarantee and casualty insurance companies. The number of life policies issued was 1,240. Amount insured, \$2,120,077.00. Premiums received, \$489,679.38. Losses and claims incurred during the year, \$393,806.03. Losses and claims paid, \$440,258.22. Amount of taxes paid on premiums, \$3,986.11. Whole number of life policies in force in the State at the close of 1882, 12,361. Whole amount insured, \$18,956,132.00. Amount insured by casualty companies, \$5,867,329.00. Premiums received, \$53,872.41. Losses incurred, \$25,925.35. Losses paid, \$26,175.35. Taxes paid on premiums, \$553.92.

Respectfully submitted,

ORAMANDAL SMITH,

Insurance Commissioner.

AUGUSTA, May 1, 1883.



STATISTICAL TABLES.

TABLE I.—Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1882, and the Income and Expenditures for the year ending December 31st, 1882, of Life and Casualty Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Paid up Capital. | Assets. | Liabilities, not including Capital. | Surplus as regards Policy-holders. | Surplus as regards Stockholders. | Impairment of Capital. | Income. | Expenditures. |
|-----------------------------------|------------------|------------------|-------------------------------------|------------------------------------|----------------------------------|------------------------|-----------------|-----------------|
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | - | \$6,272,970 20 | \$5,892,332 48 | \$380,637 72 | - | - | \$991,056 34 | \$1,053,775 66 |
| LIFE COS OF OTHER STATES. | | | | | | | | |
| Etna, Conn..... | \$750,000 | 28,018,028 83 | 23,516,170 81 | 4,501,858 02 | \$3,751,858 02 | - | 4,033,226 47 | 3,054,864 90 |
| Charter Oak, Conn..... | - | 6,033,881 07 | 5,964,088 05 | 71,793 02 | - | - | 625,924 01 | 1,002,070 03 |
| Connecticut Mutual, Conn..... | - | 51,578,411 03 | 47,871,768 57 | 3,706,642 46 | - | - | 7,759,091 09 | 6,364,812 55 |
| Continental, Conn..... | 300,000 | 2,304,644 33 | 2,198,495 24 | 106,149 09 | - | \$193,850 91 | 254,732 12 | 511,238 21 |
| Equitable, N. Y..... | 100,000 | 47,756,079 44 | 39,949,454 38 | 7,806,625 06 | 7,706,625 06 | - | 11,879,171 41 | 7,861,538 90 |
| Massachusetts Mutual, Mass..... | - | 7,329,643 05 | 6,516,930 42 | 812,712 63 | - | - | 1,257,644 86 | 1,075,324 30 |
| Metropolitan, N. Y..... | 100,000 | 2,003,464 13 | 1,726,876 00 | 276,588 13 | 176,588 13 | - | 1,354,267 69 | 1,351,650 90 |
| Mutual, N. Y..... | - | 97,746,363 72 | 91,300,532 86 | 6,445,830 86 | - | - | 17,924,358 65 | 14,759,786 54 |
| Mutual Benefit, N. J..... | - | 36,300,971 56 | 33,434,264 35 | 2,866,707 21 | - | - | 6,037,799 48 | 5,091,730 93 |
| National, Vt..... | - | 2,768,287 56 | 2,065,576 49 | 702,711 07 | - | - | 472,224 17 | 301,119 48 |
| New England Mutual, Mass..... | - | 16,432,181 85 | 13,813,039 06 | 2,619,142 79 | - | - | 2,654,607 11 | 2,350,691 20 |
| New York, N. Y..... | - | 50,550,981 65 | 43,347,713 09 | 7,203,268 56 | - | - | 11,494,143 80 | 7,996,137 94 |
| Northwestern Mutual, Wis..... | - | 19,752,295 96 | 16,780,598 60 | 2,971,697 36 | - | - | 3,795,837 82 | 2,958,370 01 |
| Penn Mutual, Pa..... | - | 8,478,456 75 | 7,163,274 87 | 1,315,181 88 | - | - | 1,811,978 93 | 1,231,895 53 |
| Phoenix Mutual, Conn..... | 100,000 | 10,616,769 13 | 9,854,311 90 | 762,457 23 | 662,457 23 | - | 1,403,923 37 | 1,401,144 45 |
| Provident Life and Trust, Pa..... | 893,588 | 7,233,894 34 | 5,888,386 46 | 1,345,507 88 | 451,919 88 | - | 1,562,520 29 | 805,385 31 |
| Travelers', Conn..... | - | 4,778,395 90 | 4,147,911 00 | 630,484 90 | - | - | 847,456 25 | 408,199 17 |
| United States, N. Y..... | 440,000 | 5,097,856 55 | 4,618,253 39 | 479,603 16 | 39,603 16 | - | 961,438 75 | 731,107 53 |
| Washington, N. Y..... | 125,000 | 6,534,465 15 | 6,033,245 98 | 501,219 17 | 376,219 17 | - | 1,629,969 73 | 1,361,492 05 |
| Totals Cos. of other States..... | \$2,808,588 | \$411,317,072 00 | \$366,190,891 52 | \$45,126,180 48 | \$13,165,270 65 | \$193,850 91 | \$77,760,316 00 | \$60,618,559 93 |
| Aggregate..... | 2,808,588 | 417,590,042 20 | 372,083,224 00 | 45,506,818 20 | 13,165,270 65 | 193,850 91 | 78,751,372 34 | 61,672,335 59 |

| CASUALTY COMPANIES. | | | | | | | | | |
|------------------------------------|-------------|----------------|----------------|----------------|--------------|---|----------------|----------------|--|
| Accident Co. of N. America, Ca. | \$157,000 | \$237,718 20 | \$67,877 21 | \$169,840 99 | \$12,840 99 | - | \$120,219 34 | \$105,720 60 | |
| Fidelity and Casualty, N. Y. . . . | 250,000 | 406,630 11 | 138,872 26 | 267,757 85 | 17,757 85 | - | 281,478 96 | 245,496 83 | |
| Guarantee Co. of N. America, Ca. | 300,000 | 391,070 61 | 64,598 59 | 326,472 02 | 26,472 02 | - | 132,307 00 | 109,882 41 | |
| Hartford Steam Boiler, Conn. . . . | 200,000 | 418,184 47 | 141,782 23 | 276,402 24 | 76,402 24 | - | 294,582 75 | 260,862 82 | |
| Metropolitan Plate Glass, N. Y. | 100,000 | 177,663 16 | 47,811 58 | 129,851 58 | 29,851 58 | - | 90,882 13 | 81,579 88 | |
| Travelers', Conn. | 600,000 | 1,888,998 50 | 840,560 71 | 1,048,437 79 | 448,437 79 | - | 1,909,433 29 | 1,674,004 79 | |
| Totals | \$1,607,000 | \$3,520,265 05 | \$1,301,502 58 | \$2,218,762 47 | \$611,762 47 | - | \$2,828,903 47 | \$2,477,547 33 | |

RECAPITULATION.

| | | | | | | | | | |
|-------------------------------------|-------------|------------------|------------------|-----------------|-----------------|--------------|-----------------|-----------------|--|
| Maine Life Company | - | \$6,272,970 20 | \$5,892,332 48 | \$380,637 72 | - | - | \$991,056 34 | \$1,053,775 66 | |
| Life Cos. of other States | \$2,808,588 | 411,317,072 00 | 366,190,891 52 | 45,126,180 48 | \$13,165,270 65 | \$193,850 91 | 77,760,316 00 | 60,618,559 93 | |
| Casualty Companies | 1,607,000 | 3,520,265 05 | 1,301,502 58 | 2,218,762 47 | 611,762 47 | - | 2,828,903 47 | 2,477,547 33 | |
| Aggregate | \$4,415,588 | \$421,110,307 25 | \$373,384,726 58 | \$47,725,580 67 | \$13,777,033 12 | \$193,850 91 | \$81,580,275 81 | \$64,149,882 92 | |

TABLE II.—Showing the nature of the Assets on the 31st day of December, 1882, of Life and Casualty Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Real Estate. | Loans on Bonds and Mortgages. | Loans on Collaterals. | Premium Notes and Loans. | Stocks and Bonds owned. | Net deferred and outstanding Premiums | All other Assets. | Total Assets. |
|-----------------------------------|-----------------|-------------------------------|-----------------------|--------------------------|-------------------------|---------------------------------------|-------------------|------------------|
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | \$1,925,171 06 | \$1,539,888 29 | \$101,074 33 | \$836,767 00 | \$1,497,360 98 | \$110,623 49 | \$262,085 05 | \$6,272,970 20 |
| LIFE COS. OF OTHER STATES. | | | | | | | | |
| Etna, Conn..... | 459,486 88 | 11,390,681 18 | 789,253 42 | 2,297,531 94 | 9,716,117 90 | 175,952 84 | 3,189,004 67 | 28,018,028 83 |
| Charter Oak, Conn.... | 3,541,117 29 | 526,196 27 | 94,167 64 | 1,375,227 58 | 231,119 75 | 17,605 52 | 250,447 02 | 6,035,881 07 |
| Connecticut Mutual, Conn.. | 12,040,468 88 | 20,482,923 43 | 366,803 28 | 3,083,074 35 | 11,991,086 89 | 44,807 12 | 3,569,247 08 | 51,578,411 03 |
| Continental, Conn..... | 323,886 51 | 321,456 56 | 145,491 82 | 540,679 32 | 608,029 84 | 23,896 36 | 341,203 92 | 2,304,644 33 |
| Equitable, N. Y..... | 9,250,628 44 | 11,286,129 27 | 10,417,000 00 | - | 12,547,760 00 | 972,812 00 | 3,281,749 73 | 47,756,079 44 |
| Massachusetts Mut'l, Mass. | | | | | | | | |
| Metropolitan, N. Y..... | 1,641,850 00 | 2,109,998 47 | 386,827 80 | 576,166 62 | 2,155,634 50 | 132,849 10 | 326,316 56 | 7,329,643 05 |
| Mutual, N. Y..... | 394,500 00 | 546,700 00 | 111,000 00 | 188,602 92 | 616,573 00 | 110,980 54 | 35,105 67 | 2,003,464 13 |
| Mutual Benefit, N. J..... | 7,851,516 39 | 47,350,317 82 | 17,099,960 00 | - | 20,618,635 00 | 859,816 01 | 3,966,118 50 | 97,746,363 72 |
| National, V t..... | 2,466,795 80 | 6,656,355 42 | 12,463,234 63 | 3,885,150 25 | 9,158,195 95 | 213,760 70 | 1,457,478 81 | 36,300,971 56 |
| New England Mutual, Mass | 215,018 52 | 734,173 33 | 177,534 44 | 20,886 85 | 1,461,296 18 | 40,687 88 | 118,690 36 | 2,768,287 56 |
| New York, N. Y..... | | | | | | | | |
| New York, N. Y..... | 1,342,637 50 | 2,319,998 00 | 954,931 25 | 1,281,086 97 | 9,647,761 50 | 115,372 55 | 770,394 08 | 16,432,181 85 |
| Northwestern Mutual, Wis. | 4,133,065 13 | 19,306,940 16 | 4,313,000 00 | 494,032 23 | 19,953,956 52 | 747,960 88 | 1,602,026 73 | 50,550,981 65 |
| Penn Mutual, Pa..... | 1,534,206 14 | 14,330,286 86 | - | 1,482,854 15 | 1,246,631 54 | 276,002 23 | 882,315 04 | 19,752,295 96 |
| Phoenix Mutual, Conn..... | 829,778 53 | 2,043,431 90 | 672,601 15 | 628,791 66 | 4,042,920 00 | 140,273 25 | 120,660 26 | 8,478,456 75 |
| Provident Life & Trust, Pa. | 1,413,081 35 | 5,796,172 25 | 2,000 00 | 1,695,115 98 | 1,360,729 75 | 34,728 17 | 314,941 63 | 10,616,769 13 |
| Travelers' Conn..... | | | | | | | | |
| United States, N. Y..... | 575,332 50 | 2,656,166 31 | 196,000 00 | 59,138 96 | 3,383,572 50 | 231,049 71 | 132,634 36 | 7,233,894 34 |
| Washington, N. Y..... | 791,294 28 | 1,997,396 27 | 162,041 48 | - | 1,582,635 00 | 115,039 20 | 129,989 67 | 4,778,395 90 |
| Washington, N. Y..... | | | | | | | | |
| Totals Cos. of other States.. | 58,005 00 | 2,755,288 64 | 929,350 00 | 88,710 13 | 1,029,046 00 | 87,358 91 | 150,097 87 | 5,097,856 55 |
| Aggregate | 514,545 36 | 3,885,613 02 | 65,117 36 | - | 1,544,232 50 | 160,647 92 | 364,308 99 | 6,534,465 15 |
| Totals Cos. of other States.. | \$49,377,214 50 | \$156,496,225 16 | \$49,346,314 27 | \$17,697,049 91 | \$112,895,936 32 | \$4,501,600 89 | \$21,002,730 95 | \$411,317,072 00 |
| Aggregate | 51,302,385 56 | 158,036,113 45 | 49,447,388 60 | 18,533,816 91 | 114,393,297 30 | 4,612,224 38 | 21,264,816 00 | 417,590,042 20 |

| CASUALTY COMPANIES. | | | | | | | | |
|------------------------------|-------------|--------------|--------------|---|----------------|---------------|--------------|----------------|
| Accident Co. of N. A., Ca. | - | - | - | - | \$169,453 00 | *\$45,590 66 | \$22,674 54 | \$237,718 20 |
| Fidelity & Casualty, N. Y. | - | - | \$89,474 24 | - | 261,962 00 | *36,986 44 | 18,207 43 | 406,630 11 |
| Guarantee Co. of N. A., Ca. | \$1,600 00 | - | - | - | 333,198 34 | *16,435 41 | 39,836 86 | 391,070 61 |
| Hartford Steam Boiler, Ct. | 4,149 14 | \$134,100 00 | - | - | 225,625 00 | *31,904 44 | 22,405 89 | 418,184 47 |
| Metropolitan Pl. Glass, N.Y. | - | - | - | - | 153,562 25 | *6,797 03 | 17,303 88 | 177,663 16 |
| Travelers', Conn..... | 85,182 30 | 42,300 00 | 184,849 07 | - | 1,412,750 67 | - | 163,916 46 | 1,888,998 50 |
| Totals..... | \$90,931 44 | \$176,400 00 | \$274,323 31 | - | \$2,556,551 26 | *\$137,713 98 | \$284,345 06 | \$3,520,265 05 |

RECAPITULATION.

| | | | | | | | | |
|------------------------------|-----------------|------------------|-----------------|-----------------|------------------|----------------|-----------------|------------------|
| Maine Life Company..... | \$1,925,171 06 | \$1,539,888 29 | \$101,074 33 | \$836,767 00 | \$1,497,360 98 | \$110,623 49 | \$262,085 05 | \$6,272,970 20 |
| Life Cos. of other States... | 49,377,214 50 | 156,496,225 16 | 49,346,314 27 | 17,697,049 91 | 112,895,936 32 | 4,501,600 89 | 21,002,730 95 | 411,317,072 00 |
| Casualty Companies..... | 90,931 44 | 176,400 00 | 274,323 31 | - | 2,556,551 26 | *137,713 98 | 284,345 06 | 3,520,265 05 |
| Aggregate | \$51,393,317 00 | \$158,212,513 45 | \$49,721,711 91 | \$18,533,816 91 | \$116,949,848 56 | \$4,749,938 36 | \$21,549,161 06 | \$421,110,307 25 |

* Premiums in course of collection.

TABLE III.—Showing the nature of the Liabilities on the 31st day of December, 1882, of Life and Casualty Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Losses and claims due and unpaid. | Losses and claims not due. | Losses and claims resisted. | Reinsurance reserve, Actuaries' 4 per cent. | Unpaid Dividends. | Due for salaries, rents, etc. | All other Liabilities. | Total Liabilities except Capital. |
|-----------------------------------|-----------------------------------|----------------------------|-----------------------------|---|-------------------|-------------------------------|------------------------|-----------------------------------|
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | \$37,898 00 | \$41,367 00 | \$23,978 00 | \$5,766,719 00 | \$8,980 82 | - | \$13,389 66 | \$5,892,332 48 |
| LIFE COS. OF OTHER STATES. | | | | | | | | |
| Ætna, Conn..... | 92,578 40 | 204,052 00 | 51,586 37 | 23,109,072 00 | 55,875 12 | - | 3,006 92 | 23,516,170 81 |
| Charter Oak, Conn. | - | 103,871 49 | 12,239 34 | 5,313,417 00 | - | - | 534,560 22 | 5,964,088 05 |
| Connecticut Mutual, Conn..... | 17,267 25 | 569,889 00 | 56,423 00 | 46,842,894 00 | 96,279 83 | - | 289,015 49 | 47,871,768 57 |
| Continental, Conn..... | - | 38,369 55 | 16,218 69 | 2,143,907 00 | - | - | - | 2,198,495 24 |
| Equitable, N. Y..... | 30,866 88 | 92,680 00 | - | 39,662,093 00 | 80,727 00 | - | 83,087 50 | 39,949,454 38 |
| Massachusetts Mutual, Mass.... | 5,000 00 | 91,424 00 | 15,214 00 | 6,385,066 00 | 16,337 18 | - | 3,889 24 | 6,516,930 42 |
| Metropolitan, N. Y..... | 20,500 00 | - | - | 1,698,790 00 | - | - | 7,586 00 | 1,726,876 00 |
| Mutual, N. Y..... | 35,812 00 | 814,308 00 | 127,326 00 | 90,289,357 00 | - | - | 33,729 86 | 91,300,532 86 |
| Mutual Benefit, N. J..... | - | 282,991 00 | 32,000 00 | 32,920,579 00 | 192,950 37 | - | 5,743 98 | 33,434,264 35 |
| National, Vt..... | 8,000 00 | 30,425 00 | 10,000 00 | 1,829,680 22 | 37,471 27 | - | 150,000 00 | 2,065,576 49 |
| New England Mutual, Mass.... | - | 140,959 00 | - | 13,593,315 00 | 78,765 06 | - | - | 13,813,039 06 |
| New York, N. Y..... | 59,576 29 | 454,421 44 | 36,000 00 | 42,761,933 00 | - | - | 35,782 36 | 43,347,713 09 |
| Northwestern Mutual, Wis..... | - | 155,561 29 | 46,300 00 | 16,501,999 00 | 4,000 00 | - | 72,738 31 | 16,780,598 60 |
| Penn Mutual, Pa..... | - | 155,634 07 | 10,000 00 | 6,865,121 00 | 28,558 62 | - | 103,961 18 | 7,163,274 87 |
| Phoenix Mutual, Conn..... | 4,000 00 | 164,396 00 | 34,000 00 | 9,457,856 00 | - | - | 194,059 90 | 9,854,311 90 |
| Provident Life and Trust, Pa.... | 12,001 24 | 57,600 00 | - | 5,798,996 00 | 9,404 89 | - | 10,384 33 | 5,888,386 46 |
| Travelers', Conn..... | - | 59,486 09 | 15,000 00 | 4,065,925 00 | - | - | 7,500 00 | 4,147,911 00 |
| United States, N. Y..... | - | 7,440 00 | 15,000 00 | 4,575,197 00 | 9,616 79 | - | 10,999 60 | 4,618,253 39 |
| Washington, N. Y..... | 5,443 30 | 22,685 58 | 16,437 69 | 5,981,257 00 | - | - | 7,422 41 | 6,053,245 98 |
| Totals Cos. of other States..... | \$291,045 36 | \$3,446,193 42 | \$493,745 09 | \$359,796,454 22 | \$609,986 13 | - | \$1,553,467 30 | \$366,190,891 52 |
| Aggregate..... | 328,943 36 | 3,487,560 42 | 517,723 09 | 365,563,173 22 | 618,966 95 | - | 1,566,856 96 | 372,083,224 00 |

| CASUALTY COMPANIES. | | | | | | | | |
|-----------------------------------|------------|--------------|-------------|-----------------|---|-------------|-------------|----------------|
| Accident Co. of N. America, Ca. | - | \$1,000 00 | - | *\$56,259 07 | - | \$1,500 00 | \$9,118 14 | \$67,877 21 |
| Fidelity and Casualty, N. Y. | \$1,786 90 | 2,135 95 | \$7,000 00 | *115,960 54 | - | 1,016 08 | 10,972 79 | 138,872 26 |
| Guarantee Co. of N. America, Ca | - | 4,283 17 | - | *55,256 06 | - | 2,236 83 | 2,822 53 | 64,598 59 |
| Hartford Steam Boiler, Conn. ... | 881 93 | - | - | *140,500 30 | - | 400 00 | - | 141,782 23 |
| Metropolitan Plate Glass, N. Y. | 1,093 20 | - | - | *43,539 78 | - | - | 3,178 60 | 47,811 58 |
| Travelers', Conn. | - | 162,476 00 | 42,009 00 | *626,084 71 | - | 10,000 00 | - | 810,560 71 |
| Totals..... | \$3,762 03 | \$169,895 12 | \$49,000 00 | *\$1,037,600 46 | - | \$15,152 91 | \$26,092 06 | \$1,301,502 58 |

RECAPITULATION.

| | | | | | | | | |
|--------------------------------|--------------|----------------|--------------|------------------|--------------|-------------|----------------|------------------|
| Maine Life Company..... | \$37,898 00 | \$41,367 00 | \$23,978 00 | \$5,766,719 00 | \$8,980 82 | - | \$13,389 60 | \$5,492,332 48 |
| Life Cos. of other States..... | 291,045 36 | 3,446,193 42 | 493,745 09 | 359,796,454 22 | 609,986 13 | - | 1,553,467 30 | 366,190,891 52 |
| Casualty Companies..... | 3,762 03 | 169,895 12 | 49,000 00 | *1,037,600 46 | - | \$15,152 91 | 26,092 00 | 1,301,502 58 |
| Aggregate..... | \$332,705 39 | \$3,657,455 54 | \$566,723 09 | \$366,600,773 68 | \$618,966 95 | \$15,152 91 | \$1,592,949 02 | \$373,384,726 58 |

* Reinsurance reserve 50 per cent. of premiums received.

