

MAINE STATE LEGISLATURE

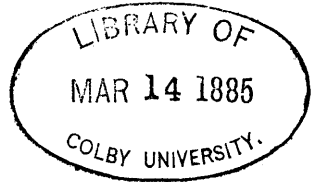
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Public Documents of Maine:

BEING THE



ANNUAL REPORTS

OF THE VARIOUS

Public Officers and Institutions

FOR THE YEAR

1884.

VOLUME II.

AUGUSTA :

SPRAGUE & SON, PRINTERS TO THE STATE.

1884.

SIXTEENTH ANNUAL REPORT

OF THE

Insurance Commissioner.



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1884.



SIXTEENTH 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 Sixteenth Annual Report, which relates to Life and Casualty Insurance.

At the close of the year 1883, 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 October 20, 1883.

The Home Life Insurance Company of New York was admitted January 1, 1884.

The State Mutual Life Assurance Company of Worcester, Mass., was admitted April 1, 1884.

The Charter Oak Life Insurance Company withdrew from the State December 31, 1883.

The Metropolitan Plate Glass Insurance Company of New York withdrew July 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	Portland.		

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna	Hartford, Conn.	New England Mutual	Boston, Mass.
Connecticut Mutual	Hartford, Conn.	New York	New York City.
Continental	Hartford, Conn.	Northwestern Mutual	Milwaukee, Wis.
Equitable	New York City.	Penn Mutual	Philadelphia, Pa.
Home	New York City.	Phoenix Mutual	Hartford, Conn.
Manhattan	New York City.	Provident Life & Trust, Philadelphia, Pa.	
Massachusetts Mutual	Boston, Mass.	State Mutual	Worcester, Mass.
Metropolitan	New York City.	Travelers'	Hartford, Conn.
Mutual	New York City.	United States	New York City.
Mutual Benefit.	Newark, N. J.	Washington	New York City.
National	Montpelier, Vt.		

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.	Travelers'	Hartford, Conn.

EXAMINATION OF THE UNION MUTUAL LIFE INSURANCE
COMPANY.

The examination of the Union Mutual Life Insurance Company was commenced by this Department in November last, but owing to the action taken by the Massachusetts Department in revoking the license of the company to do business in that State, it was deemed advisable to request the co-operation of several other State Departments in making the examination. The examination was suspended and invitations were extended to the Departments of New York, Ohio, Illinois and New Hampshire to assist in the examination. These invitations having been accepted by the Departments

named, a joint examination was commenced December 10, 1883, and finished February 1, 1884, when the following report was made :

“ We, the undersigned, commissioners and superintendents of insurance, having made an exhaustive examination into the condition and affairs of the Union Mutual Life Insurance Company, of Maine, certify as follows :—

That in and after 1873 the company was in possession of a large amount of loans upon real estate situated in various States. A very considerable part of this it was obliged to foreclose and buy in for the protection of its interests.

In 1876, it was found necessary to reduce the former appraisements upon its real estate, in order to conform to the then values of property, and to throw out worthless assets which had long been carried upon its books.

On December 31st, 1876, Hon. Joshua Nye, Insurance Commissioner of Maine, and Hon. Stephen H. Rhodes, Insurance Commissioner of Massachusetts, made an examination of said company, and found it to be solvent upon the severest basis of mortality and interest assumed by any State laws, as per their report dated March 3d, 1877.

At the end of 1877, the assets were still further marked down upon the books of the company by order of the Board of Directors. From that time, the property of the company has increased steadily in value and productiveness. Much of this real estate has been sold at advantageous prices, and turned into marketable securities.

In the report for December 31st, 1876, the company was possessed of real estate amounting to \$556,899.30. In 1877, this had increased to \$1,227,981.77 ; in 1878, to \$1,934,806.70 ; in 1879, to \$2,268,828.52, and in 1880, to \$2,470,003.41, by reason of the foreclosure of mortgages made prior to July, 1876, through which the company obtained title to the property. After this, this item decreased to the amount found by us in the statement herewith submitted, by reason of the sales of said property.

In making our examination, we have selected December 31st, 1883, for the purpose of a financial statement, as being the most convenient on account of its corresponding with the close of the fiscal year of the company, and with the date of annual statement made to Insurance Departments.

We have caused a careful re-appraisal of all the real estate owned or loaned upon by the company, by independent persons thoroughly acquainted therewith, and residing in the vicinity, selected as far as practicable by the Insurance Departments of the several States in which the property is located. The abstract of titles have been examined by attorneys appointed by the Departments of Maine, New York and Ohio, severally, and by attorneys in Chicago. The greater part of the outstanding mortgages are upon real estate sold by the company for part cash and annual and semi-annual instalments for the balance. The payment of these instalments increases the security from year to year.

The overdue interest and rents of the company are small, with the exception of the sum accrued upon a single mortgage of large amount, which has been in litigation for several years.

Agents' balances are very small, showing that the company has its agency system well in hand. Bonds are exacted for the faithful performance of duty, and agents are required to deposit their collections daily to the order of the company in banks designated for that purpose. The amount of liens upon future premiums as for commission on outstanding business is quite moderate.

The bonds and stocks owned and loaned upon have been inspected and found to be in possession of the company, with the exception of bonds to the amount of \$150,000, deposited with the Government of Canada; \$100,000, deposited with the Treasurer of the State of Maine, and \$10,000 with the Treasurer of the State of Virginia; certificates of which deposits have been secured from the several officers having custody of the same. In every instance it was found that the company had paid for said bonds and had absolute ownership thereof. It is worthy of remark that there are no defaulting securities in the entire list. The cash claimed to be in the company's office and deposited in banks, was found as represented.

The registers of policies issued by the company and policies claimed to have ceased, have been carefully inquired into and checked from its organization to date, and found to be correct. The policies outstanding have been valued *seriatim*, both upon the basis of the four per cent Actuaries' Table of Mortality and the four and one-half per cent American Table.

The company commenced business in 1849. From that period to date, it has paid to policy-holders every legal obligation incumbent upon it to the amount of \$20,164,601, and has received from policy-

holders \$26,591,017, and has now on hand for policy-holders, \$6,229,684.10.

The total expenses of management of the company in 1876 were \$654,408.45, and in the year 1883 they were \$266,667.07.

We find that the gross salaries to officers and office employes paid in 1876 were \$72,300.85, and for 1883, \$41,971.61. Prior to August 1st, 1876, the yearly salaries paid to officers alone were \$38,000. In 1883, they were \$21,500. A large part of the expenses has been incurred by reason of the care of the extensive real estate owned, upon which considerable improvements have been made.

The gross interest and rent receipts are in excess of the amount required upon the re-insurance reserve according to the legal standards of the several States. The mortality experienced is less than that provided for by the tables upon which the premiums have been calculated, and indicate that the risks have been well selected. The premium receipts show a margin or loading upon the gross amount, above that required by a net valuation, of twenty-four per cent. This is about the usual percentage exacted by conservative life insurance companies.

From 1877, the surplus of the company has steadily increased, notwithstanding that each year the dividend to policy-holders has been augmented, and that the disbursements have frequently exceeded the income. This is partially due to the fact already stated, that real estate has increased in value, and that the disbursements have reduced liabilities to a greater extent than the sum expended; and the further fact that there is a considerable gain in every life insurance company from the discontinuance of policies—all of which cannot appear in the ordinary accounts of receipts and disbursements. A large part of these disbursements have been made in paying off and discounting maturing endowments. An unusual proportion of the company's business was written upon endowment policies.