TABLE IV.—Showing the nature of the Income during the year ending December 31st, 1882, of Life and Casualty Insurance Companies transacting business in this State.

| NAME OF COMPANY. | PREMIUMS RECEIVED. | | Interest and Dividends. | Rents. | Income from all other sources. | Total Income. | Excess of income over expenditures. | Excess of expenditures over income. |
|------------------------------|--------------------|----------------|-------------------------|----------------|--------------------------------|-----------------|-------------------------------------|-------------------------------------|
| | Cash. | Notes. | | | | | | |
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | \$678,960 61 | \$53,380 00 | \$211,591 37 | \$47,124 36 | - | \$991,056 34 | - | \$62,719 32 |
| LIFE COS. OF OTHER STATES. | | | | | | | | |
| Ætna, Conn..... | 2,380,084 89 | 139,352 66 | 1,513,788 92 | - | - | 4,033,226 47 | \$978,361 57 | - |
| Charter Oak, Conn..... | 155,050 55 | 51,224 33 | 165,394 70 | 254,254 43 | - | 625,924 01 | - | 376,146 02 |
| Connecticut Mutual, Conn. | 4,993,023 83 | 5,006 00 | 2,118,491 37 | 486,716 00 | \$155,853 89 | 7,759,091 09 | 1,394,278 54 | - |
| Continental, Conn..... | 166,610 79 | 17,594 44 | 62,934 20 | 7,592 69 | - | 254,732 12 | - | 256,506 09 |
| Equitable, N. Y..... | 8,922,369 08 | - | 1,953,741 67 | 458,581 15 | 544,479 51 | 11,879,171 41 | 4,017,632 51 | - |
| Massachusetts Mut'l, Mass. | 756,417 54 | 100,219 11 | 333,653 00 | 67,355 21 | - | 1,257,644 86 | 182,320 56 | - |
| Metropolitan, N. Y..... | 1,229,498 94 | 17,015 70 | 76,008 22 | 31,744 83 | - | 1,354,267 69 | 2,616 79 | - |
| Mutual, N. Y..... | 12,815,592 86 | - | 4,848,921 40 | 229,844 39 | - | 17,924,358 65 | 3,164,572 11 | - |
| Mutual Benefit, N. J. | 3,776,582 43 | 267,229 79 | 1,753,346 99 | 57,070 50 | 183,569 77 | 6,037,799 48 | 946,068 55 | - |
| National, Vt..... | 338,905 05 | 2,274 82 | 122,478 67 | 8,565 63 | - | 472,224 17 | 171,104 69 | - |
| New England Mutual, Mass | 1,402,527 91 | 422,059 86 | 740,550 98 | 68,980 80 | 20,487 56 | 2,654,607 11 | 303,915 91 | - |
| New York, N. Y..... | 8,690,398 41 | 40,472 24 | 2,413,722 25 | 123,381 67 | 226,169 23 | 11,494,143 80 | 3,498,005 86 | - |
| Northwestern Mutual, Wis. | 2,445,070 55 | 175,077 43 | 1,167,348 20 | 8,341 64 | - | 3,795,837 82 | 837,467 81 | - |
| Penn Mutual, Pa..... | 1,210,614 38 | 104,764 40 | 410,700 21 | 28,984 46 | 56,915 48 | 1,811,978 93 | 580,083 40 | - |
| Phoenix Mutual, Conn..... | 710,130 80 | 41,170 45 | 558,715 60 | 80,065 80 | 13,840 72 | 1,403,923 37 | 2,778 92 | - |
| Provident Life & Trust, Pa. | 1,218,253 33 | 6,737 91 | 295,086 36 | 5,215 51 | 7,227 18 | 1,562,520 29 | 757,134 98 | - |
| Travelers', Conn..... | 583,741 63 | - | 228,678 63 | 27,617 99 | 7,418 00 | 847,456 25 | 439,257 08 | - |
| United States, N. Y..... | 558,966 49 | - | 257,884 41 | 5,764 05 | 138,823 80 | 961,438 75 | 230,331 22 | - |
| Washington, N. Y..... | 1,278,000 56 | - | 311,433 29 | 12,084 69 | 28,449 19 | 1,629,969 73 | 268,477 68 | - |
| Totals Cos. of other States. | \$53,691,840 02 | \$1,390,199 14 | \$19,332,881 07 | \$1,962,161 44 | \$1,383,234 33 | \$77,760,316 00 | \$17,774,408 18 | \$632,652 11 |
| Aggregate..... | 54,370,800 63 | 1,443,579 14 | 19,544,472 44 | 2,009,285 80 | 1,383,234 33 | 78,751,372 34 | 17,774,408 18 | 695,371 43 |

| CASUALTY COMPANIES. | | | | | | | | |
|-----------------------------|----------------|---|--------------|------------|------------|----------------|--------------|---|
| Accident Co. of N. A., Ca.. | \$114,335 40 | - | \$5,883 94 | - | - | \$120,219 34 | \$14,498 74 | - |
| Fidelity and Casualty, N.Y | 269,783 24 | - | 11,695 72 | - | - | 281,478 96 | 35,982 13 | - |
| Guarantee Co. of N. A., Ca. | 118,131 85 | - | 10,437 10 | - | \$3,738 05 | 132,307 00 | 22,424 59 | - |
| Hartford Steam Boiler, Ct. | 271,529 39 | - | 20,491 74 | - | 2,561 62 | 294,582 75 | 33,719 93 | - |
| Metropolitan Pl. Glass, N.Y | 84,843 94 | - | 6,038 19 | - | - | 90,882 13 | 9,302 25 | - |
| Travelers', Conn..... | 1,819,313 23 | - | 89,000 94 | \$1,119 12 | - | 1,909,433 29 | 235,428 50 | - |
| Totals | \$2,677,937 05 | - | \$143,547 63 | \$1,119 12 | \$6,299 67 | \$2,828,903 47 | \$351,356 14 | - |

RECAPITULATION.

| | | | | | | | | |
|-------------------------------|-----------------|----------------|-----------------|----------------|----------------|-----------------|-----------------|--------------|
| Maine Life Company..... | \$678,960 61 | \$53,380 00 | \$211,591 37 | \$47,124 36 | - | \$991,056 34 | - | \$62,719 32 |
| Life Cos. of other States.... | 53,691,840 02 | 1,390,199 14 | 19,332,881 07 | 1,962,161 44 | \$1,383,234 33 | 77,760,316 00 | \$17,774,408 18 | 632,652 11 |
| Casualty Companies..... | 2,677,937 05 | - | 143,547 63 | 1,119 12 | 6,299 67 | 2,828,903 47 | 351,356 14 | - |
| Aggregate | \$57,048,737 68 | \$1,443,579 14 | \$19,688,020 07 | \$2,010,404 92 | \$1,389,534 00 | \$81,580,275 81 | \$18,125,764 32 | \$695,371 43 |

TABLE V.—Showing the nature of the Expenditures during the year ending December 31st, 1882, of Life and Casualty Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Paid for losses and policy claims. | Paid for policies lapsed, surrendered and purchased. | Dividends to policy-holders. | Paid for commissions. | Paid for salaries, medical examiners' fees, etc. | All other cash Expenditures. | Premium note Expenditures. | Total Expenditures. |
|-----------------------------------|------------------------------------|--|------------------------------|-----------------------|--|------------------------------|----------------------------|---------------------|
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | \$534,329 10 | \$89,119 04 | \$47,749 01 | \$160,330 23 | \$54,886 40 | \$53,004 01 | \$114,357 87 | \$1,053,775 66 |
| LIFE COS. OF OTHER STATES. | | | | | | | | |
| Ætna, Conn..... | 1,622,372 70 | 185,410 91 | 355,425 92 | 245,838 05 | 111,831 02 | 236,255 83 | 297,730 47 | 3,054,864 90 |
| Charter Oak, Conn..... | 339,315 96 | 127,892 20 | - | 29,042 23 | 44,859 59 | 314,773 93 | 146,186 12 | 1,002,070 03 |
| Connecticut Mutual, Conn..... | 3,100,532 27 | 785,986 30 | 1,172,651 13 | 273,124 91 | 131,295 35 | 650,898 11 | 250,324 48 | 6,364,812 55 |
| Continental, Conn..... | 174,190 22 | 133,770 00 | 11,854 46 | 8,240 15 | 58,301 36 | 35,569 28 | 89,312 74 | 511,238 21 |
| Equitable, N. Y..... | 3,156,769 12 | 978,741 21 | 1,842,031 23 | 636,243 68 | 391,324 71 | 856,428 95 | - | 7,861,538 90 |
| Massachusetts Mutual, Mass.... | 496,244 65 | 36,493 07 | 127,193 50 | 59,822 04 | 107,359 65 | 108,482 39 | 139,729 00 | 1,075,324 30 |
| Metropolitan, N. Y..... | 438,784 50 | 95,153 10 | 60,968 85 | 167,884 66 | 230,583 24 | 332,565 29 | 25,711 26 | 1,351,650 90 |
| Mutual, N. Y..... | 6,055,959 75 | 3,653,554 66 | 3,139,320 83 | 842,322 91 | 476,191 07 | 592,437 32 | - | 14,759,786 54 |
| Mutual Benefit, N. J..... | 2,487,292 82 | 461,901 57 | 1,178,119 26 | 347,194 98 | 148,100 49 | 190,163 85 | 278,957 96 | 5,091,730 93 |
| National, Vt..... | 140,668 08 | 29,403 59 | 63,804 71 | 26,647 52 | 22,820 28 | 15,023 49 | 2,751 81 | 301,119 48 |
| New England Mutual, Mass.... | 1,276,536 31 | 80,986 26 | 457,595 74 | 130,305 66 | 91,759 91 | 138,437 97 | 175,069 35 | 2,350,691 20 |
| New York, N. Y..... | 2,861,912 95 | 871,524 28 | 2,432,618 77 | 904,495 32 | 345,095 96 | 536,236 95 | 44,253 71 | 7,996,137 94 |
| Northwestern Mutual, Wis..... | 1,194,643 54 | 154,959 34 | 509,532 25 | 336,469 07 | 178,349 46 | 300,201 22 | 281,215 13 | 2,958,370 01 |
| Penn Mutual, Pa..... | 511,601 48 | 79,285 65 | 224,824 08 | 104,416 49 | 95,170 73 | 118,600 54 | 97,996 56 | 1,231,895 53 |
| Phoenix Mutual, Conn..... | 697,076 64 | 172,827 98 | 142,685 42 | 39,432 62 | 91,812 70 | 100,348 83 | 156,960 26 | 1,401,144 45 |
| Provident Life and Trust, Pa... | 405,100 50 | 41,206 93 | 135,981 94 | 97,653 49 | 68,585 02 | 51,282 82 | 5,574 61 | 805,385 31 |
| Travelers', Conn..... | 221,476 11 | 34,437 30 | - | 66,385 24 | 45,072 30 | 40,828 22 | - | 408,199 17 |
| United States, N. Y..... | 333,614 66 | 78,946 46 | 47,118 34 | 60,077 35 | 106,192 84 | 105,157 88 | - | 731,107 53 |
| Washington, N. Y..... | 597,711 05 | 241,790 11 | 224,762 58 | 83,355 56 | 103,021 97 | 110,850 78 | - | 1,361,492 05 |
| Totals Cos. of other States..... | \$26,111,803 31 | \$8,244,270 92 | \$12,126,489 01 | \$4,458,951 93 | \$2,847,727 65 | \$4,834,543 65 | \$1,994,773 46 | \$60,618,559 93 |
| Aggregate..... | 26,646,132 41 | 8,333,389 96 | 12,174,238 02 | 4,619,282 16 | 2,902,614 05 | 4,887,547 66 | 2,109,131 33 | 61,672,335 59 |

| CASUALTY COMPANIES. | | | | | | | | |
|----------------------------------|---------------------|----------|----------|---------------------|---------------------|---------------------|----------|-----------------------|
| Accident Co. of N. America, Ca. | \$27,588 40 | - | - | \$39,858 89 | \$11,401 84 | \$26,871 47 | - | \$105,720 60 |
| Fidelity and Casualty, N. Y.... | 86,938 37 | - | - | 70,251 39 | 30,341 96 | 57,965 11 | - | 245,496 83 |
| Guarantee Co. of N. America, Ca. | 26,316 65 | - | - | 9,497 21 | 25,399 00 | 48,669 55 | - | 109,882 41 |
| Hartford Steam Boiler, Conn.... | 35,958 30 | - | - | 61,015 33 | 14,249 70 | 149,639 49 | - | 260,862 82 |
| Metropolitan Plate Glass, N. Y. | 30,969 60 | - | - | 19,771 76 | 20,562 84 | 10,275 68 | - | 81,579 88 |
| Travelers', Conn..... | 749,462 35 | - | - | 441,107 13 | 229,190 84 | 254,244 47 | - | 1,674,004 79 |
| Totals | \$957,233 67 | - | - | \$641,501 71 | \$331,146 18 | \$547,665 77 | - | \$2,477,547 33 |

RECAPITULATION.

| | | | | | | | | |
|--------------------------------|------------------------|-----------------------|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|
| Maine Life Company | \$534,329 10 | \$89,119 04 | \$47,749 01 | \$160,330 23 | \$54,886 40 | \$53,004 01 | \$114,357 87 | \$1,053,775 66 |
| Life Cos. of other States..... | 26,111,803 31 | 8,244,270 92 | 12,126,489 01 | 4,458,951 93 | 2,847,727 65 | 4,834,543 65 | 1,994,773 46 | 60,618,559 93 |
| Casualty Companies..... | 957,233 67 | - | - | 641,501 71 | 331,146 18 | 547,665 77 | - | 2,477,547 33 |
| Aggregate | \$27,603,366 08 | \$8,333,389 96 | \$12,174,238 02 | \$5,260,783 87 | \$3,233,760 23 | \$5,435,213 43 | \$2,109,131 33 | \$64,149,882 92 |

TABLE VI.—*Exhibit of Policies.*

| NAME OF COMPANY. | POLICIES IN FORCE DEC. 31, 1881. | | POLICIES ISSUED DURING 1882. | | POLICIES TERMINATED DURING 1882. | | POLICIES IN FORCE DEC. 31, 1882. | | INCREASE, 1882. | | DECREASE, 1882. | |
|-------------------------------|-------------------------------------|-----------------|---------------------------------|---------------|-------------------------------------|---------------|-------------------------------------|---------------|--------------------|--------------|--------------------|-----------|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| MAINE LIFE COMPANY. | | | | | | | | | | | | |
| Union Mutual..... | 13,725 | \$24,083,551 | 2,620 | \$4,727,933 | 2,305 | \$4,189,919 | 14,040 | \$24,621,565 | 315 | \$538,014 | - | - |
| LIFE COS. OF OTHER STATES. | | | | | | | | | | | | |
| Ætna, Conn..... | 57,627 | 79,772,425 | 5,204 | 9,594,636 | 3,702 | 6,438,201 | 59,129 | 82,928,860 | 1,502 | 3,156,435 | - | \$ - |
| Charter Oak, Conn..... | 14,119 | 15,672,085 | 412 | 443,471 | 1,896 | 1,992,456 | 12,635 | 14,123,100 | - | - | 1,484 | 1,548,985 |
| Connecticut Mutual, Conn.. | 63,913 | 159,039,868 | 3,461 | 8,464,005 | 3,712 | 10,398,122 | 63,662 | 157,105,751 | - | - | 251 | 1,934,117 |
| Continental, Conn..... | 7,857 | 7,472,996 | 1,253 | 1,718,612 | 1,137 | 1,407,423 | 7,973 | 7,784,185 | 116 | 311,189 | - | - |
| Equitable, N. Y..... | 58,112 | 200,679,019 | 15,068 | 62,262,279 | 7,500 | 30,111,678 | 65,680 | 232,829,620 | 7,568 | 32,150,601 | - | - |
| Massachusetts Mut'l, Mass. | 13,396 | 30,141,192 | 1,512 | 4,092,608 | 1,424 | 3,723,553 | 13,484 | 30,510,247 | 88 | 369,055 | - | - |
| Metropolitan, N. Y..... | 6,325 | 9,433,733 | 172 | 215,639 | 654 | 1,082,927 | *3,813 | *8,566,445 | - | - | 482 | 867,288 |
| Mutual, N. Y..... | 101,490 | 315,900,137 | 11,416 | 37,234,458 | 6,692 | 23,580,421 | 106,214 | 329,534,174 | 4,724 | 13,654,037 | - | - |
| Mutual Benefit, N. J..... | 46,652 | 127,411,677 | 4,377 | 11,011,145 | 3,192 | 8,823,717 | 47,837 | 129,619,105 | 1,185 | 2,207,428 | - | - |
| National, V. t..... | 4,844 | 9,516,360 | 1,605 | 2,096,818 | 545 | 944,169 | 5,904 | 10,669,009 | 1,060 | 1,152,649 | - | - |
| New England Mutual, Mass | 19,400 | 57,860,580 | 2,086 | 6,190,292 | 1,632 | 4,693,135 | 19,854 | 59,297,737 | 454 | 1,479,157 | - | - |
| New York, N. Y..... | 53,927 | 151,760,824 | 12,178 | 41,325,520 | 5,955 | 21,671,247 | 60,150 | 171,415,097 | 6,223 | 19,654,273 | - | - |
| Northwestern Mutual, Wis. | 37,491 | 74,503,740 | 6,888 | 18,719,669 | 3,508 | 9,867,985 | 40,871 | 83,355,424 | 3,380 | 8,851,684 | - | - |
| Penn Mutual, Pa..... | 13,508 | 34,637,444 | 2,634 | 6,495,480 | 1,170 | 2,938,402 | 14,972 | 38,194,522 | 1,464 | 3,557,078 | - | - |
| Phoenix Mutual, Conn..... | 20,482 | 30,468,190 | 889 | 1,100,977 | 1,769 | 2,865,129 | 19,602 | 28,704,038 | - | - | 880 | 1,764,152 |
| Provident Life & Trust, Pa. | 9,211 | 29,092,190 | 1,911 | 6,301,325 | 777 | 2,629,453 | 10,345 | 32,764,062 | 1,134 | 3,671,872 | - | - |
| Travelers' Conn..... | 12,556 | 20,511,522 | 2,032 | 4,531,375 | 1,145 | 2,206,584 | 13,44 | 22,836,313 | 887 | 2,324,791 | - | - |
| United States, N. Y..... | 9,508 | 16,671,403 | 1,274 | 2,947,761 | 1,073 | 2,452,059 | 9,709 | 17,167,105 | 201 | 495,702 | - | - |
| Washington, N. Y..... | 11,960 | 25,928,150 | 2,832 | 6,891,831 | 1,397 | 3,445,962 | 13,395 | 29,374,019 | 1,435 | 3,445,869 | - | - |
| Totals Cos. of other States.. | 562,378 | \$1,396,413,535 | 77,204 | \$231,637,901 | 48,880 | \$141,272,623 | 590,702 | 1,486,778,813 | 31,421 | \$96,479,820 | 3,097 | 6,114,542 |
| Aggregate..... | 576,103 | 1,420,497,086 | 79,824 | 236,365,834 | 51,185 | 145,462,542 | 604,742 | 1,511,400,378 | 31,736 | 97,017,834 | 3,097 | 6,114,542 |

| CASUALTY COMPANIES. | | | | | | | | | | | | |
|-------------------------------|--------|---------------|---------|---------------|---------|---------------|--------|---------------|-------|--------------|---|---|
| Accident Co. of N. A., Ca. | - | \$5,666,370 | - | \$19,049,700 | - | \$11,086,370 | - | \$13,629,700 | - | \$7,963,330 | - | - |
| Fidelity & Casualty, N. Y. | - | 17,414,554 | - | 33,873,955 | - | 24,937,762 | - | 26,350,747 | - | 8,936,193 | - | - |
| Guarantee Co. of N. A., Ca. | - | 8,406,625 | - | 15,080,610 | - | 9,951,260 | - | 13,535,975 | - | 5,129,350 | - | - |
| Hartford Steam Boiler, Ct. | - | 20,106,732 | - | 24,121,092 | - | 20,763,105 | - | 23,464,719 | - | 3,357,987 | - | - |
| Metropolitan Pl. Glass, N. Y. | - | 2,414,505 | - | 3,013,639 | - | 2,541,495 | - | 2,886,649 | - | 472,144 | - | - |
| Travelers', Conn..... | 68,216 | 153,138,932 | 103,122 | 220,870,032 | 100,412 | 200,817,823 | 70,926 | 173,191,141 | 2,710 | 20,052,209 | - | - |
| Totals..... | 68,216 | \$207,147,718 | 103,122 | \$316,009,028 | 100,412 | \$270,097,815 | 70,926 | \$253,058,931 | 2,710 | \$45,911,213 | - | - |

RECAPITULATION.

| | | | | | | | | | | | | |
|------------------------------|---------|-----------------|---------|---------------|---------|---------------|---------|---------------|--------|---------------|-------|-----------|
| Maine Life Company..... | 13,725 | \$24,083,551 | 2,620 | \$4,727,933 | 2,305 | \$4,189,919 | 14,040 | \$24,621,565 | 315 | \$538,014 | - | \$- |
| Life Cos. of other States .. | 562,378 | 1,396,413,535 | 77,204 | 231,637,901 | 48,880 | 141,272,623 | 590,702 | 1,486,778,813 | 31,421 | 96,479,820 | 3,097 | 6,114,542 |
| Casualty Companies..... | 68,216 | 207,147,718 | 103,122 | 316,009,028 | 100,412 | 270,097,815 | 70,926 | 253,058,931 | 2,710 | 45,911,213 | - | - |
| Aggregate | 644,319 | \$1,627,644,804 | 182,946 | \$552,374,862 | 151,597 | \$415,560,357 | 675,668 | 1,764,459,309 | 34,446 | \$142,929,047 | 3,097 | 6,114,542 |

* 335,789 Industrial policies insuring \$34,679,307—not included.

TABLE VII. — *Showing the number and amount of Policies terminated during 1882, and the mode of termination.*

| NAME OF COMPANY. | BY DEATH, EXPIRY OR MATURITY. | | BY SURRENDER. | | BY LAPSE | | BY CHANGE. | | NOT TAKEN. | | TOTAL POLICIES TERMINATED. | |
|-----------------------------------|-------------------------------|--------------|---------------|--------------|----------|--------------|------------|--------------|------------|--------------|----------------------------|---------------|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| MAINE LIFE COMPANY. | | | | | | | | | | | | |
| Union Mutual..... | 734 | \$1,353,112 | 222 | \$400,066 | 504 | \$794,850 | 400 | \$765,841 | 445 | \$876,050 | 2,305 | \$4,189,919 |
| LIFE COS. OF OTHER STATES. | | | | | | | | | | | | |
| Ætna, Conn..... | 1,460 | 1,967,649 | 601 | 1,147,983 | 878 | 1,925,498 | - | - | 763 | 1,397,071 | 3,702 | 6,438,201 |
| Charter Oak, Conn..... | 437 | 470,812 | 764 | 531,204 | 673 | 963,492 | - | - | 22 | 26,948 | 1,896 | 1,992,456 |
| Connecticut Mutual, Conn. | 1,374 | 3,247,788 | 1,242 | 3,803,159 | 858 | 2,433,675 | - | 209,000 | 238 | 704,500 | 3,712 | 10,398,122 |
| Continental, Conn..... | 227 | 224,477 | 326 | 337,058 | 316 | 447,518 | - | 140,457 | 268 | 257,913 | 1,137 | 1,407,423 |
| Equitable, N. Y..... | 854 | 3,184,276 | 1,606 | 7,355,137 | 3,197 | 10,872,105 | - | 1,296,396 | 1,843 | 7,403,764 | 7,500 | 30,111,678 |
| Massachusetts Mut'l, Mass. | 701 | 1,589,066 | 79 | 179,696 | 298 | 757,500 | - | 225,291 | 346 | 972,000 | 1,424 | 3,723,553 |
| Metropolitan, N. Y..... | 211 | 165,236 | 246 | 577,191 | 178 | 310,500 | 1 | 10,000 | 18 | 20,000 | 654 | 1,082,927 |
| Mutual, N. Y..... | 1,774 | 5,171,621 | 1,669 | 4,853,035 | 2,078 | 5,112,650 | - | 5,136,100 | 1,171 | 3,307,015 | 6,692 | 23,580,421 |
| Mutual Benefit, N. J..... | 920 | 2,747,836 | 505 | 1,263,136 | 672 | 1,589,983 | 714 | 2,336,612 | 381 | 886,150 | 3,192 | 8,823,717 |
| National, Vt..... | 85 | 182,732 | 153 | 262,462 | 94 | 249,875 | 9 | 17,000 | 204 | 232,100 | 545 | 944,169 |
| New England Mutual, Mass | 640 | 1,737,450 | 134 | 455,772 | 619 | 1,695,486 | 16 | 88,500 | 223 | 715,927 | 1,632 | 4,693,135 |
| New York, N. Y..... | 915 | 2,382,814 | 1,011 | 6,057,133 | 2,451 | 6,618,915 | - | 178,668 | 1,578 | 6,433,717 | 5,955 | 21,671,247 |
| Northwestern Mutual, Wis. | 734 | 3,203,700 | 391 | 730,436 | 1,877 | 4,152,872 | 3 | 527,825 | 503 | 1,253,152 | 3,508 | 9,867,985 |
| Penn Mutual, Pa..... | 219 | 556,612 | 132 | 343,177 | 554 | 1,180,210 | 13 | 131,403 | 252 | 727,000 | 1,170 | 2,938,402 |
| Phoenix Mutual, Conn..... | 503 | 805,493 | 360 | 538,112 | 515 | 711,366 | 267 | 627,506 | 124 | 182,652 | 1,769 | 2,865,129 |
| Provident Life & Trust, Pa. | 145 | 426,296 | 179 | 639,857 | 396 | 1,224,300 | 33 | 222,500 | 24 | 116,500 | 777 | 2,629,453 |
| Travelers', Conn..... | 147 | 218,024 | 73 | 94,569 | 624 | 1,217,300 | 109 | 295,441 | 192 | 381,250 | 1,145 | 2,206,584 |
| United States, N. Y..... | 216 | 372,818 | 124 | 330,328 | 491 | 1,120,952 | 21 | 129,241 | 221 | 498,720 | 1,073 | 2,452,059 |
| Washington, N. Y..... | 206 | 525,823 | 194 | 787,034 | 638 | 1,309,750 | 7 | 10,000 | 352 | 813,355 | 1,397 | 3,445,962 |
| Totals Cos. of other States. | 11,767 | \$29,180,523 | 9,789 | \$30,286,479 | 17,408 | \$43,893,947 | 1,193 | \$11,581,940 | 8,723 | \$26,329,734 | 48,880 | \$141,272,623 |
| Aggregate..... | 12,501 | 30,533,635 | 10,011 | 30,686,545 | 17,912 | 44,688,797 | 1,593 | 12,347,781 | 9,168 | 27,205,784 | 51,183 | 145,462,542 |

| CASUALTY COMPANIES. | | | | | | | | | | | | |
|-----------------------------|---|---------------|---|---|---|---|---|---|---|---|---|---------------|
| Accident Co. of N. A., Ca.. | - | \$11,086,370 | - | - | - | - | - | - | - | - | - | \$11,086,370 |
| Fidelity and Casualty, N.Y | - | 24,937,762 | - | - | - | - | - | - | - | - | - | 24,937,762 |
| Guarantee Co. of N. A., Ca. | - | 9,951,260 | - | - | - | - | - | - | - | - | - | 9,951,260 |
| Hartford Steam Boiler, Ct. | - | 20,763,105 | - | - | - | - | - | - | - | - | - | 20,763,105 |
| Metropolitan Pl. Glass, N.Y | - | 2,541,495 | - | - | - | - | - | - | - | - | - | 2,541,495 |
| Travelers', Conn..... | - | 200,817,823 | - | - | - | - | - | - | - | - | - | 200,817,823 |
| Totals | - | \$270,097,815 | - | - | - | - | - | - | - | - | - | \$270,097,815 |

RECAPITULATION.

| | | | | | | | | | | | | |
|------------------------------|--------|---------------|--------|--------------|--------|--------------|-------|--------------|-------|--------------|--------|---------------|
| Maine Life Company..... | 734 | \$1,353,112 | 222 | \$400,066 | 504 | \$794,850 | 400 | \$765,841 | 445 | \$876,050 | 2,305 | \$4,189,919 |
| Life Cos. of other States... | 11,767 | 29,180,523 | 9,789 | 30,286,479 | 17,408 | 43,893,947 | 1,193 | 11,581,940 | 8,723 | 26,329,734 | 48,880 | 141,272,623 |
| Casualty Companies..... | - | 270,097,815 | - | - | - | - | - | - | - | - | - | 270,097,815 |
| Aggregate | 12,501 | \$300,631,450 | 10,011 | \$30,686,545 | 17,912 | \$44,688,797 | 1,593 | \$12,347,781 | 9,168 | \$27,205,784 | 51,185 | \$415,560,357 |

TABLE VIII.—Showing the business transacted in Maine during the year ending December 31st, 1882, by Life and Casualty Insurance Companies.

| NAME OF COMPANY. | Number of policies in force Dec. 31, 1882. | Amount insured. | Number of policies issued during 1882. | Amount insured. | Premiums received. | Losses and claims incurred. | Losses and claims paid. | Taxes paid on premiums. |
|----------------------------------|--|-----------------|--|-----------------|--------------------|-----------------------------|-------------------------|-------------------------|
| MAINE LIFE COMPANY. | | | | | | | | |
| Union Mutual..... | 789 | \$1,028,776 00 | 258 | \$366,529 00 | \$27,876 67 | \$24,633 56 | \$24,767 22 | - |
| LIFE COS OF OTHER STATES. | | | | | | | | |
| Ætna, Conn..... | 1,363 | 1,445,513 00 | 69 | 89,558 00 | 40,385 56 | 35,905 00 | 37,160 00 | \$33 52 |
| Charter Oak, Conn..... | 404 | 359,628 00 | 7 | 4,642 00 | 3,577 26 | 15,389 00 | 15,389 00 | - |
| Connecticut Mutual, Conn..... | 1,669 | 2,610,200 00 | 119 | 187,576 00 | 78,219 87 | 51,847 00 | 78,700 00 | - |
| Continental, Conn..... | 39 | 42,100 00 | - | - | 1,934 01 | 4,000 00 | 4,000 00 | - |
| Equitable, N. Y..... | 1,041 | 1,913,930 00 | 205 | 485,960 00 | 49,862 10 | 42,500 00 | 42,500 00 | - |
| Massachusetts Mutual, Mass.... | 545 | 845,750 00 | 42 | 75,978 00 | 17,344 37 | 17,500 00 | 19,662 00 | 604 88 |
| Metropolitan, N. Y..... | *33 | *68,610 00 | 1 | 1,000 00 | 9,860 43 | 2,408 32 | 2,408 32 | 149 04 |
| Mutual, N. Y..... | 1,657 | 2,706,268 00 | 88 | 144,100 00 | 58,997 09 | 65,736 52 | 90,236 52 | - |
| Mutual Benefit, N. J..... | 1,181 | 2,348,814 00 | 125 | 179,559 00 | 61,163 41 | 50,030 00 | 67,530 00 | - |
| National, Vt..... | 66 | 113,935 00 | 6 | 22,500 00 | 2,912 25 | - | - | 41 92 |
| New England Mutual, Mass.... | 924 | 1,799,670 00 | 20 | 27,498 00 | 36,397 98 | 29,648 00 | 24,648 00 | 2,034 65 |
| New York, N. Y..... | 747 | 1,509,885 00 | 55 | 126,235 00 | 41,045 93 | 25,087 21 | 9,990 74 | 426 91 |
| Northwestern Mutual, Wis..... | 268 | 402,499 00 | 71 | 112,500 00 | 15,030 72 | 5,500 00 | 5,000 00 | 156 80 |
| Penn Mutual, Pa..... | 198 | 417,300 00 | 84 | 156,000 00 | 12,309 35 | - | 145 00 | 369 23 |
| Phoenix Mutual, Conn..... | 638 | 421,207 00 | 6 | 1,705 00 | 11,196 65 | 19,212 00 | 8,712 00 | - |
| Provident Life and Trust, Pa.... | 112 | 138,143 00 | 24 | 50,500 00 | 2,337 68 | - | - | 70 12 |
| Travelers', Conn..... | 537 | 603,384 00 | 17 | 24,257 00 | 12,558 43 | 4,312 00 | 7,812 00 | 49 33 |
| United States, N. Y..... | 55 | 65,970 00 | 21 | 28,980 00 | 2,148 43 | - | - | 10 75 |
| Washington, N. Y..... | 95 | 112,550 00 | 22 | 35,000 00 | 4,521 19 | 97 42 | 1,097 42 | 38 91 |
| Totals Cos. of other States..... | 11,572 | \$17,927,356 00 | 982 | \$1,753,548 00 | \$461,802 71 | \$369,172 47 | \$415,491 00 | \$3,986 11 |
| Aggregate..... | 12,361 | 18,956,132 00 | 1,240 | 2,120,077 00 | 489,679 38 | 393,806 03 | 440,258 22 | 3,986 11 |

| CASUALTY COMPANIES. | | | | | | | | |
|-----------------------------------|--------------|-----------------------|--------------|-----------------------|--------------------|--------------------|--------------------|-----------------|
| Accident Co. of N. America, Ca. | - | - | - | - | \$2,116 82 | \$292 49 | \$292 49 | \$36 48 |
| Fidelity and Casualty, N. Y. | - | - | - | \$531,429 00 | 4,416 44 | 1,684 88 | 1,684 88 | 54 62 |
| Guarantee Co. of N. America, Ca | - | - | - | 47,000 00 | 477 00 | - | - | 9 54 |
| Hartford Steam Boiler, Conn ... | - | - | - | 137,400 00 | 1,444 48 | - | - | 28 89 |
| Travelers', Conn..... | 2,466 | \$4,069,685 00 | 3,574 | 5,151,500 00 | 45,417 67 | 23,947 98 | 24,197 98 | 424 39 |
| Totals..... | 2,466 | \$4,069,685 00 | 3,574 | \$5,867,329 00 | \$53,872 41 | \$25,925 35 | \$26,175 35 | \$553 92 |

RECAPITULATION.

| | | | | | | | | |
|--------------------------------|---------------|------------------------|--------------|-----------------------|---------------------|---------------------|---------------------|-------------------|
| Maine Life Company..... | 789 | \$1,028,776 00 | 258 | \$366,529 00 | \$27,876 67 | \$24,633 56 | \$24,767 22 | - |
| Life Cos. of other States..... | 11,572 | 17,927,356 00 | 982 | 1,753,548 00 | 461,802 71 | 369,172 47 | 415,491 00 | \$3,986 11 |
| Casualty Companies..... | 2,466 | 4,069,685 00 | 3,574 | 5,867,329 00 | 53,872 41 | 25,925 35 | 26,175 35 | 553 92 |
| Aggregate..... | 14,827 | \$23,025,817 00 | 4,814 | \$7,987,406 00 | \$543,551 79 | \$419,731 38 | \$466,433 57 | \$4,540 03 |

* 3,078 Industrial policies insuring \$316,542—not included.



MAINE LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31ST DAY OF DECEMBER 1882.

UNION MUTUAL LIFE INSURANCE COMPANY.
PORTLAND, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

JOHN E. DEWITT, *President.*

HENRY D. SMITH, *Secretary.*

I. ASSETS.

| | |
|---|------------------------------|
| Real estate owned by the company, unincumbered | \$1,925,171 06 |
| Loans on bond and mortgage (first liens) | 1,539,888 29 |
| Loans secured by collaterals | 101,074 33 |
| Premium notes and loans on policies now in force | 836,767 00 |
| Stocks and bonds owned by the company, market value | 1,497,360 98 |
| Cash in office of company and deposited in banks and trust companies, | 123,365 04 |
| Interest and rents due and accrued | 138,720 01 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1882 | 110,623 49 |
| Total admitted assets | <u>\$6,272,970 20</u> |

UNADMITTED ASSETS.

| | |
|--------------------------------------|--------------------------|
| Agents' balances | \$3,115 87 |
| Bills receivable | 3,293 70 |
| Total unadmitted assets | <u>\$6,409 57</u> |

II. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses due and unpaid | \$25,902 00 |
| Claims for matured endowments due and unpaid | 11,996 00 |
| Claims for death losses and matured endowments in pro- | |
| cess of adjustment or adjusted and not due | 41,367 00 |
| Claims for death losses and other policy claims resisted, | 23,978 00 |
| Total policy claims | \$103,243 00 |
| Net present value of all outstanding policies in force | |
| December 31st, 1882, computed by the Maine Insur- | |
| ance Department, according to the Actuaries' Table | |
| of Mortality, with 4 per cent. interest | <u>\$5,766,719 00</u> |
| Net reinsurance reserve | 5,766,719 00 |
| Unpaid dividends of surplus or other profits due policy-holders | 8,980 82 |

| | |
|---|------------------------------|
| Premiums paid in advance | \$7,369 66 |
| Other liabilities of the company | 6,020 00 |
| Liabilities as to policy-holders | <u>\$5,892,332 48</u> |
| Surplus as regards policy-holders | 380,637 72 |
| Total liabilities | <u><u>\$6,272,970 20</u></u> |

III. INCOME DURING THE YEAR.

| | |
|--|----------------------------|
| Cash received for premiums | \$678,960 61 |
| Premium notes, loans or liens taken for premiums | 53,380 00 |
| Total premium income | <u>\$732,340 61</u> |
| Received for interest and dividends | 211,591 37 |
| Received for rents | 47,124 36 |
| Total income | <u><u>\$991,056 34</u></u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|------------------------------|
| Cash paid for death losses and policy claims | \$534,329 10 |
| Premium notes, loans or liens used in payment of same, | 55,142 00 |
| Cash paid for surrendered policies | 89,119 04 |
| Premium notes, loans or liens used in payment of same and voided by lapse | 34,520 00 |
| Cash paid for dividends to policy-holders | 47,749 01 |
| Premium notes, loans or liens used in payment of same, | 24,695 87 |
| Total paid to policy-holders | <u>\$785,555 02</u> |
| Paid for salaries and commissions to agents, and rents | 160,330 23 |
| Paid for salaries and other compensation of officers and employees. .. | 54,886 40 |
| Paid for taxes | 10,531 71 |
| Other expenditures, viz: general expenses | 42,472 30 |
| Total expenditures | <u><u>\$1,053,775 66</u></u> |

V. PREMIUM NOTE ACCOUNT.

| | |
|---|----------------------------|
| Premium notes, loans or liens at beginning of the year, | \$903,620 00 |
| Received during the year | 59,974 00 |
| Total | <u>\$963,594 00</u> |
| Deductions during the year as follows: | |
| Notes and other obligations used as above stated | \$121,854 00 |
| Redeemed by maker in cash | 4,973 00 |
| Total | <u>126,827 00</u> |
| Balance note assets at end of the year | <u><u>\$836,767 00</u></u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31st, 1881..... | 13,725 | \$24,083,551 |
| Policies issued during the year.... | 2,197 | 3,952,190 |
| Old policies revived during the year | 22 | 55,940 |
| Old policies increased during the year..... | 401 | 682,836 |
| Additions by dividends during the year | - | 36,967 |
| Totals..... | 16,345 | \$28,811,484 |
| Deduct policies ceased to be in force..... | 2,305 | 4,189,919 |
| Net policies in force December 31st, 1882..... | 14,040 | \$24,621,565 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 734 | \$1,353,112 |
| By surrender..... | 222 | 400,066 |
| By lapse..... | 504 | 794,850 |
| By change and decrease .. | 400 | 765,841 |
| Not taken..... | 445 | 876,050 |
| Totals..... | 2,305 | \$4,189,919 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1882: number, 789; amount insured, | \$1,028,776 00 |
| Policies issued during the year: number, 258; amount insured | 366,529 00 |
| Premiums received during the year..... | 27,876 67 |
| Losses and claims incurred during the year | 24,633 56 |
| Losses and claims paid during the year..... | 24,767 22 |

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1882.



ÆTNA LIFE INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Capital paid up in cash, \$750,000.