The books have been found in admirable condition, and the system such as by reason of checks and counter-checks, to reduce the chances of error to a minimum, and to place an individual responsibility upon each department. It has been the habit of the company to make a statement of its affairs at the end of each month, including an exact calculation of its re-insurance reserve, deferred and outstanding premiums, and other items of assets and liabilities.

The securities and accounts have been counted and audited quarterly, by a committee of the Directors.

In making this examination, nothing has been taken for granted, and every item of assets and liability has been exhaustively scrutinized. To accomplish this, a force of nine persons was employed exclusive of appraisers of property and searchers of titles. All ordinary and many extraordinary means of checking the correctness of our conclusions were employed, and there can be no reasonable doubt of their accuracy.

All items in the nature of contingent assets, such as accrued and overdue interest, outstanding and deferred premiums, and of liabilities such as death claims, matured endowments, outstanding dividends, etc., have been thoroughly investigated. Premium notes have been inspected and verified *seriatim*, and the policies upon which they are based, ascertained to have been in force, and the reserves thereon have been found sufficient to sustain the loan. Receipts and disbursements have been fully examined, to ascertain the correctness of the various accounts.

Every courtesy and facility has been extended freely by the company, its officers and clerks, and all answers to questions put by us have been made by the officers under oath.

We have no hesitation in pronouncing the company to be safe and solvent, under the laws of any State in the Union, and that with the same degree of skill and integrity with which the affairs of the company are being managed, it will undoubtedly meet every obligation which it has assumed.

On December 31, 1883, upon the basis of the four per cent Actuaries' Table of Mortality, it has a surplus of \$384,913.10; upon the basis of the American Table, with four and one-half per cent interest, \$715,907.27.

Both of these standards are highly technical and conservative. They make no allowance for the margins or loadings upon premiums over the net rates, nor for the gain which arises from the lapse and surrender of policies.

Financial Statement, December 31, 1883.

Appraised value of Real Estate	\$1,844,023 30
Loans on bond and Mortgage (first liens)...	1,472,349 69
Collateral Loans	141,510 00
Loans on Policies	3,432 75
Premium Notes	764,071 00

INSURANCE COMMISSIONER'S REPORT.

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Bonds and Stocks (market value).....	\$1,705,186 92
Cash in Office.....	57 38
Cash in Banks.....	63,888 19
Bills Receivable.....	3,043 74
Judgment.....	1,218 00
Agents' Ledger Balances.....	287 56
Interest due and accrued.....	158,314 77
Rents due and accrued.....	2,891 08
Uncollected and deferred Premiums (less loading 20 per cent).....	111,077 14
Total.....	<u>\$6,271,351 52</u>

Unadmitted Assets.

Judgment.....	\$1,218 00
Bills Receivable.....	3,043 74
Agents' Balances.....	287 56
Berkshire Glass Co., Stock.....	7,400 00
Cash due from Indianapolis Banking Co.....	541 02
Amount of Mortgages in excess of valuation.....	19,071 80
Second Mortgages, \$3,882.43; Advances, \$1,308.75.....	5,191 18
Past due interest on Mortgages not in process of foreclosure,	357 87
Mortgage on Leasehold.....	4,556 25
Total admitted assets.....	<u>\$6,229,684 10</u>

Liabilities.

Re-insurance Reserve 4 per cent.....	\$5,751,525 56
(By New York Standard four and one-half per cent \$5,420,531.39)	
Death losses and matured endowments due and unpaid.....	17,004 20
Death losses and matured endowments not due.....	32,980 93
Death losses and other policy claims resisted.....	23,809 58
Premium obligations in excess of net value of policies.....	87 00
Unpaid dividends to policy-holders.....	10,748 84
Other liabilities, viz: premiums paid in advance, \$2,687.89; Contingent Reserve, \$927.00; Unpresented bills, \$5,000.00.....	8,614 89
Total Liabilities on Policy-holders' account.....	<u>\$5,844,771 00</u>
Surplus on Policy-holders' account.....	384,913 10
(Surplus on New York Standard, \$715,907.27)	
Total liabilities.....	<u>\$6,229,684 10</u>

FEBRUARY 1ST, 1884.

(Signed) ORAMANDAL SMITH,
Insurance Commissioner of Maine.

(Signed) OLIVER PILLSBURY,
Insurance Commissioner of New Hampshire.

- (Signed) CHAS. P. SWIGERT,
Auditor and Ex-Officio Ins. Commissioner, Ills.
- (Signed) MICHAEL SHANNON,
Deputy Superintendent New York Ins. Dept.
- (Signed) CHARLES H. MOORE,
Supt. Insurance State of Ohio."

BUSINESS OF 1883.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1883, and the income and expenditures for the year ending December 31, 1883, of life, guarantee and casualty insurance companies transacting business in this State. The gross assets amounted to \$455,480,244.27. The liabilities amounted to \$401,667,839.41. The total surplus, as regards policy-holders, is \$53,812,404.86. The income amounted to \$91,414,282.78. The expenditures amounted to \$71,004,619.75. The excess of income over expenditures is \$20,409,663.03.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1883.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1883.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1883.

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 1883.

Table No. 7 shows the number and amount of policies of life insurance companies terminated during 1883, and the mode of termination. Terminated by death, expiry or maturity, 13,662, amounting to \$39,753,719. Terminated by surrender, 10,093, amounting to \$30,870,913. Terminated by lapse, 20,230, amounting to \$52,926,930.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1883, by life, guarantee and casualty insurance companies. The number of life policies issued was 1,353. Amount insured, \$2,348,227. Premiums received, \$538,010.36. Losses and claims incurred during the year, \$371,022.86. Losses and claims paid, \$394,483.04. Amount of taxes paid on premiums, \$4,530.45. Whole number of life policies in force in the State at the close of 1883, 12,371. Whole amount insured, \$19,321,483. Amount insured by casualty companies, \$7,414,096. Premiums received, \$70,087.75. Losses incurred, \$44,597.19. Losses paid, \$44,597.19. Taxes paid on premiums, \$490.20.

FINANCIAL.

ORAMANDAL SMITH, *Insurance Commissioner,*

TO STATE OF MAINE DR.

For cash received for license fee of 112 companies at \$20,	\$2,240 00
For cash received for license fee of 87 brokers at \$5,	435 00
For cash received for license fee of 1,035 agents at \$1,	1,035 00
	<hr/>
	\$3,710 00

CR.

By cash paid State Treasurer,	\$3,710 00
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Respectfully submitted,

ORAMANDAL SMITH,

Insurance Commissioner.

AUGUSTA, April 1, 1884.

STATISTICAL TABLES.