I. ASSETS.

| | |
|---|-----------------|
| Real estate owned by the company, unincumbered..... | \$459,486 88 |
| Loans on bond and mortgage, (first liens)..... | 11,390,681 18 |
| Loans secured by collaterals..... | 789,253 42 |
| Premium notes and loans on policies now in force..... | 2,297,531 94 |
| Stocks and bonds owned by the company, market value..... | 9,716,117 90 |
| Cash in office of company and deposited in banks and trust companies, | 2,779,543 41 |
| Interest and rents due and accrued | 409,461 26 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1882 | 175,952 84 |
| Total admitted assets..... | \$28,018,028 83 |

UNADMITTED ASSETS.

| | |
|------------------------------|-------------|
| Agents' balances..... | \$19,010 34 |
| Bills receivable | 21,859 42 |
| Total unadmitted assets..... | \$40,869 76 |

II. LIABILITIES.

| | |
|---|-----------------|
| Claims for death losses due and unpaid..... | \$62,876 40 |
| Claims for matured endowments due and unpaid..... | 29,702 00 |
| Claims for death losses and matured endowments in pro- | |
| cess of adjustment or adjusted and not due..... | 204,052 00 |
| Claims for death losses and other policy claims resisted, | 51,586 37 |
| Total policy claims..... | \$348,216 77 |
| Net present value of all outstanding policies in force | |
| December 31st, 1882, computed by the Connecticut In- | |
| surance Department, according to the Actuaries' Table | |
| of Mortality, with 4 per cent. interest..... | \$23,109,072 00 |
| Net reinsurance reserve..... | 23,109,072 00 |

| | |
|---|------------------------|
| Unpaid dividends of surplus or other profits due policy-holders. | \$55,875 12 |
| Premiums paid in advance | 3,006 92 |
| Liabilities as to policy-holders | \$23,516,170 81 |
| Surplus as regards policy-holders..... | 4,501,858 02 |
| Total liabilities..... | <u>\$28,018,028 83</u> |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums..... | \$2,380,084 89 |
| Premium notes, loans or liens taken for premiums..... | 139,352 66 |
| Total premium income..... | \$2,519,437 55 |
| Received for interest and dividends | 1,513,788 92 |
| Total income..... | <u>\$4,033,226 47</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------------|
| Cash paid for death losses and policy claims..... | \$1,622,372 70 |
| Premium notes, loans or liens used in payment of same, | 108,056 62 |
| Cash paid for surrendered policies..... | 185,410 91 |
| Premium notes, loans or liens used in payment of same and voided by lapse | 38,855 83 |
| Cash paid for dividends to policy-holders | 355,425 92 |
| Premium notes, loans or liens used in payment of same, | 150,818 02 |
| Total paid to policy-holders..... | \$2,460,940 00 |
| Paid for dividends to stockholders..... | 75,000 00 |
| Paid for commissions to agents | 245,838 05 |
| Paid for salaries and other compensation of officers and employees... | 111,831 02 |
| Paid for taxes..... | 97,426 89 |
| Paid for rent | 9,059 24 |
| Other expenditures, viz: general expenses..... | 54,769 70 |
| Total expenditures..... | <u>\$3,054,864 90</u> |

V. PREMIUM NOTE ACCOUNT.

| | |
|---|-----------------------|
| Premium notes, loans or liens at beginning of the year, | \$2,460,424 74 |
| Received during the year..... | 139,352 66 |
| Total..... | \$2,599,777 40 |
| Deductions during the year as follows: | |
| Notes and other obligations used as above stated | \$297,730 47 |
| Redeemed by maker in cash..... | 17,147 97 |
| Total | 314,878 44 |
| Balance note assets at end of the year..... | <u>\$2,284,898 96</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31st, 1881 | 57,627 | \$79,772,425 |
| Policies issued during the year..... | 5,191 | 9,525,065 |
| Old policies revived during the year..... | 13 | 69,571 |
| Totals..... | 62,831 | \$89,367,061 |
| Deduct policies ceased to be in force..... | 3,702 | 6,438,201 |
| Net policies in force December 31st, 1882..... | 59,129 | \$82,928,860 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 1,460 | \$1,967,649 |
| By surrender..... | 601 | 1,147,983 |
| By lapse..... | 878 | 1,925,498 |
| Not taken..... | 763 | 1,397,071 |
| Totals.. | 3,702 | \$6,438,201 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1882: number, 1,363; amount insured, | \$1,445,513 00 |
| Policies issued during the year: number, 69; amount insured..... | 89,558 00 |
| Premiums received during the year..... | 40,385 56 |
| Losses and claims incurred during the year..... | 35,905 00 |
| Losses and claims paid during the year..... | 37,160 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 33 52 |

CHARTER OAK LIFE INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEO. M. BARTHOLOMEW, *President.*

CHAS. E. WILLARD, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered | \$3,541,117 29 |
| Loans on bond and mortgage, (first liens)..... | 526,196 27 |
| Loans secured by collaterals..... | 94,167 64 |
| Premium notes and loans on policies now in force..... | 1,375,227 58 |
| Stocks and bonds owned by the company, market value..... | 231,119 75 |
| Cash in office of company and deposited in banks and trust companies, | 65,931 08 |
| Interest and rents due and accrued | 183,071 02 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1882 | 17,605 52 |
| Other assets, viz: cash notes taken for premiums | 1,444 92 |
| Total admitted assets..... | <u>\$6,035,881 07</u> |

UNADMITTED ASSETS.

| | |
|------------------------------|--------------------|
| Agents' balances.. | \$774 63 |
| Bills receivable | 12,708 03 |
| Total unadmitted assets..... | <u>\$13,482 66</u> |

II. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$103,871 49 |
| Claims for death losses and other policy claims resisted, | 12,239 34 |
| Total policy claims..... | <u>\$116,110 83</u> |
| Net present value of all outstanding policies in force | |
| December 31st, 1882, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..... | <u>\$5,313,417 00</u> |
| Net reinsurance reserve..... | 5,313,417 00 |
| Premiums paid in advance..... | 32,360 22 |
| Other liabilities of the company, viz: borrowed money, etc..... | 502,200 00 |
| Liabilities as to policy-holders..... | <u>\$5,964,088 05</u> |
| Surplus as regards policy-holders..... | 71,793 02 |
| Total liabilities..... | <u>\$6,035,881 07</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|-------------------|---------------------|
| Cash received for premiums..... | \$155,050 55 | |
| Premium notes, loans or liens taken for premiums..... | 51,224 33 | |
| | <u> </u> | |
| Total premium income..... | | \$206,274 88 |
| Received for interest and dividends..... | | 165,394 70 |
| Received for rents..... | | 254,254 43 |
| | | <u> </u> |
| Total income..... | | <u>\$625,924 01</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|-------------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$339,315 96 | |
| Premium notes, loans or liens used in payment of same, | 88,031 71 | |
| Cash paid for surrendered policies..... | 127,892 20 | |
| Premium notes, loans or liens used in payment of same | | |
| and voided by lapse..... | 58,154 41 | |
| | <u> </u> | |
| Total paid to policy-holders..... | | \$613,394 28 |
| Paid for commissions to agents..... | | 29,042 23 |
| Paid for salaries and other compensation of officers and employees ... | | 44,859 59 |
| Paid for taxes..... | | 97,984 07 |
| Paid for rent..... | | 11,045 45 |
| Paid for commuting commissions..... | | 500 00 |
| Other expenditures, viz: general expenses..... | | 205,244 41 |
| | | <u> </u> |
| Total expenditures..... | | <u>\$1,002,070 03</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------------|-----------------------|
| Premium notes, loans or liens at beginning of the year, \$1,479,211 92 | | |
| Received during the year..... | 51,224 33 | |
| | <u> </u> | |
| Total..... | | \$1,530,436 25 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$143,107 97 | |
| Redeemed by maker in cash..... | 12,100 70 | |
| | <u> </u> | |
| Total..... | | 155,208 67 |
| | | <u> </u> |
| Balance note assets at end of the year..... | | <u>\$1,375,227 58</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st, 1881..... | 14,119 | \$15,672,085 |
| Policies issued during the year | 390 | 421,838 |
| Old policies revived during the year | 22 | 21,633 |
| | <hr/> | <hr/> |
| Totals..... | 14,531 | \$16,115,556 |
| Deduct policies ceased to be in force..... | 1,896 | 1,992,456 |
| | <hr/> | <hr/> |
| Net policies in force December 31st, 1882..... | 12,635 | \$14,123,100 |
| | <hr/> <hr/> | <hr/> <hr/> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 437 | \$470,812 |
| By surrender..... | 764 | 531,204 |
| By lapse..... | 673 | 963,492 |
| Not taken..... | 22 | 26,948 |
| | <hr/> | <hr/> |
| Totals..... | 1,896 | \$1,992,456 |
| | <hr/> <hr/> | <hr/> <hr/> |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1882: number, 404; amount insured, | \$359,628 00 |
| Policies issued during the year: number, 7; amount insured..... | 4,642 00 |
| Premiums received during the year..... | 3,577 26 |
| Losses and claims incurred during the year..... | 15,389 00 |
| Losses and claims paid during the year..... | 15,389 00 |
| | <hr/> <hr/> |

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President*.

JOHN M. TAYLOR, *Secretary*.

I. ASSETS.

| | |
|---|-----------------|
| Real estate owned by the company, unincumbered..... | \$12,040,468 88 |
| Loans on bond and mortgage, (first liens)..... | 20,482,923 43 |
| Loans secured by collaterals..... | 366,803 28 |
| Premium notes and loans on policies now in force | 3,083,074 35 |
| Stocks and bonds owned by the company, market value..... | 11,991,086 89 |
| Cash in office of company and deposited in banks and trust companies, | 2,624,600 40 |
| Interest and rents due and accrued..... | 944,646 68 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 44,807 12 |
| Total admitted assets..... | \$51,578,411 03 |

UNADMITTED ASSETS.

| | |
|------------------------|-------------|
| Agents' balances | \$24,011 75 |
|------------------------|-------------|

II. LIABILITIES.

| | |
|---|-----------------|
| Claims for death losses and matured endowments due and unpaid..... | \$17,267 25 |
| Claims for death losses in process of adjustment or ad- justed and not due..... | 569,889 00 |
| Claims for death losses and other policy claims resisted, | 56,423 00 |
| Total policy claims..... | \$643,579 25 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$46,842,894 00 |
| Net reinsurance reserve..... | 46,842,894 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 96,279 83 |
| Premiums paid in advance and surrender values..... | 133,891 73 |
| Other liabilities of the company, viz: contingent reserve on lapsed policies..... | 155,123 76 |
| Liabilities as to policy-holders | \$47,871,768 57 |
| Surplus as regards policy-holders..... | 3,706,642 46 |
| Total liabilities..... | \$51,578,411 03 |

III. INCOME DURING THE YEAR.

| | | |
|---|----------------|----------------|
| Cash received for premiums..... | \$4,993,023 83 | |
| Premium notes, loans or liens taken for premiums..... | 5,006 00 | |
| | | <hr/> |
| Total premium income..... | | \$4,998,029 83 |
| Received for interest and dividends..... | | 2,118,491 37 |
| Received for rents..... | | 486,716 00 |
| Other income, viz: profit and loss account..... | | 155,853 89 |
| | | <hr/> |
| Total income..... | | \$7,759,091 09 |
| | | <hr/> <hr/> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|----------------|
| Cash paid for death losses and policy claims..... | \$3,100,532 27 | |
| Premium notes, loans or liens used in payment of same, | 76,975 00 | |
| Cash paid for surrendered policies..... | 785,986 30 | |
| Premium notes, loans or liens used in payment of same | | |
| and voided by lapse..... | 115,499 93 | |
| Cash paid for dividends to policy-holders..... | 1,172,651 13 | |
| Premium notes, loans or liens used in payment of same, | 57,849 55 | |
| | | <hr/> |
| Total paid to policy-holders..... | | \$5,309,494 18 |
| Paid for commissions to agents..... | | 273,124 91 |
| Paid for salaries and other compensation of officers and employees.... | | 131,295 35 |
| Paid for taxes..... | | 376,611 87 |
| Other expenditures, viz: general expenses..... | | 274,286 24 |
| | | <hr/> |
| Total expenditures..... | | \$6,364,812 55 |
| | | <hr/> <hr/> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|----------------|----------------|
| Premium notes, loans or liens at beginning of the year, | \$3,347,600 47 | |
| Received during the year..... | 35,364 00 | |
| | | <hr/> |
| Total..... | | \$3,382,964 47 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated.... | \$280,682 48 | |
| Redeemed by maker in cash..... | 19,207 64 | |
| | | <hr/> |
| Total..... | | 299,890 12 |
| | | <hr/> |
| Balance note assets at end of the year..... | | \$3,083,074 35 |
| | | <hr/> <hr/> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------------|
| Policies in force December 31st, 1881 | 63,913 | \$159,039,868 |
| Policies issued during the year..... | 3,054 | 7,199,705 |
| Old policies revived during the year..... | 407 | 1,264,300 |
| Totals | 67,374 | \$167,503,873 |
| Deduct policies ceased to be in force..... | 3,712 | 10,398,122 |
| Net policies in force December 31st, 1882 | 63,662 | \$157,105,751 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|---------------------|
| Terminated by death or maturity | 1,374 | \$3,247,788 |
| By surrender..... | 1,242 | 3,803,159 |
| By lapse | 858 | 2,433,675 |
| By change and decrease | - | 209,000 |
| Not taken | 238 | 704,500 |
| Totals..... | 3,712 | \$10,398,122 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1882: number, 1,669; amount insured, | \$2,610,200 00 |
| Policies issued during the year: number, 119; amount insured..... | 187,576 00 |
| Premiums received during the year..... | 78,219 87 |
| Losses and claims incurred during the year..... | 51,847 00 |
| Losses and claims paid during the year..... | 78,700 00 |

CONTINENTAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1864.

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

Capital paid up in cash, \$300,000.

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$323,886 51 |
| Loans on bond and mortgage, (first liens) | 321,456 56 |
| Loans secured by collaterals..... | 145,491 82 |
| Premium notes and loans on policies now in force | 540,679 32 |
| Stocks and bonds owned by the company, market value..... | 608,029 84 |
| Cash in office of company and deposited in banks and trust companies, | 41,853 24 |
| Interest and rents due and accrued..... | 299,350 68 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 23,896 36 |
| Total admitted assets..... | <u>\$2,304,644 33</u> |

UNADMITTED ASSETS.

| | |
|---|---------------------|
| Agents' balances | \$1,075 00 |
| Bills receivable | 191,898 13 |
| Other items, viz: furniture and fixtures..... | 8,883 35 |
| Total unadmitted assets..... | <u>\$201,856 48</u> |

II. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due. | \$38,369 55 |
| Claims for death losses and other policy claims resisted, | 16,218 69 |
| Total policy claims..... | \$54,588 24 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..... | <u>\$2,143,907 00</u> |
| Net reinsurance reserve..... | 2,143,907 00 |
| Liabilities as to policy-holders..... | <u>\$2,198,495 24</u> |
| Surplus as regards policy-holders..... | 106,149 09 |
| Total liabilities..... | <u>\$2,304,644 33</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Cash received for premiums..... | \$166,610 79 | |
| Premium notes, loans or liens taken for premiums..... | 17,594 44 | |
| | | <hr/> |
| Total premium income..... | | \$184,205 23 |
| Received for interest and dividends..... | | 62,934 20 |
| Received for rents..... | | 7,592 69 |
| | | <hr/> |
| Total income | | <u>\$254,732 12</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Cash paid for death losses and policy claims | \$174,190 22 | |
| Premium notes, loans or liens used in payment of same, | 41,981 53 | |
| Cash paid for surrendered policies..... | 133,770 00 | |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 47,055 97 | |
| Cash paid for dividends to policy-holders..... | 11,854 46 | |
| Premium notes, loans or liens used in payment of same, | 275 24 | |
| | | <hr/> |
| Total paid to policy-holders..... | | \$409,127 42 |
| Paid for commissions to agents | | 8,240 15 |
| Paid for salaries and other compensation of officers and employes.... | | 58,301 36 |
| Paid for taxes..... | | 4,457 94 |
| Paid for rent | | 4,533 41 |
| Other expenditures, viz: general expenses..... | | 26,577 93 |
| | | <hr/> |
| Total expenditures..... | | <u>\$511,238 21</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year, | \$611,501 12 | |
| Received during the year..... | 19,014 67 | |
| | | <hr/> |
| Total..... | | \$630,515 79 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$89,312 74 | |
| Redeemed by maker in cash | 523 73 | |
| | | <hr/> |
| Total | | 89,836 47 |
| | | <hr/> |
| Balance note assets at end of the year..... | | <u>\$540,679 32</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Policies in force December 31st, 1881..... | 7,857 | \$7,472,996 |
| Policies issued during the year..... | 1,240 | 1,704 781 |
| Old policies revived during the year..... | 13 | 13,831 |
| Totals..... | 9,110 | \$9,191,608 |
| Deduct policies ceased to be in force..... | 1,137 | 1,407,423 |
| Net policies in force December 31st, 1882..... | 7,973 | \$7,784,185 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 227 | \$224,477 |
| By surrender..... | 326 | 337,058 |
| By lapse..... | 316 | 447,518 |
| By change and decrease..... | - | 140,457 |
| Not taken..... | 268 | 257,913 |
| Totals..... | 1,137 | \$1,407,423 |

BUSINESS IN MAINE.

| | |
|--|-------------|
| Policies in force December 31st, 1882: number, 59; amount insured, | \$42,100 00 |
| Policies issued during the year: number, —; amount insured..... | - |
| Premiums received during the year..... | 1,934 01 |
| Losses and claims incurred during the year..... | 4,000 00 |
| Losses and claims paid during the year..... | 4,000 00 |

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

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*

WILLIAM ALEXANDER, *Secretary.*

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

I. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$9,250,628 44 |
| Loans on bond and mortgage (first liens)..... | 11,286,129 27 |
| Loans secured by collaterals | 10,417,000 00 |
| Stocks and bonds owned by the company, market value | 12,547,760 00 |
| Cash in office of company and deposited in banks and trust companies, | 2,897,983 44 |
| Interest and rents due and accrued..... | 383,766 29 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882 | 972,812 00 |
| Total admitted assets..... | <u>\$47,756,079 44</u> |

UNADMITTED ASSETS.

| | |
|------------------------|--------------------|
| Agents' balances | <u>\$26,468 42</u> |
|------------------------|--------------------|

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for death losses due and unpaid..... | \$11,274 00 |
| Claims for matured endowments due and unpaid | 19,592 88 |
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | <u>92,680 00</u> |
| Total policy claims..... | \$123,546 88 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | <u>\$39,662,093 00</u> |
| Net reinsurance reserve..... | 39,662,093 00 |
| Unpaid dividends of surplus or other profits due policy-holders | 80,727 00 |
| Other liabilities of the company, viz: under lapsed policy clause | <u>83,087 50</u> |
| Liabilities as to policy-holders | \$39,949,454 38 |
| Surplus as regards policy-holders | <u>7,806,625 06</u> |
| Total liabilities. | <u>\$47,756,079 44</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|----------------|------------------------|
| Cash received for premiums..... | \$8,789,545 37 | |
| Cash received for annuities..... | 132,823 71 | |
| | | <hr/> |
| Total premium income..... | | \$8,922,369 08 |
| Received for interest and dividends | | 1,953,741 67 |
| Received for rents..... | | 458,581 15 |
| Other income, viz: profit and loss..... | | 544,479 51 |
| | | <hr/> |
| Total income | | <u>\$11,879,171 41</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|----------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$3,113,117 50 | |
| Cash paid to annuitants..... | 43,651 62 | |
| Cash paid for surrendered policies and matured tontines, | 978,741 21 | |
| Cash paid for dividends to policy-holders | 1,842,031 23 | |
| | | <hr/> |
| Total paid to policy-holders..... | | \$5,977,541 56 |
| Paid for dividends to stockholders | | 7,000 00 |
| Paid for commissions to agents..... | | 636,243 68 |
| Paid for salaries and other compensation of officers and employees. . . | | 391,324 71 |
| Paid for taxes | | 102,026 03 |
| Paid for rent | | 109,355 31 |
| Paid for commuting commissions..... | | 203,122 29 |
| Other expenditures, viz: general expenses..... | | 434,925 32 |
| | | <hr/> |
| Total expenditures..... | | <u>\$7,861,538 90</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------------|
| Policies in force December 31st, 1881 | 58,112 | \$200,679,019 |
| Policies issued during the year..... | 14,490 | 58,352,200 |
| Old policies revived during the year | 578 | 2,328,071 |
| Additions by dividends during the year | - | 1,582,008 |
| | | <hr/> |
| Totals..... | 73,180 | \$262,941,298 |
| Deduct policies ceased to be in force..... | 7,500 | 30,111,678 |
| | | <hr/> |
| Net policies in force December 31st, 1882..... | 65,680 | <u>\$232,829,620</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|---------------------|
| Terminated by death or maturity | 854 | \$3,184,276 |
| By surrender | 1,606 | 7,355,137 |
| By lapse | 3,197 | 10,872,105 |
| Additions | - | 1,296,396 |
| Not taken | 1,843 | 7,403,764 |
| | <u>7,500</u> | <u>\$30,111,678</u> |
| Totals | <u>7,500</u> | <u>\$30,111,678</u> |

BUSINESS IN MAINE.

| | |
|---|------------------|
| Policies in force December 31st, 1882: number, 1,041; amount insured, | \$1,913,930 00 |
| Policies issued during the year: number, 205; amount insured..... | 485,960 00 |
| Premiums received during the year | 49,862 10 |
| Losses and claims incurred during the year | 42,500 00 |
| Losses and claims paid during the year..... | <u>42,500 00</u> |

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

E. W. BOND, *President.*JOHN A. HALL, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$1,641,850 00 |
| Loans on bond and mortgage, (first liens)..... | 2,109,998 47 |
| Loans secured by collaterals..... | 386,827 80 |
| Premium notes and loans on policies now in force..... | 576,166 62 |
| Stocks and bonds owned by the company, market value..... | 2,155,634 50 |
| Cash in office of company and deposited in banks and trust companies, | 150,210 82 |
| Interest and rents due and accrued | 176,105 74 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | <u>132,849 10</u> |
| Total admitted assets..... | <u>\$7,329,643 05</u> |

UNADMITTED ASSETS.

| | |
|------------------------|-------------------|
| Bills receivable | <u>\$3,153 90</u> |
|------------------------|-------------------|

II. LIABILITIES.

| | | |
|--|----------------|-----------------------|
| Claims for death losses due and unpaid..... | \$5,000 00 | |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 91,424 00 | |
| Claims for death losses and other policy claims resisted, | 15,214 00 | |
| | <hr/> | |
| Total policy claims | | \$111,638 00 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$6,385,066 00 | |
| | <hr/> | |
| Net reinsurance reserve | | 6,385,066 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | | 16,337 18 |
| Premiums paid in advance | | 3,889 24 |
| | | <hr/> |
| Liabilities as to policy-holders..... | | \$6,516,930 42 |
| Surplus as regards policy-holders..... | | 812,712 63 |
| | | <hr/> |
| Total liabilities..... | | <u>\$7,329,643 05</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|--------------|-----------------------|
| Cash received for premiums | \$756,417 54 | |
| Premium notes, loans or liens taken for premiums..... | 100,219 11 | |
| | <hr/> | |
| Total premium income..... | | \$856,636 65 |
| Received for interest and dividends..... | | 333,653 00 |
| Received for rents..... | | 67,355 21 |
| | | <hr/> |
| Total income | | <u>\$1,257,644 86</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$496,244 65 | |
| Premium notes, loans or liens used in payment of same, | 37,640 98 | |
| Cash paid for surrendered policies..... | 36,493 07 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 24,626 15 | |
| Cash paid for dividends to policy-holders..... | 127,193 50 | |
| Premium notes, loans or liens used in payment of same, | 77,461 87 | |
| | <hr/> | |
| Total paid to policy-holders..... | | \$799,660 22 |
| Paid for commissions to agents..... | | 59,822 04 |
| Paid for salaries and other compensation of officers and employees.... | | 107,359 65 |
| Paid for taxes..... | | 17,874 45 |
| Paid for rent | | 9,683 96 |
| Other expenditures, viz: general expenses..... | | 80,923 98 |
| | | <hr/> |
| Total expenditures..... | | <u>\$1,075,324 30</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|----------------------|
| Premium notes, loans or liens at beginning of the year, | \$629,608 63 | |
| Received during the year | 100,836 57 | |
| Total..... | | \$730,445 20. |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated | \$139,072 36 | |
| Redeemed by maker in cash | 11,228 59 | |
| Total | | 150,300 95. |
| Balance note assets at end of the year..... | | <u>\$580,144 25.</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31st, 1881..... | 13,396 | \$30,141,192. |
| Policies issued during the year | 1,507 | 4,085,070. |
| Old policies revived during the year..... | 5 | 7,538. |
| Totals..... | 14,908 | \$34,233,800. |
| Deduct policies ceased to be in force..... | 1,424 | 3,723,553. |
| Net policies in force December 31st, 1882..... | 13,484 | <u>\$30,510,247</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 701 | \$1,589,066 |
| By surrender..... | 79. | 179,696. |
| By lapse..... | 298 | 757,500. |
| By change and decrease | - | 225,291 |
| Not taken..... | 346 | 972,000 |
| Totals..... | 1,424 | <u>\$3,723,553</u> |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1882: number, 545; amount insured, | \$845,750 00 |
| Policies issued during the year: number, 42; amount insured..... | 75,978 00 |
| Premiums received during the year..... | 17,344 37 |
| Losses and claims incurred during the year..... | 17,500 00 |
| Losses and claims paid during the year..... | 19,662 00 |
| Amount of taxes paid to the State of Maine..... | 604 88 |

METROPOLITAN LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.*

JOHN R. HEDGEMAN, *Secretary.*

Capital paid up in cash \$100,000.