Table I—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1883, and the Income and Expenditures for the year ending December 31st, 1883, 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	-	\$6,229,684 10	\$5,844,771 00	\$384,913 10	-	-	\$1,012,019 17	\$1,076,996 42
LIFE Co's OF OTHER STATES.								
Ætna, Conn.....	\$1,000,000	29,017,934 67	24,180,573 68	4,837,360 99	\$3,837,360 99	-	4,479,722 35	3,420,804 16
Connecticut Mutual, Conn.....	-	52,568,514 83	48,501,360 99	4,067,153 84	-	-	7,870,222 87	6,827,013 46
Continental, Conn.....	300,000	2,246,982 71	2,190,439 42	56,543 29	-	\$243,456 71	294,730 81	386,194 09
Equitable, N. Y.....	100,000	52,363,253 81	43,748,238 44	8,615,015 37	8,515,015 37	-	13,470,571 68	8,567,903 49
Home, N. Y.....	125,000	5,403,543 11	4,107,870 77	1,295,672 34	1,170,672 34	-	806,981 27	652,824 13
Manhattan, N. Y.....	100,000	10,871,184 23	9,070,881 64	1,800,302 59	1,700,302 59	-	1,636,049 19	1,475,178 31
Massachusetts Mutual, Mass...	-	7,577,299 50	6,766,627 40	810,672 10	-	-	1,369,442 29	1,125,327 42
Metropolitan, N. Y.....	500,000	2,186,622 24	1,673,100 00	513,522 24	13,522 24	-	2,082,619 05	2,267,250 14
Mutual, N. Y.....	-	100,912,245 02	94,535,164 91	6,377,080 11	-	-	18,500,892 89	16,311,770 11
Mutual Benefit, N. J.....	-	37,581,430 62	34,454,408 75	3,127,021 87	-	-	6,232,399 62	4,655,510 32
National, Vt.....	-	2,939,289 84	2,250,436 30	688,853 54	-	-	565,595 08	369,988 54
New England Mutual, Mass....	-	16,890,155 82	14,263,578 26	2,626,577 56	-	-	2,957,201 75	2,438,833 08
New York, N. Y.....	-	55,202,314 47	47,882,613 51	7,319,700 96	-	-	13,207,532 01	8,931,376 73
Northwestern Mutual, Wis....	-	21,085,384 11	17,953,075 51	3,132,308 60	-	-	4,209,212 72	2,958,187 49
Penn Mutual, Pa.....	-	8,957,140 66	7,760,724 53	1,256,416 13	-	-	1,969,367 92	1,444,719 53
Phoenix Mutual, Conn.....	100,000	10,615,756 46	9,801,495 80	814,260 66	714,260 66	-	1,360,722 78	1,374,815 39
Provident Life and Trust, Pa....	1,000,000	8,292,040 65	6,756,277 77	1,535,762 88	535,762 88	-	1,742,733 59	850,965 11
State Mutual, Mass.....	-	3,301,788 28	2,637,398 00	664,390 28	-	-	610,887 49	413,164 34

Travelers', Conn.....	-	5,235,852 14	4,581,204 00	654,648 14	-	-	991,650 75	456,988 53
United States, N. Y.....	440,000	5,226,429 48	4,760,275 13	466,154 35	26,154 35	-	923,918 08	820,202 46
Washington, N. Y.....	125,000	6,978,606 57	6,533,910 67	444,695 90	319,695 90	-	1,794,953 36	1,302,264 15
Totals Co's of Other States.....	\$3,790,000	\$445,453,769 22	\$394,349,655 48	\$51,104,113 74	\$16,832,747 32	\$243,456 71	\$87,077,407 58	\$67,051,280 98
Aggregate.....	3,790,000	451,683,453 32	400,194,426 48	51,489,026 84	16,832,747 32	243,456 71	88,089,426 75	68,128,277 40
CASUALTY COMPANIES.								
Accident Co. of N. America, Ca.	\$157,560	\$269,371 11	\$95,162 37	\$174,208 74	\$16,648 74	-	\$261,332 21	\$252,708 70
Fidelity and Casualty, N. Y. . . .	250,000	465,645 84	170,165 57	295,480 27	45,480 27	-	384,561 58	326,268 60
Guarantee Co. of N. America, Ca.	300,000	414,392 59	83,550 41	330,842 18	30,842 18	-	178,809 49	167,301 73
Hartford Steam Boiler, Conn . . .	250,000	459,389 15	152,882 64	306,506 51	56,506 51	-	324,395 14	274,068 03
Travelers', Conn.	600,000	2,187,992 26	971,651 94	1,216,340 32	616,340 32	-	2,175,757 61	1,855,995 29
Totals.....	\$1,557,560	\$3,796,790 95	\$1,473,412 93	\$2,323,378 02	\$765,818 02	-	\$3,324,856 03	\$2,876,342 35

RECAPITULATION.

Maine Life Company.....	-	\$6,229,684 10	\$5,844,771 00	\$384,913 10	-	-	\$1,012,019 17	\$1,076,996 42
Life Co's of Other States.....	\$3,790,000	445,453,769 22	394,349,655 48	51,104,113 74	\$16,832,747 32	\$243,456 71	87,077,407 58	67,051,280 98
Casualty Companies.....	1,557,560	3,796,790 95	1,473,412 93	2,323,378 02	765,818 02	-	3,324,856 03	2,876,342 35
Aggregate.....	\$5,347,560	\$455,480,244 27	\$401,667,839 41	\$53,812,404 86	\$17,598,565 34	\$243,456 71	\$91,414,282 78	\$71,004,619 75

STATISTICAL TABLES.

Table II—*Showing the Nature of the Assets on the 31st day of December, 1883, 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	\$1,844,023 30	\$1,443,530 46	\$144,942 75	\$764,071 00	\$1,697,786 92	\$111,077 14	\$224,252 53	\$6,229,684 10
LIFE CO'S OF OTHER STATES.								
Ætna, Conn	447,200 79	13,959,006 21	782,187 93	2,104,296 47	9,424,998 79	161,133 44	2,139,111 04	29,017,934 67
Connecticut Mutual, Conn.	12,101,213 36	24,049,620 50	465,284 41	2,849,266 50	11,041,898 69	50,196 78	2,011,034 59	52,568,514 83
Continental, Conn	334,035 41	286,658 97	144,981 82	502,237 70	612,486 69	30,000 87	336,521 25	2,246,982 71
Equitable, N. Y.....	9,447,332 74	13,072,941 20	8,199,000 00	-	16,107,568 65	1,105,062 40	4,431,348 82	52,363,253 81
Home, N. Y	243,252 87	944,600 00	1,623,100 00	713,387 60	1,689,500 00	78,641 84	111,060 80	5,403,543 11
Manhattan, N. Y.....	962,895 94	2,781,162 76	3,656,906 61	1,286,745 76	1,392,810 00	131,921 64	678,741 52	10,871,184 23
Massachusetts Mut'l, Mass	1,594,890 00	2,123,041 11	476,155 00	558,364 51	2,337,912 00	160,258 22	326,678 66	7,577,299 50
Metropolitan, N. Y.....	397,500 00	736,250 00	120,000 00	174,212 28	571,090 00	129,127 04	58,442 92	2,186,622 24
Mutual, N. Y	8,633,971 89	46,303,472 34	15,037,910 00	-	25,279,040 00	944,012 93	4,713,837 86	100,912,245 02
Mutual Benefit, N. J.....	2,430,043 79	7,727,398 54	12,491,372 71	4,023,424 94	9,213,561 37	234,825 31	1,460,803 96	37,581,430 62
National, Vt.....	205,012 85	892,274 37	124,456 96	20,674 10	1,492,200 00	33,674 38	170,997 18	2,939,289 84
New England Mut'l, Mass.	1,279,165 54	2,222,148 00	1,955,157 82	1,200,414 99	9,297,237 50	94,297 81	841,734 16	16,890,155 82
New York, N. Y.....	4,508,779 39	20,681,471 72	1,393,500 00	461,445 57	25,455,743 81	945,486 81	1,755,887 17	55,202,314 47
Northwestern Mut'l, Wis..	1,274,352 40	15,708,301 98	-	1,388,066 41	1,196,989 01	326,466 70	1,191,207 61	21,085,384 11
Penn Mutual, Pa	861,207 95	1,986,995 73	642,941 04	614,904 55	4,512,733 00	142,323 80	196,014 59	8,957,140 66
Phoenix Mutual, Conn....	1,344,282 21	6,095,828 89	2,000 00	1,536,633 71	1,354,863 50	38,693 14	243,455 01	10,615,756 46
Provident Life & Trust, Pa	576,063 90	3,361,681 70	376,673 33	50,428 23	3,544,905 00	267,635 62	114,652 87	8,292,040 65
State Mutual, Mass	37,500 00	189,915 00	21,902 00	42,486 61	2,929,760 00	-	80,224 67	3,301,788 28