I. ASSETS.

| | |
|---|------------------------------|
| Real estate owned by the company, unincumbered..... | \$394,500 00 |
| Loans on bond and mortgage, (first liens) | 546,700 00 |
| Loans secured by collaterals | 111,000 00 |
| Premium notes and loans on policies now in force..... | 188,602 92 |
| Stocks and bonds owned by the company, market value. | 616,575 00 |
| Cash in office of company and deposited in banks and trust companies, | 21,810 56 |
| Interest and rents due and accrued..... | 13,295 11 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1882. | 110,980 54 |
| Total admitted assets..... | <u>\$2,003,464 13</u> |

UNADMITTED ASSETS.

| | |
|-----------------------------|-------------------|
| Furniture and fixtures..... | <u>\$9,736 76</u> |
|-----------------------------|-------------------|

II. LIABILITIES.

| | |
|--|------------------------------|
| Claims for death losses and matured endowments unpaid..... | \$20,500 00 |
| Net present value of all outstanding policies in force | |
| December 31st, 1882, computed by the New York | |
| Insurance Department, according to the Actuaries' | |
| Table of Mortality, with 4 per cent. interest..... | <u>\$1,698,790 00</u> |
| Net reinsurance reserve..... | 1,698,790 00 |
| Other liabilities of the company..... | 7,586 00 |
| Liabilities as to policy-holders | <u>\$1,726,876 00</u> |
| Surplus as regards policy-holders..... | 276,588 13 |
| Total liabilities..... | <u>\$2,003,464 13</u> |

III. INCOME DURING THE YEAR.

| | |
|---|----------------|
| Cash received for premiums..... | \$1,229,498 94 |
| Premium notes, loans or liens taken for premiums..... | 17,015 70 |
| Total premium income..... | \$1,246,514 64 |
| Received for interest and dividends..... | 76,008 22 |
| Received for rents..... | 31,744 83 |
| Total income..... | \$1,354,267 69 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|----------------|
| Cash paid for death losses and policy claims..... | \$438,784 50 |
| Premium notes, loans or liens used in payment of same, | 6,735 20 |
| Cash paid for surrendered policies..... | 95,153 10 |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 17,495 77 |
| Cash paid for dividends to policy-holders..... | 60,968 85 |
| Premium notes, loans or liens used in payment of same, | 1,480 29 |
| Total paid to policy-holders..... | \$620,617 71 |
| Paid for dividends to stockholders..... | 7,000 00 |
| Paid for commissions to agents..... | 167,884 66 |
| Paid for salaries and other compensation of officers and employees ... | 230,583 24 |
| Paid for taxes..... | 9,152 57 |
| Paid for rent... .. | 25,004 76 |
| Paid for commuting commissions..... | 171,407 44 |
| Other expenditures, viz: general expenses..... | 120,000 52 |
| Total expenditures..... | \$1,351,650 90 |

V. PREMIUM NOTE ACCOUNT.

| | |
|---|--------------|
| Premium notes, loans or liens at beginning of the year, | \$197,298 48 |
| Received during the year | 17,015 70 |
| Total..... | \$214,314 18 |
| Notes and other obligations used as above stated..... | 25,711 26 |
| Balance note assets at end of the year..... | \$188,602 92 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st, 1881..... | 6,325 | \$9,433,733 |
| Policies issued during the year and old policies revived... | 172 | 215,639 |
| Totals | 6,497 | \$9,649,372 |
| Deduct policies ceased to be in force..... | 654 | 1,082,927 |
| Net policies in force December 31st, 1882..... | 5,843 | \$8,566,445 |
| Industrial policies in force December 31st, 1882..... | 335,789 | \$34,679,307 |
| Industrial claims paid..... | - | 279,284 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 211 | \$165,236 |
| By surrender..... | 246 | 577,191 |
| By lapse..... | 178 | 310,500 |
| By change and decrease..... | 1 | 10,000 |
| Not taken..... | 18 | 20,000 |
| Totals | <u>654</u> | <u>\$1,082,927</u> |

BUSINESS IN MAINE.

| | |
|---|---------------|
| Policies in force December 31st, 1882: number, 33; amount insured, | \$68,610 00 |
| Industrial policies in force December 31st, 1882: number, 3,078; amount insured..... | 316,542 00 |
| Policies issued during the year: number, 1; amount insured..... | 1,000 00 |
| Premiums received during the year..... | 9,860 43 |
| Losses and claims incurred during the year..... | 2,408 32 |
| Losses and claims paid during the year..... | 2,408 32 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>149 04</u> |

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

F. S. WINSTON, *President.*

ISAAC F. LLOYD, *Secretary.*

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered..... | \$7,851,516 39 |
| Loans on bond and mortgage, (first liens)..... | 47,350,317 82 |
| Loans secured by collaterals..... | 17,099,960 00 |
| Stocks and bonds owned by the company, market value..... | 20,618,635 00 |
| Cash in office of company and deposited in banks and trust companies, | 2,729,386 87 |
| Interest due and accrued | 1,236,731 63 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 859,816 01 |
| Total admitted assets..... | <u>\$97,746,363 72</u> |

II. LIABILITIES.

| | | |
|--|-----------------|-----------------|
| Claims for death losses due and unpaid | \$35,812 00 | |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | 814,308 00 | |
| Claims for death losses and other policy claims resisted, | 127,326 00 | |
| Total policy claims..... | | \$977,446 00 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..... | \$90,289,357 00 | |
| Net reinsurance reserve..... | 90,289,357 00 | |
| Premiums paid in advance | 19,795 55 | |
| Other liabilities of the company, viz: agents' balances, etc..... | 13,934 31 | |
| Liabilities as to policy-holders..... | \$91,300,532 86 | |
| Surplus as regards policy-holders..... | 6,445,830 86 | |
| Total liabilities..... | | \$97,746,363 72 |

III. INCOME DURING THE YEAR.

| | | |
|---|-----------------|--|
| Cash received for premiums..... | \$12,840,549 14 | |
| Cash received for annuities | 5,043 72 | |
| Total premium income..... | \$12,845,592 86 | |
| Received for interest and dividends | 4,848,921 40 | |
| Received for rents..... | 229,844 39 | |
| Total income | \$17,924,358 65 | |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|-----------------|--|
| Cash paid for death losses and policy claims | \$6,031,913 20 | |
| Cash paid to annuitants | 24,046 55 | |
| Cash paid for surrendered policies..... | 3,653,554 66 | |
| Cash paid for dividends to policy-holders..... | 3,139,320 83 | |
| Total paid to policy-holders..... | \$12,848,835 24 | |
| Paid for commissions to agents | 842,322 91 | |
| Paid for salaries and other compensation of officers and employees.... | 476,191 07 | |
| Paid for taxes..... | 243,059 06 | |
| Paid for rent..... | 6,000 00 | |
| Other expenditures, viz: general expenses..... | 343,378 26 | |
| Total expenditures | \$14,759,786 54 | |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st, 1881..... | 101,490 | \$315,900,137 |
| Policies issued during the year | 10,870 | 30,092,505 |
| Old policies revived during the year..... | 546 | 1,683,010 |
| Additions by dividends during the year | - | 5,458,943 |
| Totals..... | 112,906 | \$353,134,595 |
| Deduct policies ceased to be in force..... | 6,692 | 23,580,421 |
| Net policies in force December 31st, 1882..... | 106,214 | \$329,554,174 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|----------------|
| Terminated by death or maturity | 1,774 | \$5,171,621 |
| By surrender | 1,669 | 4,853,035 |
| By lapse..... | 2,078 | 5,112,650 |
| By change and decrease..... | - | 142,310 |
| Additions terminated..... | - | 4,993,790 |
| Not taken..... | 1,171 | 3,307,015 |
| Totals..... | 6,692 | \$23,580,421 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1882: number, 1,657; amount insured, | \$2,706,268 00 |
| Policies issued during the year: number, 88; amount insured..... | 144,100 00 |
| Premiums received during the year..... | 58,997 09 |
| Losses and claims incurred during the year..... | 65,736 52 |
| Losses and claims paid during the year..... | 90,236 52 |

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

AMZI DODD, *President.*EDWARD L. DOBBINS, *Secretary.*

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered..... | \$2,466,795 80 |
| Loans on bond and mortgage, (first liens)..... | 6,656,355 42 |
| Loans secured by collaterals..... | 12,463,234 63 |
| Premium notes and loans on policies now in force | 3,885,150 25 |
| Stocks and bonds owned by the company, market value..... | 9,158,195 95 |
| Cash in office of company and deposited in banks and trust companies, | 855,020 99 |
| Interest due and accrued..... | 602,457 82 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 213,760 70 |
| Total admitted assets..... | <u>\$36,300,971 56</u> |

UNADMITTED ASSETS.

| | |
|------------------------|-------------------|
| Agents' balances | <u>\$1,208 27</u> |
|------------------------|-------------------|

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$282,991 00 |
| Claims for death losses and other policy claims resisted, | <u>32,000 00</u> |
| Total policy claims..... | \$314,991 00 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the New Jersey Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | <u>\$32,920,579 00</u> |
| Net reinsurance reserve..... | 32,920,579 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 192,950 37 |
| Premiums paid in advance..... | 5,743 98 |
| Liabilities as to policy-holders | <u>\$33,434,264 35</u> |
| Surplus as regards policy-holders..... | <u>2,866,707 21</u> |
| Total liabilities | <u>\$36,300,971 56</u> |

III. INCOME DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash received for premiums..... | \$3,761,600 55 | |
| Premium notes, loans or liens taken for premiums | 267,229 79 | |
| Cash received for annuities..... | 14,981 88 | |
| Total premium income..... | | \$4,043,812 22 |
| Received for interest and dividends..... | | 1,753,346 99 |
| Received for rents..... | | 57,070 50 |
| Other income, viz: profit and loss..... | | 183,569 77 |
| Total income | | <u>\$6,037,799 48</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$2,479,031 11 | |
| Premium notes, loans or liens used in payment of same, | 143,201 42 | |
| Cash paid to annuitants..... | 8,261 71 | |
| Cash paid for surrendered policies..... | 461,901 57 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 106,538 25 | |
| Cash paid for dividends to policy-holders | 1,178,119 26 | |
| Premium notes, loans or liens used in payment of same, | 29,218 29 | |
| Total paid to policy-holders..... | | \$4,406,271 61 |
| Paid for commissions to agents | | 347,194 98 |
| Paid for salaries and other compensation of officers and employees.... | | 148,100 49 |
| Paid for taxes | | 114,850 96 |
| Other expenditures, viz: general expenses..... | | 75,312 89 |
| Total expenditures | | <u>\$5,091,730 93</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|----------------|-----------------------|
| Premium notes, loans or liens at beginning of the year, | \$3,915,269 51 | |
| Received during the year | 267,229 79 | |
| Total | | \$4,182,499 30 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated | \$278,957 96 | |
| Redeemed by maker in cash..... | 18,391 09 | |
| Total | | 297,349 05 |
| Balance note assets at end of the year..... | | <u>\$3,885,150 25</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------------|
| Policies in force December 31st, 1881 | 46,652 | \$127,411,677 |
| Policies issued during the year..... | 4,355 | 10,947,229 |
| Old policies revived during the year..... | 17 | 67,550 |
| Old policies increased during the year | 5 | 16,386 |
| Totals | <u>51,029</u> | <u>\$138,442,822</u> |
| Deduct policies ceased to be in force..... | 3,192 | 8,823,717 |
| Net policies in force December 31st, 1882 | <u>47,837</u> | <u>\$129,619,105</u> |
| Annuity bonds in force (not included as above)..... | <u>32</u> | <u>\$10,105</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 920 | \$2,747,836 |
| By surrender..... | 505 | 1,263,136 |
| By lapse | 672 | 1,589,983 |
| By change and decrease | 714 | 2,336,612 |
| Not taken | 381 | 886,150 |
| Totals | <u>3,192</u> | <u>\$8,823,717</u> |

BUSINESS IN MAINE.

| | |
|---|------------------|
| Policies in force December 31st, 1882: number, 1,181; amount insured, | \$2,348,814 00 |
| Policies issued during the year: number, 125; amount insured..... | 179,559 00 |
| Premiums received during the year..... | 61,163 41 |
| Losses and claims incurred during the year..... | 50,030 00 |
| Losses and claims paid during the year..... | <u>67,530 00</u> |

NATIONAL LIFE INSURANCE COMPANY.
MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*

GEORGE W. REED, *Secretary.*

I. ASSETS.

| | |
|---|----------------|
| Real estate owned by the company, unincumbered..... | \$215,018 52 |
| Loans on bond and mortgage, (first liens) | 734,173 33 |
| Loans secured by collaterals..... | 177,534 44 |
| Premium notes and loans on policies now in force | 20,886 85 |
| Stocks and bonds owned by the company, market value..... | 1,461,296 18 |
| Cash in office of company and deposited in banks and trust companies, | 69,132 14 |
| Interest due and accrued..... | 49,558 22 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 40,687 88 |
| Total admitted assets..... | \$2,768,287 56 |

UNADMITTED ASSETS.

| | |
|------------------------|-------------|
| Agents' balances | \$16,256 37 |
|------------------------|-------------|

II. LIABILITIES.

| | |
|--|----------------|
| Claims for death losses due and unpaid..... | \$8,000 00 |
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | 30,425 00 |
| Claims for death losses and other policy claims resisted, | 10,000 00 |
| Total policy claims..... | \$48,425 00 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Vermont Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..... | \$1,829,680 22 |
| Net reinsurance reserve..... | 1,829,680 22 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 37,471 27 |
| Other liabilities of the company, viz: extra reserve..... | 150,000 00 |
| Liabilities as to policy-holders..... | \$2,065,576 49 |
| Surplus as regards policy-holders..... | 702,711 07 |
| Total liabilities..... | \$2,768,287 56 |

III. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Cash received for premiums..... | \$338,905 05 | |
| Premium notes, loans or liens taken for premiums..... | 2,274 82 | |
| Total premium income..... | | \$341,179 87 |
| Received for interest and dividends..... | | 122,478 67 |
| Received for rents..... | | 8,565 63 |
| Total income | | <u>\$472,224 17</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Cash paid for death losses and policy claims | \$137,550 99 | |
| Premium notes, loans or liens used in payment of same, | 180 80 | |
| Cash paid to annuitants..... | 3,117 09 | |
| Cash paid for surrendered policies..... | 29,403 59 | |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 1,258 38 | |
| Cash paid for dividends to policy-holders..... | 63,804 71 | |
| Premium notes, loans or liens used in payment of same, | 1,312 63 | |
| Total paid to policy-holders..... | | \$236,628 19 |
| Paid for commissions to agents | | 26,647 52 |
| Paid for salaries and other compensation of officers and employees.— | | 22,820 28 |
| Paid for taxes..... | | 5,222 39 |
| Paid for rent | | 3,086 45 |
| Other expenditures, viz: general expenses..... | | 6,714 65 |
| Total expenditures..... | | <u>\$301,119 48</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|-------------|--------------------|
| Premium notes, loans or liens at beginning of the year, | \$21,975 80 | |
| Received during the year..... | 2,274 82 | |
| Total..... | | \$24,250 62 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$2,751 81 | |
| Redeemed by maker in cash | 611 96 | |
| Total | | 3,363 77 |
| Balance note assets at end of the year..... | | <u>\$20,886 85</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st, 1881..... | 4,844 | \$9,516,360 |
| Policies issued during the year..... | 1,605 | 2,091,475 |
| Old policies revived during the year..... | - | 3,625 |
| Old policies increased during the year..... | - | 175 |
| Additions by dividends during the year..... | - | 1,543 |
| | <hr/> | <hr/> |
| Totals..... | 6,449 | \$11,613,178 |
| Deduct policies ceased to be in force..... | 545 | 944,169 |
| | <hr/> | <hr/> |
| Net policies in force December 31st, 1882..... | 5,904 | \$10,669,009 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 85 | \$182,732 |
| By surrender..... | 153 | 262,462 |
| By lapse..... | 94 | 249,875 |
| By change and decrease..... | 9 | 17,000 |
| Not taken..... | 204 | 232,100 |
| | <hr/> | <hr/> |
| Totals..... | 545 | \$944,169 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31st, 1882: number, 66; amount insured, | \$113,935 00 |
| Policies issued during the year: number, 6; amount insured..... | 22,500 00 |
| Premiums received during the year..... | 2,912 25 |
| Losses and claims incurred during the year..... | - |
| Losses and claims paid during the year..... | - |
| Amount of taxes paid to the State of Maine on premiums..... | 41 92 |
| | <hr/> |

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.
BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

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

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered..... | \$1,342,637 50 |
| Loans on bond and mortgage (first liens)..... | 2,319,998 00 |
| Loans secured by collaterals..... | 954,931 25 |
| Premium notes and loans on policies now in force..... | 1,281,086 97 |
| Stocks and bonds owned by the company, market value..... | 9,647,761 50 |
| Cash in office of company and deposited in banks and trust companies, | 577,543 99 |
| Interest and rents due and accrued..... | 192,850 09 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1882..... | 115,372 55 |
| Total admitted assets..... | <u>\$16,432,181 85</u> |

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for death losses unpaid..... | \$124,626 00 |
| Claims for matured endowments unpaid..... | 16,333 00 |
| Total policy claims..... | <u>\$140,959 00</u> |
| Net present value of all outstanding policies in force | |
| December 31st, 1882, computed by the Massachusetts | |
| Insurance Department, according to the Actuaries' | |
| Table of Mortality, with 4 per cent. interest..... | <u>\$13,593,315 00</u> |
| Net reinsurance reserve..... | 13,593,315 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 78,765 06 |
| Liabilities as to policy-holders..... | <u>\$13,813,039 06</u> |
| Surplus as regards policy-holders..... | <u>2,619,142 79</u> |
| Total liabilities..... | <u>\$16,432,181 85</u> |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Cash received for premiums..... | \$1,402,527 91 |
| Premium notes, loans or liens taken for premiums..... | 422,059 86 |
| Total premium income..... | <u>\$1,824,587 77</u> |
| Received for interest and dividends..... | 740,550 98 |
| Received for rents..... | 68,980 80 |
| Other income, viz: profit and loss..... | 20,487 56 |
| Total income..... | <u>\$2,654,607 11</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash paid for death losses and policy claims. | \$1,276,536 31 | |
| Premium notes, loans or liens used in payment of same, | 62,246 69 | |
| Cash paid for surrendered policies | 80,986 26 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 53,514 41 | |
| Cash paid for dividends to policy-holders | 457,595 74 | |
| Premium notes, loans or liens used in payment of same, | 59,308 25 | |
| Total paid to policy-holders | | \$1,990,187 66 |
| Paid for commissions to agents | | 130,305 66 |
| Paid for salaries and other compensation of officers and employees ... | | 91,759 91 |
| Paid for taxes | | 24,852 95 |
| Other expenditures, viz: general expenses. | | 113,585 02 |
| Total expenditures | | <u>\$2,350,691 20</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|-----------------------|
| Premium notes, loans or liens at beginning of the year, \$1,377,416 63 | | |
| Received during the year | 422,059 86 | |
| Total | | \$1,799,476 49 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated | \$175,069 35 | |
| Redeemed by maker in cash | 343,320 17 | |
| Total | | 518,389 52 |
| Balance note assets at end of the year | | <u>\$1,281,086 97</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31st, 1881 | 19,400 | \$57,800,580 |
| Policies issued during the year. | 1,983 | 5,886,592 |
| Old policies revived during the year | 103 | 303,700 |
| Totals | 21,486 | \$63,990,872 |
| Deduct policies ceased to be in force | 1,632 | 4,693,135 |
| Net policies in force December 31st, 1882 | 19,854 | <u>\$59,297,737</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|--------------------|
| Terminated by death or maturity | 640 | \$1,737,450 |
| By surrender | 134 | 455,772 |
| By lapse | 619 | 1,695,486 |
| By change and decrease | 16 | 88,500 |
| Not taken | 223 | 715,927 |
| Totals | <u>1,632</u> | <u>\$4,693,135</u> |