Travelers', Conn.....	625,513 87	2,770,731 48	127,399 50	-	1,345,575 00	121,334 49	245,297 80	5,235,852 14
United States, N. Y.....	89,200 00	2,685,658 13	773,700 00	141,309 66	1,281,270 00	93,780 03	161,511 66	5,226,429 48
Washington, N. Y.....	466,899 45	5,185,115 67	78,738 16	-	866,250 00	190,049 01	191,554 28	6,978,606 57
Totals Co's of Other States..	\$47,860,314 35	\$173,764,274 30	\$48,493,367 29	\$17,668,359 59	\$130,948,413 01	\$5,278,922 26	\$21,440,118 42	\$445,453,769 22
Aggregate	49,704,337 65	175,207,804 76	48,638,310 04	18,432,430 59	132,646,199 93	5,389,999 40	21,664,370 95	451,683,453 32
CASUALTY COMPANY.								
Accident Co. of N. A., Ca..	-	\$3,243 95	-	-	\$163,152 18	*\$67,143 84	\$35,831 14	\$269,371 11
Fidelity & Casualty, N. Y.	-	600 00	\$147,940 00	-	252,012 00	* 42,023 13	23,070 71	465,645 84
Guarantee Co of N. A., Ca.	\$1,600 00	400 00	-	-	322,315 02	* 27,882 40	62,195 17	414,392 59
Hartford Steam Boiler, Ct.	4,486 14	163,825 00	-	-	221,590 00	* 28,568 48	40,919 53	459,389 15
Travelers', Conn.....	79,840 12	33,900 00	194,661 57	-	1,666,145 00	-	213,445 57	2,187,992 26
Totals	\$85,926 26	\$201,968 95	\$342,601 57	-	\$2,625,214 20	*\$165,617 85	\$375,462 12	\$3,796,790 95

RECAPITULATION.

Maine Life Company.....	\$1,844,023 30	\$1,443,530 46	\$144,942 75	\$764,071 00	\$1,697,786 92	\$111,077 14	\$224,252 53	\$6,229,684 10
Life Co's of Other States..	47,860,314 35	173,764,274 30	48,493,367 29	17,668,359 59	130,948,413 01	5,278,922 26	21,440,118 42	445,453,769 22
Casualty Companies.....	85,926 26	201,968 95	342,601 57	-	2,625,214 20	* 165,617 85	375,462 12	3,796,790 95
Aggregate	\$49,790,263 91	\$175,409,773 71	\$48,980,911 61	\$18,432,430 59	\$135,271,414 13	\$5,555,617 25	\$22,039,833 07	\$455,480,244 27

* Premiums in course of collection.

Table III — *Showing the Nature of the Liabilities on the 31st day of December, 1883, of Life and Casualty Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Losses and Claims due and unpaid.	Losses and Claims due.	Losses and Claims resisted.	Re-insurance reserve, Actuaries' 4 per cent.	Unpaid Dividends.	Due for Salaries, Rents, etc.	All other Liabilities.	Total Liabilities except capital.
MAINE LIFE COMPANY.								
Union Mutual	\$17,004 20	\$32,980 93	\$23,809 58	\$5,751,525 56	\$10,748 84	-	\$8,701 89	\$5,844,771 00
LIFE CO'S OF OTHER STATES.								
Ætna, Conn	75,238 00	261,259 00	36,000 00	23,749,362 00	55,685 38	-	3,029 30	24,180,573 68
Connecticut Mutual, Conn.....	24,349 25	233,402 00	50,923 00	47,760,929 00	93,456 52	-	338,301 22	48,501,360 99
Continental, Conn.....	-	62,432 61	5,997 81	2,122,009 00	-	-	-	2,190,439 42
Equitable, N. Y.....	27,805 00	169,414 58	-	43,388,626 00	96,384 00	-	66,008 86	43,748,238 44
Home, N. Y.....	-	34,845 00	3,000 00	4,053,083 00	16,267 02	-	675 75	4,107,870 77
Manhattan, N. Y.....	684 14	153,642 00	25,500 00	8,803,987 00	57,068 50	-	30,000 00	9,070,881 64
Massachusetts Mutual, Mass...	6,150 00	76,439 00	21,214 00	6,635,306 00	21,078 48	-	6,439 92	6,766,627 40
Metropolitan, N. Y.....	-	27,500 00	-	1,637,587 00	-	-	8,013 00	1,673,100 00
Mutual, N. Y.....	47,304 00	861,331 00	147,864 00	93,437,330 00	-	-	41,335 91	94,535,164 91
Mutual Benefit, N. J.....	-	257,862 00	20,000 00	33,982,045 00	187,057 17	-	7,444 58	34,454,408 75
National, Vt.	3,000 00	18,000 00	10,000 00	2,031,229 86	38,206 44	-	150,000 00	2,250,436 30
New England Mutual, Mass...	-	195,343 00	-	13,981,704 00	86,531 26	-	-	14,263,578 26
New York, N. Y.....	29,763 00	574,772 03	36,060 00	47,213,468 00	-	-	28,610 48	47,882,613 51
Northwestern Mutual, Wis....	-	162,948 31	46,450 00	17,660,938 00	4,000 00	-	78,739 20	17,953,075 51
Penn Mutual, Pa.	-	120,009 07	10,515 00	7,420,134 00	24,904 03	-	125,162 43	7,700,724 53
Phoenix Mutual, Conn	13,236 00	124,257 00	39,000 00	9,389,672 00	-	-	235,330 80	9,801,495 80
Provident Life and Trust, Pa...	2,000 00	72,977 00	-	6,658,736 00	11,389 08	-	11,175 69	6,756,277 77
State Mutual, Mass.....	-	11,000 00	15,000 00	2,611,398 00	-	-	-	2,637,398 00

Travelers, Conn.....	-	63,576 00	21,000 00	4,496,628 00	-	-	-	4,581,204 00
United States, N. Y.....	-	31,660 09	15,000 00	4,690,487 00	9,254 17	-	13,873 96	4,760,275 13
Washington, N. Y.....	10,396 68	46,930 55	14,411 99	6,455,914 00	-	-	6,257 45	6,533,910 67
Totals Co's of Other States....	\$239,926 07	\$3,559,600 15	\$517,875 80	\$388,180,572 86	\$701,282 05	-	\$1,150,398 55	\$394,349,655 48
Aggregate.....	256,930 27	3,592,581 08	541,685 38	393,932,098 42	712,030 89	-	1,159,100 44	400,194,426 48
CASUALTY COMPANIES.								
Accident Co. of N. America, Ca.	-	\$4,300 00	-	* \$73,076 41	-	-	\$17,785 96	\$95,162 37
Fidelity and Casualty, N. Y....	-	2,420 58	\$650 00	* 153,525 49	-	-	13,569 50	170,165 57
Guarantee Co. of N. America, Ca.	-	7,161 85	-	* 71,851 42	-	-	4,537 14	83,550 41
Hartford Steam Boiler, Conn ...	\$772 69	-	-	* 151,709 95	-	\$400 00	-	152,882 64
Travelers', Conn.....	-	226,650 00	33,500 00	* 701,501 94	-	10,000 00	-	971,651 94
Totals.....	\$772 69	\$240,532 43	\$34,150 00	* \$1,151,665 21	-	\$10,400 00	\$35,892 60	\$1,473,412 93

RECAPITULATION.