BUSINESS IN MAINE.

| | |
|---|-----------------|
| Policies in force December 31st, 1882: number, 924; amount insured, | \$1,799,670 00 |
| Policies issued during the year: number, 20; amount insured..... | 27,498 00 |
| Premiums received during the year | 36,397 98 |
| Losses and claims incurred during the year | 29,648 00 |
| Losses and claims paid during the year..... | 24,648 00 |
| Amount of taxes paid to the State of Maine..... | <u>2,034 65</u> |

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

MORRIS FRANKLIN, *President.*

WILLIAM H. BEERS, *Actuary.*

I. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$4,133,065 13 |
| Loans on bond and mortgage, (first liens)..... | 19,506,940 16 |
| Loans secured by collaterals..... | 4,313,000 00 |
| Premium notes and loans on policies now in force | 494,032 23 |
| Stocks and bonds owned by the company, market value..... | 19,953,956 52 |
| Cash in office of company and deposited in banks and trust companies, | 1,276,026 67 |
| Interest and rents due and accrued | 326,000 06 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882 | 747,960 88 |
| Total admitted assets | <u>\$50,550,981 65</u> |

UNADMITTED ASSETS.

| | |
|------------------------|--------------------|
| Agents' balances | <u>\$62,424 95</u> |
|------------------------|--------------------|

II. LIABILITIES.

| | | |
|---|-----------------|------------------------|
| Annuity claims due and unpaid..... | \$6,225 86 | |
| Claims for matured endowments due and unpaid..... | 53,350 43 | |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 454,421 44 | |
| Claims for death losses and other policy claims resisted, | 36,000 00 | |
| Total policy claims..... | | \$549,997 73 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$42,761,933 00 | |
| Net reinsurance reserve..... | 42,761,933 00 | |
| Premiums paid in advance..... | 35,782 36 | |
| Liabilities as to policy-holders..... | \$43,347,713 09 | |
| Surplus as regards policy-holders..... | 7,203,268 56 | |
| Total liabilities..... | | <u>\$50,550,981 65</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|----------------|------------------------|
| Cash received for premiums..... | \$7,230,397 45 | |
| Premium notes, loans or liens taken for premiums..... | 40,472 24 | |
| Cash received for annuities..... | 1,460,000 96 | |
| Total premium income..... | \$8,730,870 65 | |
| Received for interest and dividends..... | 2,413,722 25 | |
| Received for rents..... | 123,381 67 | |
| Other income, viz: profit and loss..... | 226,169 23 | |
| Total income..... | | <u>\$11,494,143 80</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$2,352,859 14 | |
| Premium notes, loans or liens used in payment of same, | 29,691 81 | |
| Cash paid to annuitants..... | 509,053 81 | |
| Cash paid for surrendered policies..... | 871,524 28 | |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 10,293 59 | |
| Cash paid for dividends to policy-holders..... | 2,432,618 77 | |
| Premium notes, loans or liens used in payment of same, | 4,268 31 | |
| Total paid to policy-holders..... | \$6,210,309 71 | |
| Paid for commissions to agents..... | 904,495 32 | |
| Paid for salaries and other compensation of officers and employees... | 345,095 96 | |
| Paid for taxes..... | 68,678 67 | |
| Other expenditures, viz: general expenses..... | 467,558 28 | |
| Total expenditures..... | | <u>\$7,996,137 94</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year, | \$545,227 34 | |
| Received during the year..... | 40,472 24 | |
| Total..... | | \$585,699 58 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated | \$44,253 71 | |
| Redeemed by maker in cash..... | 47,413 64 | |
| Total | | 91,667 35 |
| Balance note assets at end of the year..... | | <u>\$494,032 23</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------------|
| Policies in force December 31st, 1881 | 53,927 | \$151,760,824 |
| Policies issued during the year..... | 12,154 | 38,799,129 |
| Old policies revived during the year..... | 24 | 78,050 |
| Old policies increased during the year..... | - | 42,306 |
| Additions by dividends during the year..... | - | 2,406,035 |
| Totals..... | 66,105 | \$193,086,344 |
| Deduct policies ceased to be in force..... | 5,955 | 21,671,247 |
| Net policies in force December 31st, 1882..... | 60,150 | <u>\$171,415,097</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|---------------------|
| Terminated by death or maturity..... | 915 | \$2,382,814 |
| By surrender..... | 1,011 | 6,057,133 |
| By lapse..... | 2,451 | 6,618,915 |
| By change and decrease..... | - | 178,668 |
| Not taken..... | 1,578 | 6,433,717 |
| Totals.. | 5,955 | <u>\$21,671,247</u> |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1882: number, 747; amount insured, | \$1,509,883 00 |
| Policies issued during the year: number, 55; amount insured..... | 126,235 00 |
| Premiums received during the year..... | 41,045 93 |
| Losses and claims incurred during the year..... | 25,087 21 |
| Losses and claims paid during the year..... | 9,990 74 |
| Amount of taxes paid to the State of Maine on premiums..... | 426 91 |

NORTHWESTERN MUTUAL LIFE INSURANCE CO.

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President*.J. W. SKINNER, *Secretary*.

I. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered..... | \$1,534,206 14 |
| Loans on bond and mortgage, (first liens)..... | 14,330,286 86 |
| Premium notes and loans on policies now in force..... | 1,482,854 15 |
| Stocks and bonds owned by the company, market value..... | 1,246,631 54 |
| Cash in office of company and deposited in banks and trust companies, | 624,174 96 |
| Interest and rents due and accrued | 258,140 08 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 276,002 23 |
| Total admitted assets..... | \$19,752,295 96 |

UNADMITTED ASSETS.

| | |
|-------------------------------------|--------------------|
| Furniture, etc..... | \$7,500 00 |
| Agents' balances..... | 28,664 33 |
| Bills receivable | 6,211 64 |
| Total unadmitted assets..... | \$42,375 97 |

II. LIABILITIES.

| | |
|---|------------------------|
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | \$155,561 29 |
| Claims for death losses and other policy claims resisted, | 46,300 00 |
| Total policy claims..... | \$201,861 29 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Wisconsin Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$16,501,999 00 |
| Net reinsurance reserve | 16,501,999 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 4,000 00 |
| Other liabilities of the company, viz: reserve for paid up policies, etc. | 72,738 31 |
| Liabilities as to policy-holders..... | \$16,780,598 60 |
| Surplus as regards policy-holders..... | 2,971,697 36 |
| Total liabilities..... | \$19,752,295 96 |

III. INCOME DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash received for premiums | \$2,445,070 55 | |
| Premium notes, loans or liens taken for premiums. | 175,077 43 | |
| Total premium income..... | | \$2,620,147 98 |
| Received for interest and dividends..... | | 1,167,348 20 |
| Received for rents..... | | 8,341 64 |
| Total income | | <u>\$3,795,837 82</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$1,194,643 54 | |
| Premium notes, loans or liens used in payment of same, | 70,532 03 | |
| Cash paid for surrendered policies..... | 154,959 34 | |
| Premium notes, loans or liens used in payment of same and voided by lapse | 36,319 99 | |
| Cash paid for dividends to policy-holders..... | 509,532 25 | |
| Premium notes, loans or liens used in payment of same, | 177,363 11 | |
| Total paid to policy-holders..... | | \$2,143,350 26 |
| Paid for commissions to agents..... | | 336,469 07 |
| Paid for salaries and other compensation of officers and employees... | | 178,349 46 |
| Paid for taxes..... | | 39,458 77 |
| Paid for rent | | 7,643 29 |
| Paid for commuting commissions..... | | 8,430 32 |
| Other expenditures, viz: general expenses..... | | 244,668 84 |
| Total expenditures..... | | <u>\$2,958,370 01</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|----------------|-----------------------|
| Premium notes, loans or liens at beginning of the year. | \$1,620,674 45 | |
| Received during the year | 191,031 54 | |
| Total..... | | \$1,811,705 99 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated | \$296,481 92 | |
| Redeemed by maker in cash | 32,369 92 | |
| Total | | 328,851 84 |
| Balance note assets at end of the year..... | | <u>\$1,482,854 15</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31st, 1881 | 37,491 | \$74,503,740 |
| Policies issued during the year..... | 6,658 | 15,918,150 |
| Old policies revived during the year..... | 230 | 501,723 |
| Additions by dividends during the year | - | 2,299,796 |
| Totals | <u>44,379</u> | <u>\$93,223,409</u> |
| Deduct policies ceased to be in force..... | 3,508 | 9,867,985 |
| Net policies in force December 31st, 1882 | <u>40,871</u> | <u>\$83,355,424</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|--------------------|
| Terminated by death or maturity | 734 | \$3,203,700 |
| By surrender..... | 391 | 730,436 |
| By lapse..... | 1,877 | 4,152,872 |
| By change and decrease | 3 | 527,825 |
| Not taken..... | 503 | 1,253,152 |
| Totals.. .. | <u>3,508</u> | <u>\$9,867,985</u> |

BUSINESS IN MAINE.

| | |
|---|---------------|
| Policies in force December 31st, 1882: number, 268; amount insured, | \$402,499 00 |
| Policies issued during the year: number, 71; amount insured..... | 112,500 00 |
| Premiums received during the year..... | 15,030 72 |
| Losses and claims incurred during the year..... | 5,500 00 |
| Losses and claims paid during the year..... | 5,500 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>156 80</u> |

PENN MUTUAL LIFE INSURANCE COMPANY.
PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

SAMUEL C. HUEY, *President.*

HENRY C. BROWN, *Secretary.*

I. ASSETS.

| | |
|---|----------------|
| Real estate owned by the company, unincumbered | \$829,778 53 |
| Loans on bond and mortgage, (first liens) | 2,043,431 90 |
| Loans secured by collaterals | 672,601 15 |
| Premium notes and loans on policies now in force..... | 628,791 66 |
| Stocks and bonds owned by the company, market value..... | 4,042,920 00 |
| Cash in office of company and deposited in banks and trust companies, | 64,229 82 |
| Interest and rents due and accrued..... | 56,430 44 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 140,273 25 |
| Total admitted assets..... | \$8,478,456 75 |

UNADMITTED ASSETS.

| | |
|--|------------|
| Agents' balances..... | \$1,668 12 |
| Bills receivable | 2,173 51 |
| Other items, viz: sundry accounts..... | 1,509 34 |
| Total unadmitted assets..... | \$5,350 97 |

II. LIABILITIES.

| | |
|---|----------------|
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | \$155,634 07 |
| Claims for death losses and other policy claims resisted, | 10,000 00 |
| Total policy claims..... | \$165,634 07 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$6,865,121 00 |
| Net reinsurance reserve..... | 6,865,121 00 |
| Unpaid dividends of surplus or other profits due policy-holders. | 28,558 62 |
| Premiums paid in advance and scrip..... | 27,272 74 |
| Other liabilities of the company, viz: endowment accumulations | 76,688 44 |
| Liabilities as to policy-holders | \$7,163,274 87 |
| Surplus as regards policy-holders..... | 1,315,181 88 |
| Total liabilities..... | \$8,478,456 75 |

III. INCOME DURING THE YEAR.

| | | |
|---|----------------|-----------------------|
| Cash received for premiums..... | \$1,210,614 38 | |
| Premium notes, loans or liens taken for premiums | 104,764 40 | |
| Total premium income..... | | \$1,315,378 78 |
| Received for interest and dividends..... | | 410,700 21 |
| Received for rents..... | | 28,984 46 |
| Other income, viz: for reinsurance, profit and loss, etc..... | | 56,915 48 |
| Total income..... | | <u>\$1,811,978 93</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$511,601 48 | |
| Premium notes, loans or liens used in payment of same, | 20,085 56 | |
| Cash paid for surrendered policies.. .. | 79,285 65 | |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 15,440 57 | |
| Cash paid for dividends to policy-holders. | 224,824 08 | |
| Premium notes, loans or liens used in payment of same, | 62,470 43 | |
| Total paid to policy-holders..... | | \$913,707 77 |
| Paid for commissions to agents..... | | 104,416 49 |
| Paid for salaries and other compensation of officers and employees ... | | 95,170 73 |
| Paid for taxes..... | | 25,195 34 |
| Paid for rent... .. | | 9,511 85 |
| Paid for commuting commissions..... | | 29,983 64 |
| Other expenditures, viz: general expenses..... | | 53,909 71 |
| Total expenditures..... | | <u>\$1,231,895 53</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year, | \$634,287 52 | |
| Received during the year | 107,109 57 | |
| Total..... | | \$741,397 09 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated | \$97,996 56 | |
| Redeemed by maker in cash | 14,608 87 | |
| Total..... | | 112,605 43 |
| Balance note assets at end of the year..... | | <u>\$628,791 66</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st, 1881 | 13,508 | \$34,637,444 |
| Policies issued during the year | 2,481 | 6,345,582 |
| Old policies revived during the year | 104 | 76,594 |
| Old policies increased during the year..... | 49 | 53,995 |
| Additions by dividends during the year..... | - | 19,309 |
| | <hr/> | <hr/> |
| Totals | 16,142 | \$41,132,924 |
| Deduct policies ceased to be in force..... | 1,170 | 2,938,402 |
| | <hr/> | <hr/> |
| Net policies in force December 31st, 1882..... | 14,972 | \$38,194,522 |
| | <hr/> <hr/> | <hr/> <hr/> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 219 | \$556,612 |
| By surrender..... | 132 | 343,177 |
| By lapse..... | 554 | 1,180,210 |
| By change and decrease..... | 13 | 131,403 |
| Not taken..... | 252 | 727,000 |
| | <hr/> | <hr/> |
| Totals | 1,170 | \$2,938,402 |
| | <hr/> <hr/> | <hr/> <hr/> |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1882: number, 198; amount insured, | \$417,300 00 |
| Policies issued during the year: number, 84; amount insured..... | 156,000 00 |
| Premiums received during the year..... | 12,309 35 |
| Losses and claims incurred during the year..... | - |
| Losses and claims paid during the year..... | 145 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 369 28 |
| | <hr/> <hr/> |

PHENIX MUTUAL LIFE INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

AARON C. GOODMAN, *President.* JOHN M. HOLCOMBE, *Secretary.*

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

I. ASSETS.

| | |
|---|-----------------|
| Real estate owned by the company, unincumbered..... | \$1,413,081 35 |
| Loans on bond and mortgage, (first liens) | 5,796,172 25 |
| Loans secured by collaterals..... | 2,000 00 |
| Premium notes and loans on policies now in force | 1,695,115 98 |
| Stocks and bonds owned by the company, market value | 1,360,729 75 |
| Cash in office of company and deposited in banks and trust companies, | 194,029 44 |
| Interest due and accrued | 120,912 19 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 34,728 17 |
| Total admitted assets..... | \$10,616,769 13 |

II. LIABILITIES.

| | |
|--|-----------------|
| Claims for death losses due and unpaid | \$4,000 00 |
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due | 164,396 00 |
| Claims for death losses and other policy claims resisted, | 34,000 00 |
| Total policy claims..... | \$202,396 00 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Connecticut In- surance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..... | \$9,457,856 00 |
| Net reinsurance reserve..... | 9,457,856 00 |
| Premiums paid in advance | 12,482 38 |
| Other liabilities of the company, viz: special reserve, etc..... | 181,577 52 |
| Liabilities as to policy-holders..... | \$9,854,311 90 |
| Surplus as regards policy-holders..... | 762,457 23 |
| Total liabilities..... | \$10,616,769 13 |

III. INCOME DURING THE YEAR.

| | | |
|--|------------------|-----------------------|
| Cash received for premiums..... | \$710,130 80 | |
| Premium notes, loans or liens used in payment of same, | <u>41,170 45</u> | |
| Total premium income..... | | \$751,301 25 |
| Received for interest and dividends..... | | 558,715 60 |
| Received for rents..... | | 80,065 80 |
| Other income, viz: profit and loss..... | | <u>13,840 72</u> |
| Total income..... | | <u>\$1,403,923 37</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|------------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$697,076 64 | |
| Premium notes, loans or liens used in payment of same, | 72,644 84 | |
| Cash paid for surrendered policies..... | 172,827 98 | |
| Premium notes, loans or liens used in payment of same and voided by lapse..... | 70,883 33 | |
| Cash paid for dividends to policy-holders..... | 142,685 42 | |
| Premium notes, loans or liens used in payment of same, | <u>13,432 09</u> | |
| Total paid to policy-holders..... | | \$1,169,550 30 |
| Paid for dividends to stockholders..... | | 12,000 00 |
| Paid for commissions to agents..... | | 39,432 62 |
| Paid for salaries and other compensation of officers and employees.... | | 91,812 70 |
| Paid for taxes..... | | 42,274 55 |
| Paid for rent..... | | 12,331 86 |
| Other expenditures, viz: general expenses..... | | <u>33,742 42</u> |
| Total expenditures..... | | <u>\$1,401,144 45</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|------------------|-----------------------|
| Premium notes, loans or liens at beginning of the year, | \$1,820,538 96 | |
| Received during the year..... | <u>41,170 45</u> | |
| Total..... | | \$1,861,709 41 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$156,960 26 | |
| Redeemed by maker in cash..... | <u>9,633 17</u> | |
| Total..... | | 166,593 43 |
| Balance note assets at end of the year..... | | <u>\$1,695,115 98</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31st, 1881..... | 20,482 | \$30,468,190 |
| Policies issued during the year | 852 | 1,044,143 |
| Old policies revived during the year | 37 | 45,359 |
| Additions by dividends during the year..... | - | 11,475 |
| Totals..... | 21,371 | \$31,569,167 |
| Deduct policies ceased to be in force | 1,769 | 2,865,129 |
| Net policies in force December 31st, 1882..... | 19,602 | \$28,704,038 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|--------------------|
| Terminated by death or maturity | 503 | \$805,493 |
| By surrender | 360 | 538,112 |
| By lapse | 515 | 711,366 |
| By change and decrease..... | 267 | 627,506 |
| Not taken..... | 124 | 182,652 |
| Totals | 1,769 | \$2,865,129 |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1882: number, 638; amount insured, | \$421,207 00 |
| Policies issued during the year: number, 6; amount insured | 1,705 00 |
| Premiums received during the year..... | 11,196 65 |
| Losses and claims incurred during the year..... | 19,212 00 |
| Losses and claims paid during the year..... | 8,712 00 |

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHEPLEY, *President.*ASA S. WING, *Actuary.*

Capital paid up in cash \$893,588.

I. ASSETS.

| | |
|---|------------------------------|
| Real estate owned by the company, unincumbered..... | \$575,332 50 |
| Loans on bond and mortgage (first liens)..... | 2,656,166 31 |
| Loans secured by collaterals | 196,000 00 |
| Premium notes and loans on policies now in force..... | 59,138 96 |
| Stocks and bonds owned by the company, market value | 3,383,572 50 |
| Cash in office of company and deposited in banks and trust companies, | 76,028 76 |
| Interest and rents due and accrued..... | 56,605 60 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1882..... | 231,049 71 |
| Total admitted assets..... | <u>\$7,233,894 34</u> |

II. LIABILITIES.

| | |
|---|------------------------------|
| Claims for death losses due and unpaid | \$11,600 00 |
| Annuity claims..... | 401 24 |
| Claims for death losses and matured endowments in pro- | |
| cess of adjustment or adjusted and not due..... | 57,600 00 |
| Total policy claims..... | \$69,601 24 |
| Net present value of all outstanding policies in force | |
| December 31st, 1882, computed by the Massachusetts | |
| Insurance Department, according to the Actuaries' | |
| Table of Mortality, with 4 per cent. interest..... | \$5,798,996 00 |
| Net reinsurance reserve..... | 5,798,996 00 |
| Unpaid dividends of surplus or other profits due policy-holders | 9,404 89 |
| Premiums paid in advance..... | 10,288 58 |
| Other liabilities of the company..... | 95 75 |
| Liabilities as to policy-holders | \$5,888,386 46 |
| Surplus as regards policy-holders | <u>1,345,507 88</u> |
| Total liabilities..... | <u>\$7,233,894 34</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|----------------|-----------------------|
| Cash received for premiums..... | \$1,210,047 42 | |
| Premium notes, loans or liens taken for premiums..... | 6,737 91 | |
| Cash received for annuities..... | 38,205 91 | |
| | | <hr/> |
| Total premium income..... | | \$1,254,991 24 |
| Received for interest and dividends..... | | 295,086 36 |
| Received for rents..... | | 5,215 51 |
| Other income, viz: profit and loss..... | | 7,227 18 |
| | | <hr/> |
| Total income..... | | <u>\$1,562,520 29</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$390,768 00 | |
| Cash paid to annuitants..... | 14,332 50 | |
| Cash paid for surrendered policies..... | 41,206 93 | |
| Cash paid for dividends to policy-holders..... | 135,981 94 | |
| Premium notes, loans or liens used in payment of same, | 5,574 61 | |
| | | <hr/> |
| Total paid to policy-holders..... | | \$587,863 98 |
| Paid for commissions to agents..... | | 97,653 49 |
| Paid for salaries and other compensation of officers and employees, .. | | 68,585 02 |
| Paid for taxes..... | | 20,562 15 |
| Paid for rent..... | | 3,590 04 |
| Other expenditures, viz: general expenses..... | | 27,130 63 |
| | | <hr/> |
| Total expenditures..... | | <u>\$805,385 31</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|-------------|--------------------|
| Premium notes, loans or liens at beginning of the year, | \$63,063 67 | |
| Received during the year..... | 6,737 91 | |
| | | <hr/> |
| Total..... | | \$69,801 58 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$5,842 27 | |
| Redeemed by maker in cash..... | 4,820 35 | |
| | | <hr/> |
| Total..... | | 10,662 62 |
| | | <hr/> |
| Balance note assets at end of the year..... | | <u>\$59,138 96</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st, 1881 | 9,211 | \$29,092,190 |
| Policies issued during the year | 1,855 | 6,083,491 |
| Old policies revived during the year | 23 | 55,500 |
| Old policies increased during the year | 33 | 132,500 |
| Additions by dividends during the year | - | 29,834 |
| | <hr/> | <hr/> |
| Totals | 11,122 | \$35,393,515 |
| Deduct policies ceased to be in force | 777 | 2,629,453 |
| | <hr/> | <hr/> |
| Net policies in force December 31st, 1882 | 10,345 | \$32,764,062 |
| | <hr/> <hr/> | <hr/> <hr/> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|----------------|
| Terminated by death or maturity | 145 | \$426,296 |
| By surrender | 179 | 639,857 |
| By lapse | 396 | 1,224,300 |
| By change and decrease | 33 | 222,500 |
| Not taken | 24 | 116,500 |
| | <hr/> | <hr/> |
| Totals | 777 | \$2,629,453 |
| | <hr/> <hr/> | <hr/> <hr/> |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1882: number, 112; amount insured, | \$138,143 00 |
| Policies issued during the year: number, 24; amount insured..... | 50,500 00 |
| Premiums received during the year | 2,337 68 |
| Losses and claims incurred during the year | - |
| Losses and claims paid during the year..... | - |
| Amount of taxes paid to the State of Maine..... | 70 12 |
| | <hr/> <hr/> |

TRAVELERS' INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

LIFE DEPARTMENT.