Maine Life Company	\$17,004 20	\$32,980 93	\$23,809 58	\$5,751,525 56	\$10,748 84	-	\$8,701 89	\$5,844,771 00
Life Companies of Other States..	239,926 07	3,559,600 15	517,875 80	388,180,572 86	701,282 05	-	1,150,398 55	394,349,655 48
Casualty Companies	772 69	240,532 43	34,150 00	* 1,151,665 21	-	\$10,400 00	35,892 60	1,473,412 93
Aggregate.....	\$257,702 96	\$3,833,113 51	\$575,835 38	\$395,083,763 63	\$712,030 89	\$10,400 00	\$1,194,993 04	\$401,667,839 41

* Re-insurance reserve, 50 per cent of premiums received.

Table IV — *Showing the Nature of the Income during the year ending December 31st, 1883, 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.....	\$672,854 83	\$37,665 00	\$223,703 74	\$41,840 47	\$35,955 13	\$1,012,019 17	-	\$64,977 25
LIFE CO'S OF OTHER STATES								
Ætna, Conn.....	2,597,739 53	121,610 66	1,760,372 16	-	-	4,479,722 35	\$1,058,918 19	-
Connecticut Mutual, Conn . .	4,829,098 07	-	2,278,445 58	515,466 87	247,212 35	7,870,222 87	1,043,209 41	-
Continental, Conn.....	183,015 36	24,843 82	72,814 19	2,284 78	11,772 66	294,730 81	-	91,463 28
Equitable, N. Y.....	10,727,547 96	-	2,165,194 21	444,003 55	133,825 96	13,470,571 68	4,902,668 19	-
Home, N. Y.....	423,258 01	123,217 47	257,827 88	2,677 91	-	806,981 27	154,157 14	-
Manhattan, N. Y.....	950,075 30	58,346 25	542,294 48	52,288 92	33,044 24	1,636,049 19	160,870 88	-
Massachusetts Mutual, Mass.	836,374 19	104,813 19	368,541 65	59,713 26	-	1,369,442 29	244,114 87	-
Metropolitan, N. Y.....	1,959,442 17	16,260 72	78,262 50	28,653 66	-	2,082,619 05	-	184,631 09
Mutual, N. Y.....	13,457,928 44	-	4,816,153 25	226,811 20	-	18,500,892 89	2,189,122 78	-
Mutual Benefit, N. J.....	3,767,653 43	392,117 36	1,778,574 87	54,924 88	239,129 08	6,232,399 62	1,576,889 30	-
National, Vt.....	413,897 84	2,687 54	139,647 24	9,362 46	-	565,595 08	195,606 54	-
New England Mutual, Mass..	1,507,208 50	454,110 60	773,032 21	62,361 15	160,489 29	2,957,201 75	518,368 67	-
New York, N. Y.....	10,491,107 61	39,832 60	2,517,922 27	139,538 57	19,130 96	13,207,532 01	4,276,155 28	-
Northwestern Mutual, Wis ..	2,844,097 62	163,114 03	1,154,069 13	45,931 92	-	4,209,212 72	1,251,025 23	-
Penn Mutual, Pa.....	1,407,117 55	98,682 87	401,280 99	35,483 58	26,802 93	1,969,367 92	524,648 39	-
Phoenix Mutual, Conn.....	708,474 81	10,998 80	572,969 34	68,279 83	-	1,360,722 78	-	14,092 61
Provident Life and Trust, Pa.	1,397,223 29	5,395 27	328,668 39	7,010 12	4,436 52	1,742,733 59	891,768 48	-
State Mutual, Mass.....	424,649 91	42,486 61	143,750 97	-	-	610,887 49	197,723 15	-

Travelers', Conn.....	660,027 87	-	231,627 46	15,979 89	84,015 56	991,650 78	534,662 25	-
United States, N. Y.....	652,324 31	-	267,363 60	3,506 03	724 14	923,918 08	103,715 62	-
Washington, N. Y.....	1,347,955 29	-	326,323 34	10,462 02	110,212 71	1,794,953 36	492,689 21	-
Totals Co's of Other States..	\$61,586,217 06	\$1,660,517 81	\$20,975,135 71	\$1,784,740 60	\$1,070,796 40	\$87,077,407 58	\$20,316,313 58	\$290,186 98
Aggregate	62,259,071 89	1,698,182 81	21,198,839 45	1,826,581 07	1,106,751 53	88,089,426 75	20,316,313 58	355,164 23
CASUALTY COMPANIES.								
Accident Co. of N. A., Ca...	\$256,580 81	-	\$4,751 40	-	-	\$261,332 21	\$8,623 51	-
Fidelity and Casualty, N. Y..	370,928 47	-	13,633 11	-	-	384,561 58	58,292 98	-
Guarantee Co. of N. A., Ca..	160,481 74	-	10,552 17	-	\$7,775 58	178,809 49	11,507 76	-
Hartford Steam Boiler, Conn.	301,812 02	-	19,717 51	-	2,865 61	324,395 14	50,327 11	-
Travelers', Conn.....	2,064,589 03	-	110,145 33	\$1,023 25	-	2,175,757 61	319,762 32	-
Totals	\$3,154,392 07	-	\$158,799 52	\$1,023 25	\$10,641 19	\$3,324,856 03	\$448,513 68	-

RECAPITULATION.

Maine Life Company.....	\$672,854 83	\$37,665 00	\$223,703 74	\$41,840 47	\$33,955 13	\$1,012,019 17	-	\$64,977 25
Life Co's of Other States.....	61,586,217 06	1,660,517 81	20,975,135 71	1,784,740 60	1,070,796 40	87,077,407 58	\$20,316,313 58	290,186 98
Casualty Companies.....	3,154,392 07	-	158,799 52	1,023 25	10,641 19	3,324,856 03	448,513 68	-
Aggregate	\$63,413,463 96	\$1,698,182 81	\$21,357,638 97	\$1,827,604 32	\$1,117,392 72	\$91,414,282 78	\$20,764,827 26	\$355,164 23

Table V — *Showing the Nature of the Expenditures during the year ending December 31st, 1883, of Life and Casualty Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Paid for Losses and Policy Claims.	Paid for Policies 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.....	\$564,577 43	\$78,853 90	\$52,320 02	\$149,653 06	\$49,963 61	\$67,050 40	\$114,578 00	\$1,076,996 42
LIFE CO'S OF OTHER STATES.								
Ætna, Conn.....	1,860,930 83	246,637 24	385,481 24	272,734 52	93,289 16	272,952 32	288,778 85	3,420,804 16
Connecticut Mutual, Conn.....	3,731,137 07	698,357 46	1,136,143 24	285,439 18	130,594 91	629,127 58	216,214 02	6,827,013 46
Continental, Conn.....	144,020 57	60,883 17	12,888 93	10,679 86	62,140 04	36,927 63	58,653 89	386,194 09
Equitable, N. Y.....	3,659,433 03	999,808 74	1,801,808 89	661,158 25	423,952 82	1,019,721 76	-	8,567,903 49
Home, N. Y.....	277,768 55	30,963 93	36,626 45	67,665 92	68,721 75	46,221 56	124,855 97	652,824 13
Manhattan, N. Y.....	767,268 65	95,616 11	188,344 54	100,861 67	77,563 20	139,752 62	105,771 52	1,475,178 31
Massachusetts Mutual, Mass....	510,215 74	64,784 18	128,912 61	71,928 51	157,689 25	80,062 97	111,734 16	1,125,327 42
Metropolitan, N. Y.....	644,665 84	271,943 25	127,998 38	342,836 82	394,344 58	454,809 91	30,651 36	2,267,250 14
Mutual, N. Y.....	7,989,718 11	2,831,150 71	3,138,491 69	886,126 90	504,006 69	962,276 01	-	16,311,770 11
Mutual Benefit, N. J.....	2,307,152 77	465,819 50	964,469 88	372,482 80	137,394 31	181,864 72	226,326 34	4,655,510 32
National, Vt.....	184,559 36	36,735 81	58,419 72	42,503 59	25,883 45	19,574 02	2,312 59	369,988 54
New England Mutual, Mass....	1,270,317 06	118,584 09	481,371 46	145,643 18	93,785 47	142,841 44	186,290 38	2,438,833 08
New York, N. Y.....	3,397,040 58	861,429 83	2,409,990 45	1,126,449 46	397,031 19	708,505 68	30,929 54	8,931,376 73
Northwestern Mutual, Wis....	1,227,017 56	219,154 27	546,651 57	347,691 01	176,080 18	207,586 42	234,006 48	2,958,187 49
Penn Mutual, Pa.....	645,663 37	97,210 40	247,665 04	112,771 12	108,972 29	125,245 95	107,191 36	1,444,719 53
Phoenix Mutual, Conn.....	656,326 69	167,833 80	142,056 59	39,804 18	95,754 86	116,546 85	156,492 42	1,374,815 39
Provident Life and Trust, Pa....	393,945 87	32,581 81	160,390 41	120,661 66	75,684 35	59,612 53	8,088 48	850,965 11
State Mutual, Mass.....	190,509 41	14,040 59	87,353 16	66,067 50	28,520 73	26,672 95	-	413,164 34

Travelers', Conn.....	260,970 29	28,920 82	-	74,359 91	45,862 09	46,875 42	-	456,988 53
United States, N. Y..	312,008 35	117,318 76	46,596 87	93,839 67	122,511 73	127,927 08	-	820,202 46
Washington, N. Y.....	470,276 17	273,862 70	228,915 00	92,036 99	103,667 06	133,506 23	-	1,302,264 15
Totals Co's of Other States.....	\$30,900,965 87	\$7,733,637 17	\$12,331,576 12	\$5,333,742 70	\$3,325,450 11	\$5,537,611 65	\$ 1,888,297 36	\$67,051,280 98
Aggregate	31,465,543 30	7,812,491 07	12,383,896 14	5,483,395 76	3,375,413 72	5,604,662 05	2,002,875 36	68,128,277 40
CASUALTY COMPANIES.								
Accident Co. of N. America, Ca.	\$89,481 63	-	-	\$82,345 27	\$30,325 32	\$50,556 48	-	\$252,708 70
Fidelity and Casualty, N. Y.....	114,002 51	-	-	98,467 21	39,887 80	73,911 08	-	326,268 60
Guarantee Co. of N. America, Ca.	54,970 90	-	-	16,575 00	30,890 74	64,865 09	-	167,301 73
Hartford Steam Boiler, Conn.....	21,816 97	-	-	65,185 18	17,325 00	169,740 88	-	274,068 03
Travelers', Conn.....	864,255 21	-	-	509,804 80	228,498 19	253,437 09	-	1,855,995 29
Totals.....	\$1,144,527 22	-	-	\$772,377 46	\$346,927 05	\$612,510 62	-	\$2,876,342 35

RECAPITULATION.

Maine Life Company.....	\$564,577 43	\$78,853 90	\$52,320 02	\$149,653 06	\$49,963 61	\$67,050 40	\$114,578 00	\$1,076,996 42
Life Co's of Other States.....	30,900,965 87	7,733,637 17	12,331,576 12	5,333,742 70	3,325,450 11	5,537,611 65	1,888,297 36	67,051,280 98
Casualty Companies.....	1,144,527 22	-	-	772,377 46	346,927 05	612,510 62	-	2,876,342 35
Aggregate	\$32,610,070 52	\$7,812,491 07	\$12,383,896 14	\$6,255,773 22	\$3,722,340 77	\$6,217,172 67	\$2,002,875 36	\$71,004,619 75

STATISTICAL TABLES.

XXIII

Table VI — Exhibit of Policies.

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1882.		POLICIES ISSUED DURING 1883.		POLICIES TERMINAT'D DURING 1883.		POLICIES IN FORCE DEC. 31, 1883.		INCREASE, 1883.		DECREASE, 1883.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE LIFE COMPANY.												
Union Mutual.....	14,040	\$24,621,565	2,269	\$4,304,279	2,289	\$4,397,886	14,020	\$24,527,958	-	-	20	\$93,607
LIFE CO'S OF OTHER STATES.												
Ætna, Conn.....	59,228	82,928,860	5,522	10,114,585	4,396	8,003,110	60,354	\$85,040,335	1,126	\$2,111,475	-	-
Connecticut Mutual, Conn.	63,662	157,105,751	3,595	8,579,008	3,662	10,251,350	63,595	155,433,409	-	-	167	1,672,342
Continental, Conn.....	7,986	7,795,939	1,536	2,188,884	1,124	1,374,618	8,398	8,610,205	412	814,266	-	-
Equitable, N. Y.....	65,680	232,829,620	18,566	81,129,756	9,050	38,798,788	75,196	275,160,588	9,516	42,330,968	-	-
Home, N. Y.....	8,273	15,696,414	1,618	3,065,544	998	1,887,312	8,893	16,874,646	620	1,178,232	-	-
Manhattan, N. Y.....	11,490	32,690,470	1,276	3,551,987	1,100	3,219,252	11,666	33,023,205	176	332,735	-	-
Massachusetts Mut'l, Mass.	13,484	30,510,247	2,278	5,929,950	1,449	3,580,033	14,313	32,860,164	829	2,349,917	-	-
Metropolitan, N. Y.....	5,843	8,566,445	239	256,805	1,076	1,934,468	*5,006	*6,888,782	-	-	837	1,677,663
Mutual, N. Y.....	106,214	329,554,174	11,531	37,810,597	6,755	24,418,739	110,990	342,946,032	4,776	13,391,858	-	-
Mutual Benefit, N. J.....	47,837	129,619,105	4,940	13,256,376	3,599	9,576,713	49,178	133,298,768	1,341	3,679,663	-	-
National, Vt.....	5,904	10,669,009	2,210	2,698,006	859	1,245,290	7,255	12,121,725	1,351	1,452,716	-	-
New England Mut'l, Mass.	19,854	59,297,737	2,637	7,235,550	1,662	4,838,696	20,829	61,694,591	975	2,396,854	-	-
New York, N. Y.....	60,150	171,415,097	15,561	52,735,564	6,484	25,404,618	69,227	198,746,043	9,077	27,330,946	-	-
Northwestern Mut'l, Wis.	40,871	83,355,424	6,919	20,136,582	3,989	11,408,913	43,801	92,083,093	2,930	8,727,669	-	-
Penn Mutual, Pa.....	14,972	38,194,522	2,937	6,846,525	1,426	3,519,372	16,483	41,521,675	1,511	3,327,153	-	-
Phoenix Mutual, Conn....	19,602	28,704,038	1,103	1,540,351	1,616	2,455,893	19,089	27,788,496	-	-	513	916,542
Provident Life & Trust, Pa.	10,345	32,764,062	2,270	7,353,511	849	2,617,622	11,766	37,499,951	1,421	4,735,889	-	-
State Mutual, Mass.....	5,165	12,016,345	855	2,900,539	309	754,771	5,711	14,162,113	546	2,145,768	-	-