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered | \$791,294 28 |
| Loans on bond and mortgage, (first liens) | 1,997,396 27 |
| Loans secured by collaterals..... | 162,041 48 |
| Stocks and bonds owned by the company, market value | 1,582,635 00 |
| Cash in office of company and deposited in banks and trust companies, | 81,322 06 |
| Interest and rents due and accrued... .. | 48,667 61 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 115,039 20 |
| Total admitted assets..... | <u>\$4,778,395 90</u> |

UNADMITTED ASSETS.

| | |
|------------------------|-----------------|
| Bills receivable | <u>\$300 00</u> |
|------------------------|-----------------|

II. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$59,486 00 |
| Claims for death losses and other policy claims resisted, | 15,000 00 |
| Total policy claims.. .. | <u>\$74,486 00</u> |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest. | \$4,065,925 00 |
| Net reinsurance reserve..... | 4,065,925 00 |
| Other liabilities of the company, viz: indemnity reserve | 7,500 00 |
| Liabilities as to policy-holders | <u>\$4,147,911 00</u> |
| Surplus as regards policy-holders..... | 630,484 90 |
| Total liabilities..... | <u>\$4,778,395 90</u> |

III. INCOME DURING THE YEAR.

| | |
|--|---------------------|
| Cash received for premiums..... | \$583,741 63 |
| Received for interest and dividends..... | 228,678 63 |
| Received for rents..... | 27,617 99 |
| Other income, viz: profit and loss..... | 7,418 00 |
| Total income | \$847,456 25 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Cash paid for death losses and policy claims..... | \$220,576 11 |
| Cash paid to annuitants..... | 900 60 |
| Cash paid for surrendered policies..... | 34,437 30 |
| Total paid to policy-holders | \$255,913 41 |
| Paid for commissions to agents..... | 66,385 24 |
| Paid for salaries and other compensation of officers and employees... | 45,079 30 |
| Paid for taxes..... | 5,019 61 |
| Paid for rent | 1,594 42 |
| Other expenditures, viz: general expenses..... | 34,214 19 |
| Total expenditures | \$408,199 17 |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31st, 1881..... | 12,556 | \$20,511,522 |
| Policies issued during the year..... | 1,993 | 4,468,250 |
| Old policies revived during the year..... | 39 | 56,467 |
| Old policies increased during the year..... | - | 6,658 |
| Totals | 14,588 | \$25,042,897 |
| Deduct policies ceased to be in force..... | 1,145 | 2,206,584 |
| Net policies in force December 31st, 1882 | 13,443 | \$22,836,313 |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 147 | \$218,024 |
| By surrender..... | 73 | 94,569 |
| By lapse..... | 624 | 1,217,300 |
| By change and decrease..... | 109 | 295,441 |
| Not taken..... | 192 | 381,250 |
| Totals | 1,145 | \$2,206,584 |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31st, 1882: number, 537; amount insured, | \$605,384 00 |
| Policies issued during the year: number, 17; amount insured | 24,257 00 |
| Premiums received during the year | 12,558 43 |
| Losses and claims incurred during the year | 4,312 00 |
| Losses and claims paid during the year | 7,812 00 |
| Amount of taxes paid to the State of Maine on premiums | 49 33 |
| | <u>49 33</u> |

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

T. H. BROSANAN, *President.*

C. P. FRALEIGH, *Secretary.*

Capital paid up in cash, \$440,000.

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered | \$58,005 00 |
| Loans on bond and mortgage, (first liens) | 2,755,288 64 |
| Loans secured by collaterals | 929,350 00 |
| Premium notes and loans on policies now in force | 88,710 13 |
| Stocks and bonds owned by the company, market value | 1,029,046 00 |
| Cash in office of company and deposited in banks and trust companies, | 79,007 22 |
| Interest due and accrued | 71,090 65 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31st, 1882 | 87,358 91 |
| Total admitted assets | <u>\$5,097,856 55</u> |

UNADMITTED ASSETS.

| | |
|-----------------------------------|--------------------|
| Agents' balances | \$5,883 06 |
| Bills receivable | 13,074 85 |
| Total unadmitted assets | <u>\$18,957 91</u> |

II. LIABILITIES.

| | | |
|--|----------------|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$7,440 00 | |
| Claims for death losses and other policy claims resisted, | 15,000 00 | |
| Total policy claims..... | | \$22,440 00 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$4,575,197 00 | |
| Net reinsurance reserve..... | 4,575,197 00 | |
| Unpaid dividends of surplus or other profits due policy-holders..... | 9,616 79 | |
| Premiums paid in advance and surrender values..... | 7,056 06 | |
| Other liabilities of the company..... | 3,943 54 | |
| Liabilities as to policy-holders..... | | \$4,618,253 39 |
| Surplus as regards policy-holders..... | 479,603 16 | |
| Total liabilities..... | | \$5,097,856 55 |

III. INCOME DURING THE YEAR.

| | |
|--|---------------------|
| Cash received for premiums..... | \$558,966 49 |
| Received for interest and dividends..... | 257,884 41 |
| Received for rents..... | 5,764 05 |
| Other income, viz: profit and loss..... | 138,823 80 |
| Total income..... | \$961,438 75 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Cash paid for death losses and policy claims..... | \$333,477 79 |
| Cash paid to annuitants..... | 136 87 |
| Cash paid for surrendered policies..... | 78,946 46 |
| Cash paid for dividends to policy-holders..... | 47,118 34 |
| Total paid to policy-holders..... | \$459,679 46 |
| Paid for dividends to stockholders..... | 30,681 85 |
| Paid for commissions to agents..... | 60,077 35 |
| Paid for salaries and other compensation of officers and employees... | 106,192 84 |
| Paid for taxes..... | 9,088 79 |
| Paid for rent..... | 18,179 95 |
| Other expenditures, viz: general expenses..... | 47,207 29 |
| Total expenditures..... | \$731,107 53 |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|-------------|--------------------|
| Premium notes, loans or liens at beginning of the year, | \$82,015 75 | |
| Received during the year..... | 31,650 03 | |
| Total..... | | \$113,665 78 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$5,374 25 | |
| Redeemed by maker in cash..... | 19,581 40 | |
| Total..... | | 24,955 65 |
| Balance note assets at end of the year..... | | <u>\$88,710 13</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31st, 1881..... | 9,508 | \$16,671,403 |
| Policies issued during the year..... | 1,235 | 2,803,517 |
| Old policies revived during the year..... | 16 | 30,445 |
| Old policies increased during the year..... | 23 | 64,500 |
| Additions by dividends during the year..... | - | 49,299 |
| Totals..... | 10,782 | \$19,619,164 |
| Deduct policies ceased to be in force..... | 1,073 | 2,452,059 |
| Net policies in force December 31st, 1882..... | 9,709 | <u>\$17,167,105</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 216 | \$372,818 |
| By surrender..... | 124 | 330,328 |
| By lapse..... | 491 | 1,120,952 |
| By change and decrease..... | 21 | 129,241 |
| Not taken..... | 221 | 498,720 |
| Totals..... | 1,073 | <u>\$2,452,059</u> |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31st, 1882: number, 55; amount insured, | \$65,970 00 |
| Policies issued during the year: number, 21; amount insured..... | 28,980 00 |
| Premiums received during the year..... | 2,148 43 |
| Losses and claims incurred during the year..... | - |
| Losses and claims paid during the year..... | - |
| Amount of taxes paid to the State of Maine on premiums..... | <u>10 75</u> |

WASHINGTON LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR., *President.*

WM. HAXTUN, *Secretary.*

Capital paid up in cash, \$125,000.

I. ASSETS.

| | |
|---|----------------|
| Real estate owned by the company, unincumbered..... | \$514,545 36 |
| Loans on bond and mortgage, (first liens)..... | 3,885,613 02 |
| Loans secured by collaterals..... | 65,117 36 |
| Stocks and bonds owned by the company, market value..... | 1,544,232 50 |
| Cash in office of company and deposited in banks and trust companies, | 322,483 64 |
| Interest due and accrued..... | 41,825 35 |
| Net amount deferred and outstanding premiums on policies in force December 31st, 1882..... | 160,647 92 |
| Total admitted assets..... | \$6,534,465 15 |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------|
| Agents' balances..... | \$39,554 85 |
|-----------------------|-------------|

II. LIABILITIES.

| | |
|--|----------------|
| Claims for death losses due and unpaid..... | \$5,014 15 |
| Claims for matured endowments due and unpaid..... | 429 15 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 22,685 58 |
| Claims for death losses and other policy claims resisted, | 16,437 69 |
| Total policy claims..... | \$44,566 57 |
| Net present value of all outstanding policies in force December 31st, 1882, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$5,981,257 00 |
| Net reinsurance reserve..... | 5,981,257 00 |
| Premiums paid in advance..... | 4,611 16 |
| Other liabilities of the company, viz: salaries, etc..... | 2,811 25 |
| Liabilities as to policy-holders..... | \$6,033,245 98 |
| Surplus as regards policy-holders..... | 501,219 17 |
| Total liabilities..... | \$6,534,465 15 |

LIFE INSURANCE COMPANIES

III. INCOME DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash received for premiums..... | \$1,269,067 86 | |
| Cash received for annuities..... | 8,932 70 | |
| Total premium income | | \$1,278,000 56 |
| Received for interest and dividends..... | | 311,435 29 |
| Received for rents | | 12,084 69 |
| Other income, viz: profit and loss..... | | 28,449 19 |
| Total income | | <u>\$1,629,969 73</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$596,193 62 | |
| Cash paid to annuitants | 1,517 43 | |
| Cash paid for surrendered policies..... | 241,790 11 | |
| Cash paid for dividends to policy-holders | 224,762 58 | |
| Total paid to policy-holders | | \$1,064,263 74 |
| Paid for dividends to stockholders | | 8,653 75 |
| Paid for commissions to agents | | 83,355 56 |
| Paid for salaries and other compensation of officers and employees.... | | 103,021 97 |
| Paid for taxes | | 11,202 63 |
| Paid for rent | | 8,250 00 |
| Paid for commuting commissions..... | | 34,214 28 |
| Other expenditures, viz: general expenses..... | | 48,530 12 |
| Total expenditures | | <u>\$1,361,492 05</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31st, 1881 | 11,960 | \$25,928,150 |
| Policies issued during the year..... | 2,732 | 6,247,745 |
| Old policies revived during the year | 93 | 220,050 |
| Old policies increased during the year | 7 | 11,050 |
| Additions by dividends during the year..... | - | 412,986 |
| Totals | <u>14,792</u> | <u>\$32,819,981</u> |
| Deduct policies ceased to be in force..... | 1,397 | 3,445,962 |
| Net policies in force December 31st, 1882..... | <u>13,395</u> | <u>\$29,374,019</u> |

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

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 206 | \$525,823 |
| By surrender | 194 | 787,034 |
| By lapse | 638 | 1,309,750 |
| By change and decrease..... | 7 | 10,000 |
| Not taken | 352 | 813,355 |
| Totals | <u>1,397</u> | <u>\$3,445,962</u> |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31st, 1882: number, 95; amount insured, | \$112,550 00 |
| Policies issued during the year: number, 22; amount insured..... | 35,000 00 |
| Premiums received during the year | 4,521 19 |
| Losses and claims incurred during the year..... | 97 42 |
| Losses and claims paid during the year..... | 1,097 42 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>38 91</u> |



CASUALTY INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1882.

ACCIDENT INSURANCE CO. OF NORTH AMERICA.
MONTREAL, CANADA.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1874.

ALEX. T. GALT, *President.*

EDWARD RAWLINGS, *Secretary.*

Capital paid up in cash, \$157,000.

I. ASSETS.

| | |
|--|--------------|
| Stocks and bonds owned by the company, market value..... | \$169,453 00 |
| Cash in the company's principal office and in bank..... | 21,691 18 |
| Interest due and accrued..... | 983 36 |
| Premiums in due course of collection..... | 45,590 66 |
| | \$237,718 20 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$237,718 20 |

II. LIABILITIES.

| | |
|--|--------------|
| Net amount of unpaid losses and claims (unadjusted)..... | \$1,000 00 |
| Amount required to safely reinsure all outstanding risks..... | 56,259 07 |
| All other demands against the company, viz: commissions, etc..... | 10,618 14 |
| | \$67,877 21 |
| Total amount of liabilities, except capital stock and net surplus..... | \$67,877 21 |
| Capital actually paid up in cash..... | 157,000 00 |
| Surplus beyond capital..... | 12,840 99 |
| | \$237,718 20 |
| Aggregate of all liabilities, including stock and net surplus..... | \$237,718 20 |

III. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Net cash received for premiums, (accident)..... | \$114,335 40 |
| Received for interest and dividends from all sources..... | 5,883 94 |
| | \$120,219 34 |
| Aggregate amount of income received in cash..... | \$120,219 34 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (accident)..... | \$27,588 40 |
| Cash dividends actually paid..... | 7,158 32 |
| Paid for commissions or brokerage..... | 39,838 89 |
| Salaries and other charges of officers, clerks and employees..... | 11,401 84 |
| Paid State, national and local taxes..... | 2,256 59 |
| All other expenditures, viz: general expenses..... | 17,456 56 |
| Aggregate amount of expenditures in cash..... | <u>\$105,720 60</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Accident Risks.</i> | <i>Premiums.</i> |
|--|------------------------|---------------------|
| In force December 31, 1881..... | \$5,666,370 | \$38,555 10 |
| Written during the year..... | 19,049,700 | 160,696 39 |
| Total..... | <u>\$24,716,070</u> | <u>\$199,251 49</u> |
| Deduct those expired and terminated..... | 10,428,870 | 84,612 64 |
| In force at end of the year..... | \$14,287,200 | \$114,638 85 |
| Deduct amount reinsured..... | 657,500 | 2,120 71 |
| Net amount in force..... | <u>\$13,629,700</u> | <u>\$112,518 14</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Premiums received, (accident)..... | \$2,116 82 |
| Losses paid on risks taken..... | 292 49 |
| Losses incurred in Maine..... | 292 49 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>36 48</u> |

FIDELITY AND CASUALTY COMPANY.
NEW YORK CITY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WM. M. RICHARDS, *President.*

JOHN M. CRANE, *Secretary.*

Capital paid up in cash, \$250,000.

I. ASSETS.

| | |
|---|--------------|
| Stocks and bonds owned by the company, market value..... | \$261,962 00 |
| Loans secured by collaterals..... | 89,474 24 |
| Cash in the company's principal office and in bank..... | 18,120 68 |
| Interest due and accrued..... | 86 75 |
| Premiums in due course of collection | 36,986 44 |
| | |
| Aggregate of all the admitted assets of the company at their actual value..... | \$406,630 11 |

UNADMITTED ASSETS.

| | |
|--|------------|
| Bills receivable, furniture, salvage, etc..... | \$4,784 45 |
|--|------------|

II. LIABILITIES.

| | |
|--|--------------|
| Losses adjusted and unpaid..... | \$1,786 90 |
| Losses unadjusted, including all reported and supposed losses | 2,135 95 |
| Losses resisted, including interest, costs and expenses.. | 7,000 00 |
| Net amount of unpaid losses and claims.. | \$10,922 85 |
| Amount required to safely reinsure all outstanding risks..... | 115,960 54 |
| All other demands against the company, viz: commissions, etc..... | 11,988 87 |
| Total amount of liabilities, except capital stock and net surplus..... | \$138,872 26 |
| Capital actually paid up in cash | 250,000 00 |
| Surplus beyond capital..... | 17,757 85 |
| Aggregate of all liabilities, including stock and net surplus | \$406,630 11 |

III. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Net cash received for premiums, (casualty)..... | \$269,783 24 |
| Received for interest and dividends from all sources..... | 11,695 72 |
| Aggregate amount of income received in cash..... | \$281,478 96 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------|
| Net amount paid for losses, (casualty) | \$86,938 37 |
| Cash dividends actually paid | 20,000 00 |
| Paid for commissions or brokerage.... | 70,251 39 |
| Salaries and other charges of officers, clerks and employees..... | 30,341 96 |
| Paid State, national and local taxes | 4,584 41 |
| All other expenditures, viz: general expenses..... | 33,380 70 |
| | <hr/> |
| Aggregate amount of expenditures in cash | \$245,496 83 |
| | <hr/> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Casualty Risks.</i> | <i>Premiums.</i> |
|---|------------------------|------------------|
| In force December 31, 1881..... | \$17,414,554 | \$188,757 80 |
| Written during the year | 33,873,955 | 358,520 58 |
| | <hr/> | <hr/> |
| Total | \$51,288,509 | \$547,278 38 |
| Deduct those expired and terminated | 24,212,772 | 308,308 09 |
| | <hr/> | <hr/> |
| In force at end of the year | \$27,075,737 | \$238,970 29 |
| Deduct amount reinsured | 724,990 | 7,049 20 |
| | <hr/> | <hr/> |
| Net amount in force..... | \$26,350,747 | \$231,921 09 |
| | <hr/> | <hr/> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (casualty)..... | \$531,429 00 |
| Premiums received | 4,416 44 |
| Losses paid on risks taken..... | 1,684 88 |
| Losses incurred in Maine | 1,684 88 |
| Amount of taxes paid to the State of Maine on premiums..... | 54 62 |
| | <hr/> |

GUARANTEE COMPANY OF NORTH AMERICA.

MONTREAL, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

ALEX. T. GALT, *President.*JAMES GRANT, *Secretary.*

Capital paid up in cash, \$300,000.