Travelers', Conn.....	13,443	22,836,313	2,134	4,699,171	1,199	2,529,880	14,378	25,005,604	935	2,169,291	-	-
United States, N. Y.....	9,709	17,167,105	1,931	5,441,054	1,645	3,414,580	9,995	19,193,579	286	2,026,474	-	-
Washington, N. Y.....	13,395	29,374,019	2,644	6,389,470	1,614	3,768,766	14,425	31,994,723	1,030	2,620,704	-	-
Totals Co's of Other States, Aggregate	603,107 617,147	\$1,533,090,696 1,557,712,261	92,302 94,571	\$283,859,815 288,164,094	54,861 57,150	\$165,002,784 169,400,670	640,548 654,568	\$1,651,947,727 1,676,475,685	38,958 38,958	\$123,123,578 123,123,578	1,517 1,537	4,266,547 4,360,154
CASUALTY COMPANIES.												
Accident Co of N. A., Ca.	-	\$13,630,200	-	\$31,279,900	-	\$24,325,800	-	\$20,584,300	-	\$6,954,100	-	-
Fidelity & Casualty, N. Y.	-	27,075,737	-	46,037,218	-	37,023,754	-	36,089,201	-	9,013,464	-	-
Guarantee Co. of N. A., Ca	-	13,623,100	-	20,251,370	-	16,251,815	-	17,622,655	-	3,999,555	-	-
Hartford Steam Boiler, Ct.	-	23,464,719	-	26,420,046	-	24,512,963	-	25,371,802	-	1,907,083	-	-
Travelers', Conn.....	70,926	173,191,141	116,139	249,947,858	108,771	230,215,256	78,294	192,923,743	7,368	19,732,602	-	-
Totals	70,926	\$250,984,897	116,139	\$373,936,392	108,771	\$332,329,588	78,294	\$292,591,701	7,368	\$41,606,804	-	-

RECAPITULATION.

Maine Life Company	14,040	\$24,621,565	2,269	\$4,304,279	2,289	\$4,397,886	14,020	\$24,527,958	-	-	20	\$93,607
Life Co's of Other States	603,107	1,533,090,696	92,302	283,859,815	54,861	165,002,784	640,548	1,651,947,727	38,958	\$123,123,578	1,517	4,266,547
Casualty Companies.....	70,926	250,984,897	116,139	373,936,390	108,771	332,329,588	78,294	292,591,701	7,368	41,606,804	-	-
Aggregate	688,073	\$1,808,697,158	210,710	\$662,100,486	165,921	\$501,730,258	732,862	\$1,969,067,386	46,326	\$164,730,382	1,537	4,360,154

* \$26,042 Industrial Policies, insuring \$56,536,325, not included.

Table VII—Showing the Number and Amount of Policies terminated during 1883, 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.....	695	\$1,215,789	157	\$380,534	743	\$1,344,569	253	\$574,994	441	\$882,000	2,289	\$4,397,886
LIFE CO'S OF OTHER STATES.												
Ætna, Conn.....	1,795	2,488,897	744	1,443,815	893	2,211,656	-	-	964	1,858,742	4,396	8,003,110
Connecticut Mutual, Conn	1,453	3,585,833	1,116	3,536,338	811	2,293,329	-	179,950	282	655,900	3,662	10,251,350
Continental, Conn.....	244	253,373	178	146,097	369	525,540	-	82,418	333	367,190	1,124	1,374,618
Equitable, N. Y.....	1,028	3,752,050	1,236	6,202,788	4,080	15,052,540	-	-	2,706	13,791,410	9,050	38,798,788
Home, N. Y.....	153	300,457	393	836,250	284	435,500	-	25,400	168	289,705	998	1,887,312
Manhattan, N. Y.....	299	819,000	146	360,894	340	973,609	107	386,929	208	678,820	1,100	3,219,252
Massachusetts Mut'l, Mass.	620	1,306,267	131	293,589	299	766,300	-	261,127	399	952,750	1,449	3,580,033
Metropolitan, N. Y.....	137	143,076	757	1,554,996	163	216,500	5	5,000	14	14,896	1,076	1,934,468
Mutual, N. Y.....	2,334	11,807,264	1,070	3,519,425	2,165	5,458,830	-	222,700	1,186	3,410,520	6,735	24,418,739
Mutual Benefit, N. J.....	1,033	2,934,509	504	1,188,513	755	1,743,350	908	2,629,531	399	1,080,810	3,599	9,576,713
National, Vt.....	94	190,667	195	279,163	264	361,100	1	56,525	305	358,435	859	1,245,290
New England Mutual, Mass.	434	1,389,961	204	631,606	791	2,121,461	7	33,000	226	662,668	1,662	4,838,696
New York, N. Y.....	1,074	2,851,264	1,072	6,214,040	2,442	6,904,632	-	1,737,179	1,896	7,697,503	6,484	25,404,618
Northwestern Mutual, Wis	663	3,507,233	523	1,001,708	2,264	4,832,985	3	664,563	536	1,402,424	3,989	11,408,913
Penn Mutual, Pa.....	236	669,305	223	483,902	643	1,440,350	16	157,315	308	768,500	1,426	3,519,372
Phoenix Mutual, Conn.....	508	697,587	367	549,402	391	539,831	206	440,114	144	228,959	1,616	2,455,893
Provident Life and Trust...	159	383,618	176	602,864	442	1,300,700	41	244,940	31	85,500	849	2,617,622
State Mutual, Mass.....	88	185,509	50	126,495	92	180,500	46	174,767	33	87,500	309	754,771

Travelers', Conn.....	156	261,752	70	91,745	660	1,375,550	126	365,383	187	435,450	1,199	2,529,880
United States, N. Y.....	227	516,271	482	480,996	611	1,393,496	34	123,317	291	900,500	1,645	3,414,580
Washington, N. Y.....	232	494,637	299	945,753	728	1,454,602	-	-	355	873,774	1,614	3,768,766
Totals Co's of Other States.	12,967	\$38,537,930	9,936	\$30,490,379	19,487	\$51,582,361	1,500	\$7,790,158	10,971	\$36,601,956	54,861	\$165,002,784
Aggregate	13,662	39,753,719	10,093	30,870,913	20,230	52,926,930	1,753	8,365,152	11,412	37,483,956	57,150	169,400,670
CASUALTY COMPANIES												
Accident Co. of N. A., Ca..	-	\$24,325,800	-	-	-	-	-	-	-	-	-	\$24,325,800
Fidelity and Casualty, N.Y.	-	37,023,754	-	-	-	-	-	-	-	-	-	37,023,754
Guarantee Co. of N. A., Ca.	-	16,251,815	-	-	-	-	-	-	-	-	-	16,251,815
Hartford Steam Boiler, Conn	-	24,512,963	-	-	-	-	-	-	-	-	-	24,512,963
Travelers', Conn.....	108,771	230,215,256	-	-	-	-	-	-	-	-	108,771	230,215,256
Totals.....	108,771	\$332,329,588	-	-	-	-	-	-	-	-	108,771	\$332,329,588

RECAPITULATION.

Maine Life Company.....	695	\$1,215,789	157	\$380,534	743	\$1,344,569	253	\$574,994	441	\$882,000	2,289	\$4,397,886
Life Co's of Other States. .	12,967	33,537,930	9,936	30,490,379	19,487	51,582,361	1,500	7,790,158	10,971	36,601,956	54,861	165,002,784
Casualty Companies.....	108,771	332,329,588	-	-	-	-	-	-	-	-	108,771	332,329,588
Aggregate	122,433	\$372,083,307	10,093	\$30,870,913	20,230	\$52,926,930	1,753	\$8,365,152	11,412	\$37,483,956	165,921	\$501,730,258

Table VIII — Showing the Business Transacted in Maine during the year ending December 31st, 1883, by Life and Casualty Insurance Companies.