I. ASSETS.

| | |
|--|------------|
| Real estate owned by the company, unincumbered..... | \$1,600 00 |
| Stocks and bonds owned by the company, market value..... | 333,198 34 |
| Cash in company's principal office and in bank.... | 37,507 87 |
| Interest due and accrued..... | 1,928 99 |
| Premiums in due course of collection..... | 16,435 41 |
| Other assets..... | 400 00 |

| | |
|--|---------------------|
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$391,070 61</u> |
|--|---------------------|

UNADMITTED ASSETS.

| | |
|--|-------------------|
| Bills receivable and office furniture..... | <u>\$4,557 50</u> |
|--|-------------------|

II. LIABILITIES.

| | |
|---|--------------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$4,283 17 |
| Amount required to safely reinsure all outstanding risks..... | 55,256 06 |
| All other demands against the company, viz: commissions, etc..... | 5,059 36 |
| Total amount of liabilities, except capital stock and net surplus.... | <u>\$64,598 59</u> |
| Capital actually paid up in cash..... | 300,000 00 |
| Surplus beyond capital..... | 26,472 02 |

| | |
|---|---------------------|
| Aggregate of all liabilities, including stock and net surplus.... | <u>\$391,070 61</u> |
|---|---------------------|

III. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Net cash received for premiums, (guarantee)..... | \$118,131 85 |
| Received for interest and dividends from all sources..... | 10,437 10 |
| Income from all other sources..... | 3,738 05 |
| Aggregate amount of income received in cash..... | <u>\$132,307 00</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (guarantee)..... | \$26,316 65 |
| Cash dividends actually paid..... | 14,378 95 |
| Paid for commissions or brokerage..... | 9,497 21 |
| Salaries and other charges of officers, clerks and employees..... | 25,399 00 |
| Paid State, national and local taxes..... | 2,754 09 |
| All other expenditures, viz: general expenses..... | 31,536 51 |
| Aggregate amount of expenditures in cash..... | <u>\$109,882 41</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Guarantee Risks.</i> | <i>Premiums.</i> |
|--|-------------------------|---------------------|
| In force December 31, 1881..... | \$8,406,625 | \$70,384 74 |
| Written during the year..... | 15,080,610 | 129,084 91 |
| Total..... | <u>\$23,487,235</u> | <u>\$199,469 65</u> |
| Deduct those expired and terminated..... | 9,864,135 | 88,957 53 |
| In force at end of the year..... | \$13,623,100 | \$110,512 12 |
| Deduct amount reinsured..... | 87,125 | 369 80 |
| Net amount in force..... | <u>\$13,535,975</u> | <u>\$110,142 32</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|-------------|
| Risks taken, (guarantee)..... | \$47,000 00 |
| Premiums received..... | 477 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>9 54</u> |

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, unincumbered..... | \$4,149 14 |
| Loans on bond and mortgage, (first liens) | 134,100 00 |
| Stocks and bonds owned by the company, market value | 225,625 00 |
| Cash in the company's principal office and in bank..... | 16,589 83 |
| Interest due and accrued..... | 5,816 06 |
| Premiums in due course of collection..... | 31,904 44 |
| Aggregate of all the admitted assets of the company at their actual value | <u>\$418,184 47</u> |

II. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims, (adjusted)..... | \$881 93 |
| Amount required to safely reinsure all outstanding risks..... | 140,500 30 |
| All other demands against the company, viz: commissions, etc..... | 400 00 |
| Total amount of liabilities, except capital stock and net surplus.... | <u>\$141,782 23</u> |
| Capital actually paid up in cash | 200,000 00 |
| Surplus beyond capital..... | 76,402 24 |
| Aggregate of all liabilities, including stock and net surplus.... | <u>\$418,184 47</u> |

III. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Net cash received for premiums | \$271,529 39 |
| Received for interest and dividends from all sources..... | 20,491 74 |
| Income from all other sources..... | 2,561 62 |
| Aggregate amount of income received in cash..... | <u>\$294,582 75</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses..... | \$35,958 30 |
| Cash dividends actually paid..... | 20,000 00 |
| Paid for commissions or brokerage..... | 61,015 33 |
| Salaries and other charges of officers, clerks and employees..... | 14,249 70 |
| Paid State, national and local taxes..... | 4,723 72 |
| All other expenditures, viz: general expenses..... | 124,915 77 |
| Aggregate amount of expenditures in cash..... | <u>\$260,862 82</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Steam Boiler Risks.</i> | <i>Premiums.</i> |
|--|----------------------------|---------------------|
| In force December 31, 1881..... | \$20,106,732 | \$236,844 96 |
| Written during the year..... | 24,121,092 | 288,079 47 |
| Total..... | <u>\$44,227,824</u> | <u>\$524,924 43</u> |
| Deduct those expired and terminated..... | 20,763,105 | 244,636 58 |
| Net amount in force..... | <u>\$23,464,719</u> | <u>\$280,287 85</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$137,400 00 |
| Premiums received..... | 1,444 48 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>28 89</u> |

* METROPOLITAN PLATE GLASS INSURANCE CO.
NEW YORK CITY.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

HENRY HARTEAU, *President.*

THOMAS S. THORP, *Secretary.*

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

I. ASSETS.

| | |
|---|---------------------|
| Stocks and bonds owned by the company, market value | \$153,562 25 |
| Cash in the company's principal office and in bank | 10,525 11 |
| Interest due and accrued | 506 25 |
| Premiums in due course of collection | 6,797 03 |
| Other assets | 6,272 52 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$177,663 16</u> |

II. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$1,093 20 |
| Amount required to safely reinsure all outstanding risks..... | 43,539 78 |
| All other demands against the company, viz: commissions, etc..... | 3,178 60 |
| Total amount of liabilities, except capital stock and net surplus.... | <u>\$47,811 58</u> |
| Capital actually paid up in cash..... | 100,000 00 |
| Surplus beyond capital..... | 29,851 58 |
| Aggregate of all liabilities, including stock and net surplus.... | <u>\$177,663 16</u> |

III. INCOME DURING THE YEAR.

| | |
|---|--------------------|
| Net cash received for premiums, (plate glass)..... | \$84,843 94 |
| Received for interest and dividends from all sources..... | 6,038 19 |
| Aggregate amount of income received in cash..... | <u>\$90,882 13</u> |

* Admitted January 1, 1883.

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (plate glass)..... | \$30,969 60 |
| Cash dividends actually paid..... | 10,000 00 |
| Paid for commissions or brokerage..... | 19,771 76 |
| Salaries and other charges of officers, clerks and employees..... | 20,562 84 |
| Paid State, national and local taxes..... | 275 68 |
| Aggregate amount of expenditures in cash | <u>\$81,579 88</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Plate Glass Risks.</i> | <i>Premiums.</i> |
|---|---------------------------|---------------------|
| In force December 31, 1881 | \$2,414,505 | \$75,308 78 |
| Written during the year..... | 3,013,639 | 92,032 16 |
| Total | <u>\$5,428,144</u> | <u>\$167,340 94</u> |
| Deduct those expired, terminated and reinsured.. | 2,541,495 | 80,261 39 |
| Net amount in force..... | <u>\$2,886,649</u> | <u>\$87,079 55</u> |

TRAVELERS' INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1863. 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..... | \$85,182 30 |
| Loans on bond and mortgage, (first liens)..... | 42,300 00 |
| Loans secured by collaterals..... | 184,849 07 |
| Stocks and bonds owned by the company, market value..... | 1,412,750 67 |
| Cash in office of company and deposited in banks and trust companies, | 163,060 83 |
| Interest due and accrued | 855 63 |
| Total admitted assets..... | \$1,888,998 50 |

UNADMITTED ASSETS.

| | |
|------------------------------|-------------|
| Agents' balances..... | \$4,575 32 |
| Bills receivable..... | 21,021 70 |
| Total unadmitted assets..... | \$25,597 02 |

II. LIABILITIES.

| | |
|--|----------------|
| Claims for death losses and other policy claims in process of adjustment or adjusted and not due..... | \$162,476 00 |
| Claims for death losses and other policy claims resisted, | 42,000 00 |
| Total policy claims..... | \$204,476 00 |
| Net present value of all outstanding policies in force December 31st, 1882, computed at 50 per cent. of premiums received..... | \$626,084 71 |
| Net reinsurance reserve | 626,084 71 |
| Other liabilities of the company, viz: salaries, etc | 10,000 00 |
| Liabilities as to policy-holders | \$840,560 71 |
| Surplus as regards policy-holders..... | 1,048,437 79 |
| Total liabilities..... | \$1,888,998 50 |

III. INCOME DURING THE YEAR.

| | |
|--|-----------------------|
| Cash received for premiums | \$1,819,313 23 |
| Received for interest and dividends..... | 89,000 94 |
| Received for rents..... | 1,119 12 |
| Total income..... | <u>\$1,909,433 29</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------------|
| Cash paid for death losses and policy claims | \$749,462 35 |
| Paid for dividends to stockholders | 96,000 00 |
| Paid for commissions to agents..... | 441,107 13 |
| Paid for salaries and other compensation of officers and employees ... | 229,190 84 |
| Paid for taxes | 26,022 00 |
| Paid for rent... .. | 30,359 15 |
| Other expenditures, viz: general expenses..... | 101,863 32 |
| Total expenditures..... | <u>\$1,674,004 79</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------------|
| Policies in force December 31st, 1881 | 68,216 | \$153,138,932 |
| Policies issued during the year..... | 103,122 | 220,870,032 |
| Totals | 171,338 | \$374,008,964 |
| Deduct policies ceased to be in force..... | 100,412 | 200,817,823 |
| Net policies in force December 31st, 1882..... | <u>70,926</u> | <u>\$173,191,141</u> |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31st, 1882: number, 2,466; amount insured, | \$4,069,685 00 |
| Policies issued during the year: number, 3,574; amount insured | 5,151,500 00 |
| Premiums received during the year | 45,417 67 |
| Losses and claims incurred during the year..... | 23,947 98 |
| Losses and claims paid during the year..... | 24,197 98 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>424 39</u> |

LICENSED AGENTS.

—•—

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

LICENSED AGENTS

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

[Corrected to August 20, 1883.]

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL.

J. F. Ferris..... Portland | John Sully.....Portland

LIFE INSURANCE COMPANIES OF OTHER STATES.

ÆTNA.

| | | | |
|---------------------------------|----------------|-----------------------------|----------------|
| A. G. Dewey, General Agent..... | Portland | James W. Waldron..... | Oldtown |
| George E. Macomber..... | Augusta | Charles M. Gould..... | Orono |
| J. S. Kimball & Son..... | Bangor | H. F. Porter..... | Pembroke |
| Z. H. Blair..... | Bath | George F. Junkins..... | Portland |
| Philo Hersey..... | Belfast | C. E. Dinslow..... | Richmond |
| George G. Wight..... | Bridgton | Cochran & Sewall..... | Rockland |
| J. W. Forsaith..... | Brunswick | T. S. Burns..... | Saccarappa |
| Fred Lewis..... | Camden | Jeremiah Mason..... | Saco |
| John H. Bradford..... | Houlton | Willis P. Ayer..... | Skowhegan |
| Frank A. Conant..... | Lewiston | Micah Stockbridge..... | South Freeport |
| P. H. Longfellow..... | Machias | Asia Jones..... | Springfield |
| George W. Smith..... | Mattawamkeag | L. R. Crabtree..... | Topsfield |
| W. L. Harvey..... | Maxfield | John B. Stevens..... | Vanceboro |
| E. A. Gammon..... | Mechanic Falls | Charles A. Allen..... | Waterville |
| George A. Hopkins..... | Millbridge | Charles A. Stockbridge..... | Yarmouth |

CHARTER OAK.

Freeman W. Smith.....Rockland

CONNECTICUT MUTUAL.

| | | | |
|---------------------------------|-------------|------------------------------|--------------|
| H. N. Fairbanks, Gen. Agent.... | Bangor | James H. Cain | Orono |
| M. W. Farr | Augusta | Charles B. Haskell & Co..... | Pittsfield |
| Jacob L. Boynton | Bangor | N. Perry & Co | Presque Isle |
| William E. Brown | Bangor | S. W. Gould | Skowhegan |
| Frank Nelson | Calais | L. T. Boothby | Waterville |
| B. W. Harriman | Kent's Hill | R. H. T. Taylor | Wiscasset |
| A. L. Fernald..... | Levant | | |

CONTINENTAL.

Ferdinand A. Hart.....Hartford, Conn

EQUITABLE.

J. F. Clark, General Agent.....Portland | Joshua Nye, General Agent.....Augusta

MASSACHUSETTS MUTUAL.

W. H. H. Bean, General Agent..Portland | Elmer E. Swanton.....Dexter

METROPOLITAN.

| | | | |
|---------------------------------|-----------|--------------------|----------|
| C. P. Williams, General Agent.. | Portland | A. H. Teale..... | Lewiston |
| F. X. Fortin | Biddeford | Richard Welch..... | Lewiston |
| J. T. Thievierge | Biddeford | P. W. Dewar..... | Portland |
| John Waters | Biddeford | Henry King | Portland |
| Louis Lachance | Lewiston | H. R. Levick | Portland |
| J. T. Nightingale | Lewiston | | |

MUTUAL.

| | | | |
|---|--------------|--------------------------|-------------------|
| C. M. Gignoux, Gen. Ag. Portsmouth, N. H. | | William O. McDonald..... | Ellsworth |
| M. W. Farr..... | Augusta | J. F. Woods..... | Farmington |
| C. S. Wiggin | Bangor | William C. Donnell..... | Houlton |
| George F. Alexander..... | Bath | H. C. Little..... | Lewiston |
| L. S. Alexander..... | Bath | W. D. Little | Portland |
| Keating & Field | Belfast | William F. Little..... | Portland |
| John B. Donovan..... | Biddeford | J. W. Trafton..... | Portsmouth, N. H. |
| Thomas H. Riley..... | Brunswick | Cochran & Sewall..... | Rockland |
| W. H. Pilsbury | Bucksport | W. M. E. Brown | Skowhegan |
| Fred Campbell | Cherryfield | J. B. Bradbury..... | Waterville |
| E. W. Dunbar..... | Damariscotta | R. K. Sewall | Wiscasset |
| C. C. Norton..... | Eastport | | |

MUTUAL BENEFIT.

| | | | |
|--|----------|------------------------|----------|
| Hedges & Hodges, Gen. Agts. Boston, Mass | | Charles F. Dunlap..... | Lewiston |
| D. M. Howard | Bangor | Aug. H. Ford | Portland |
| E. W. Morrell..... | Gardiner | | |

NATIONAL.

| | | | |
|-------------------------------|-----------|------------------------|---------------|
| H. N. Pinkham, Gen. Agent.... | Portland | Edward P. Burnham..... | Saco |
| J. M. Goodwin | Biddeford | J. B. Nealley..... | South Berwick |
| C. G. Moffitt..... | Rockland | | |

NEW ENGLAND MUTUAL.

| | | | |
|---|--------|------------------------|----------|
| V. Richard Foss, Gen. Agent... Portland | | Charles A. Webb | Lewiston |
| G. W. E. Barrows..... | Bangor | F. A. Boothby | Portland |
| O. B. Plummer | Bangor | Cochran & Sewall | Rockland |

NEW YORK.

| | | | |
|----------------------|--------------|---------------------|------------|
| B. S. Calef..... | Boston, Mass | Freeland Howe..... | Norway |
| J. M. Bright..... | Bangor | W. H. Anderson..... | Portland |
| E. E. Livermore..... | Eastport | C. K. Mathews..... | Waterville |

NORTHWESTERN MUTUAL.

| | | | |
|---------------------------------|-----------------|-----------------------|-------------|
| T. T. Merry, General Agent..... | Auburn | S. W. Fife..... | Fryeburg |
| Miller & Cummings..... | Auburn | Freeman W. Smith..... | Rockland |
| Charles S. Pearl..... | Bangor | J. F. Makley..... | Troy, N. Y. |
| S. L. Weston..... | Bolster's Mills | | |

PENN MUTUAL.

| | | | |
|-----------------------------------|-----------------|---------------------|----------|
| A. M. Austin, General Agent... .. | Portland | N. S. Gardiner..... | Portland |
| C. H. Boothby, Jr..... | Livermore Falls | | |

PHENIX MUTUAL.

| | |
|-------------------------------------|----------|
| S. H. McAlphine, General Agent..... | Portland |
|-------------------------------------|----------|

PROVIDENT LIFE AND TRUST.

| | |
|----------------------|----------|
| J. Watson Smith..... | Lewiston |
|----------------------|----------|

TRAVELERS' (LIFE DEPARTMENT.)

| | | | |
|---------------------------------|-------------------|---------------------------|-----------------|
| A. J. Chase, General Agent..... | Portland | D. Hegarty | Hallowell |
| A. A. Miller..... | Auburn | J. Edwin Nye..... | Hallowell |
| Edwin C. Wood..... | Auburn | J. H. Bradford..... | Houlton |
| George E. Macomber..... | Augusta | William C. Donnell..... | Houlton |
| E. H. Walker..... | Augusta | Charles C. Benson..... | Lewiston |
| A. W. Benson | Bangor | Charles H. Sheffield..... | Lewiston |
| Jos. M. Bright | Bangor | David Cargill..... | Livermore Falls |
| D. M. Howard..... | Bangor | E. C. Foster | Machias |
| Charles S. Pearl | Bangor | William D. Webb | Newcastle |
| James B. Drake..... | Bath | Freeland Howe..... | Norway |
| Nathan Stiles..... | Bath | James Lowe | Oakland |
| Francis E. Crowley..... | Belfast | William F. Fernald..... | Oid Orchard |
| C. F. Cobbett..... | Belfast | Thomas F. Hegarty..... | Oldtown |
| M. W. Chandler | Bethel | Parks Bros..... | Pittsfield |
| F. J. Goodwin..... | Biddeford | William Allen, Jr | Portland |
| F. E. Richardson..... | Biddeford | James M. French..... | Portland |
| R. N. Holman..... | Boston, Mass | Samuel H. Hellen..... | Portland |
| Charles T. Poland..... | Boston, Mass | W. D. Little & Co | Portland |
| H. W. Wheeler | Brunswick | John Lawlor | Portland |
| Frank L. Lincoln..... | Bucksport | Rollins & Adams..... | Portland |
| Thomas T. Armstrong | Calais | M. L. Williams | Portland |
| W. W. Perry..... | Camden | E. A. Waldron..... | Portland |
| Edwin F. Metcalf..... | Damariscotta | Charles I. Wiggin | Portland |
| Charles H. Langmade | Danville | Andrew J. Erskine..... | Rockland |
| John E. Moore..... | Deering | Sumner Cummings..... | Saco |
| H. C. Parsons..... | Dexter | William A. Carleton..... | Skowhegan |
| George E. Howard | Dover | Benjamin F. Eaton..... | Skowhegan |
| Samuel D. Leavitt..... | Eastport | Thomas A. Carr..... | Thomaston |
| C. C. Burrill..... | Ellsworth | L. F. Moreau..... | Vanceboro |
| G. F. Jennings..... | Farmington | William F. Bodge..... | Waterville |
| James H. Cusick | Gardiner | C. K. Mathews | Waterville |
| H. K. Morrell..... | Gardiner | Fred Atwood..... | Winterport |
| E. A. Leighton..... | Great Falls, N. H | Daniel F. Hegarty..... | Winthrop |
| M. W. Farr | Hallowell | | |

LICENSED AGENTS.

UNITED STATES.

C. A. Woodbury.....Portland

WASHINGTON.

William F. Garcelon.....Lewiston

CASUALTY INSURANCE COMPANIES.

ACCIDENT OF NORTH AMERICA.

| | |
|--|---------------------------------------|
| Prentiss Loring, General Agent .Portland | Arthur L. Berry.....Gardiner |
| Charles C. Hunt.....Augusta | John R. Gould.....Hallowell |
| Richard Kelleher.....Bangor | F. A. Conant.....Lewiston |
| Charles P. Wiggin.....Bangor | J. Dennis.....Pittston |
| J. W. Kelley.....Bath | J. S. Foster.....Rockport |
| Morris & Tatterson.....Biddeford | H. H. Gray.....Rockport |
| John Snow.....Bowdoinham | Charles F. Johnson.....South Gardiner |
| Donald Harvey.....Calais | T. S. Ransted.....Waterville |
| B. L. Batchelor.....Dover | H. A. Gray.....Wiscasset |

FIDELITY AND CASUALTY.

| | |
|---|-------------------------------|
| Blake, Barrows & Brown, General Agents, Bangor | Smith & Tibbets.....Biddeford |
| George N. Lawrence.....Augusta | John M. Lovejoy.....Calais |
| John S. Ricker & Son.....Bangor | Henry G. White.....Gardiner |
| E. S. Crosby.....Bath | S. W. Gould.....Skowhegan |

GUARANTEE COMPANY OF NORTH AMERICA.

Prentiss Loring.....Portland

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

James S. Bluekinsop.....Boston, Mass

METROPOLITAN PLATE GLASS.

C. C. Garcelon.....Lewiston

TRAVELERS', (ACCIDENT DEPARTMENT.)

Same as Life Department.

INDEX TO PART II.

Life and Casualty Insurance.

| | PAGE. |
|--|-------|
| Introduction | 3 |
| Life and Casualty Insurance Companies authorized to do business in Maine.... | 3 |
| Business of 1882..... | 4 |

STATISTICAL TABLES.

| | |
|---|----|
| Table I. Capital, Assets, Liabilities, Surplus, Income and Expenditures.... | 8 |
| II. Items composing Assets..... | 10 |
| III. Items composing Liabilities..... | 12 |
| IV. Items composing Income..... | 14 |
| V. Items composing Expenditures | 16 |
| VI. Exhibit of Policies..... | 18 |
| VII. Policies terminated..... | 20 |
| VIII. Business in Maine..... | 22 |

COMPANY ABSTRACTS.

MAINE COMPANY.

| | |
|--|----|
| Union Mutual Life Insurance Company..... | 27 |
|--|----|

LIFE INSURANCE COMPANIES OF OTHER STATES.

| | |
|--|----|
| Ætna Life Insurance Company, Conn..... | 34 |
| Charter Oak Life Insurance Company, Conn | 36 |
| Connecticut Mutual Life Insurance Company, Conn..... | 39 |
| Continental Life Insurance Company, Conn.... | 42 |
| Equitable Life Assurance Society of the United States, N. Y..... | 45 |
| Massachusetts Mutual Life Insurance Company, Mass..... | 47 |
| Metropolitan Life Insurance Company, N. Y..... | 50 |
| Mutual Life Insurance Company, N. Y .. | 52 |
| Mutual Benefit Life Insurance Company, N. J..... | 55 |
| National Life Insurance Company, Vt..... | 58 |
| New England Mutual Life Insurance Company, Mass | 61 |
| New York Life Insurance Company, N. Y..... | 63 |
| Northwestern Mutual Life Insurance Company, Wis..... | 66 |
| Penn Mutual Life Insurance Company, Pa | 69 |

| | PAGE. |
|--|-------|
| Phoenix Mutual Life Insurance Company, Conn..... | 72 |
| Provident Life and Trust Company, Pa..... | 75 |
| Travelers' Insurance Company, Conn..... | 78 |
| United States Life Insurance Company, N. Y..... | 80 |
| Washington Life Insurance Company, N. Y..... | 83 |

CASUALTY INSURANCE COMPANIES.

| | |
|---|-----|
| Accident Insurance Company of North America, Canada..... | 89 |
| Fidelity and Casualty Insurance Company, N. Y..... | 91 |
| Guarantee Company of North America, Canada..... | 93 |
| Hartford Steam Boiler Inspection and Insurance Company, Canada..... | 95 |
| Metropolitan Plate Glass Insurance Company, N. Y..... | 97 |
| Travelers' Insurance Company, Conn..... | 99 |
| Licensed Agents of Maine Life Company..... | 103 |
| Licensed Agents of Life Insurance Companies of other States..... | 103 |
| Licensed Agents of Casualty Insurance Companies..... | 106 |