NAME OF COMPANY.	Number of Policies in force Dec. 31, 1883	Amount Insured.	Number of Policies Issued during 1883.	Amount Insured.	Premiums Received.	Losses and Claims Incurred.	Losses and Claims Paid.	Taxes Paid on Premiums.
MAINE LIFE COMPANY								
Union Mutual.....	795	\$1,081,292	153	\$251,152	\$28,234 84	\$25,332 80	\$25,332 80	-
LIFE CO'S OF OTHER STATES.								
Etna, Conn.....	1,375	1,462,400	107	170,489	41,724 97	30,376 00	29,376 00	\$18 27
Connecticut Mutual, Conn.....	1,729	2,663,550	157	249,952	78,651 66	70,435 00	82,211 00	-
Continental, Conn.....	39	45,100	12	9,832	1,761 69	9,832 00	10,266 00	-
Equitable, N. Y.....	1,052	1,978,468	188	516,708	57,559 21	2,420 00	2,420 00	313 64
Manhattan, N. Y.....	37	59,439	1	400	662 55	-	-	8 86
		853,938						
Massachusetts Mutual, Mass.....	564		66	85,938	15,727 05	19,315 00	19,315 00	612 46
Metropolitan, N. Y.....	*29	*58,110	2	3,000	15,546 35	4,227 32	4,227 32	211 70
Mutual, N. Y.....	1,685	2,722,212	90	125,775	59,795 70	91,331 72	101,481 72	-
Mutual Benefit, N. J.....	1,224	2,457,378	115	155,793	70,204 86	37,067 00	31,367 00	229 74
National, Vt.....	78	139,435	14	30,000	4,062 45	-	-	63 98
New England Mutual, Mass.....	997	1,910,720	104	158,865	43,303 24	41,698 00	20,715 00	2,028 31
New York, N. Y.....	763	1,597,530	60	199,910	51,375 05	23,724 12	39,821 20	24 22
Northwestern Mutual, Wis.....	299	436,558	62	82,983	16,333 19	1,500 00	1,500 00	252 81
Penn Mutual, Pa.....	224	445,300	78	128,000	17,765 27	2,000 00	2,000 00	532 96
Phoenix Mutual Conn.....	628	418,366	19	17,210	10,690 93	5,615 00	17,850 00	-
Provident Life and Trust, Pa...	127	155,322	25	34,914	4,500 00	-	-	135 00
Travelers', Conn.....	562	632,050	52	63,106	14,738 94	6,100 00	6,600 00	57 08
United States, N. Y.....	71	160,310	42	58,200	1,998 32	-	-	39 97
Washington, N. Y.....	93	104,005	6	6,000	3,374 09	48 90	-	1 45
Totals Co's of Other States.....	11,576	\$18,240,191	1,200	\$2,097,075	\$509,775 52	\$345,690 06	\$369,150 24	\$4,530 45
Aggregate.....	12,371	19,321,483	1,353	2,348,227	538,010 36	371,022 86	394,483 04	4,530 45

CASUALTY COMPANIES.								
Accident Co. of N. America, Ca.	-	-	-	\$574,000	\$8,116 53	\$2,348 50	\$2,348 50	\$95 76
Fidelity and Casualty, N. Y.	-	-	-	535,063	4,418 29	2,022 18	2,022 18	47 92
Guarantee Co. of N. America, Ca.	-	-	-	51,000	432 50	-	-	8 65
Hartford Steam Boiler, Conn.	-	-	-	176,900	1,827 13	24 00	24 00	36 06
Travelers', Conn.	3,498	\$4,861,706	4,372	6,077,133	55,293 30	40,202 51	40,202 51	301 81
Totals	3,498	\$4,861,706	4,372	\$7,414,096	\$70,087 75	\$44,597 19	\$44,597 19	\$490 20

RECAPITULATION.

Maine Life Company	795	\$1,081,292	153	\$251,152	\$28,234 84	\$25,332 80	\$25,332 80	-
Life Co's of Other States	11,576	18,240,191	1,200	2,097,075	509,775 52	345,690 06	369,150 24	\$4,530 45
Casualty Companies	3,498	4,861,706	4,372	7,414,096	70,087 75	44,597 19	44,597 19	490 20
Aggregate	15,869	\$24,183,189	5,725	\$9,762,323	\$608,098 11	\$415,620 05	\$439,080 23	\$5,020 65

* 4,369 Industrial policies, insuring \$469,886, 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, 1883.

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

JOHN E. DEWITT, *President.*

HENRY D. SMITH, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered..... \$1,844,023 30
 Loans on bond and mortgage (first liens)..... 1,443,530 46

COLLATERAL LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount Loaned.</i>
Paid up end. pol.N.E.M.L. Ins. Co.,	\$3,000 00	\$2,884 62	\$2,500 00
Chatham Nat. Bank stk., N. Y.....	10,000 00	15,000 00	10,000 00
Maine Central R. R. bonds.....	1,500 00	1,830 00	} 10,000 00
Flint and Pere Marquette R.R. bds.,	5,000 00	5,450 00	
Cleveland, Ohio, bonds.....	1,000 00	1,120 00	
Bath, Me., bonds.....	2,000 00	2,140 00	
Fort Wayne, Ind., bonds.....	1,000 00	1,100 00	
Chatham Nat. Bank stk., N. Y....	3,650 00	5,475 00	3,650 00
Chatham Nat. Bank stk., N. Y....	7,150 00	10,725 00	7,150 00
Westbrook Manuf. Co. stock.....	18,000 00	18,000 00	16,000 00
Maine Central R. R. bonds.....	10,000 00	12,200 00	10,000 00
Dayton, Ohio, water bonds.....	2,000 00	2,060 00	1,800 00
United States bonds.....	2,000 00	2,500 00	1,500 00
Flint and Pere Marquette R.R. bds.,	7,000 00	7,630 00	7,000 00
New York and N. E. R. R. stock..	10,000 00	1,800 00	1,500 00
Westbrook Manuf. Co. stock.....	10,000 00	10,000 00	9,000 00
Lewiston & Auburn H. R. R. stock,	1,500 00	1,125 00	575 00
Maine Central R. R. bonds.....	500 00	610 00	} 2,500 00
Flint and Pere Marquette R.R. bds.,	2,000 00	2,180 00	
Wells, Fargo & Co. stock.....	3,000 00	3,360 00	3,000 00
New York and N. E. R. R. bonds..	1,000 00	1,020 00	785 00
Cook County, Ills., bonds.....	3,000 00	3,060 00	} 3,000 00
Chicago River Imp. bonds.....	1,000 00	1,180 00	
Flint and Pere Marquette R.R. stk.,	20,000 00	19,800 00	16,000 00
Central Wharf, Portland, stock....	-	24,000 00	12,000 00
Kingston, N. Y., Water Co. bonds,	500 00	500 00	450 00
First Nat. Bank, Portland, stock...	1,000 00	1,560 00	1,100 00

MAINE LIFE INSURANCE COMPANY.

COLLATERAL LOANS—*Concluded.*

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount Loaned.</i>	
Youngstown, Ohio, school bonds...	\$12,000 00	\$12,000 00	}	\$12,000 00
Kingston, N. Y., Water Co. bonds..	3,000 00	3,000 00		
Casco Nat. Bank, Portland, stock..	5,000 00	8,100 00		3,000 00
New York Cent'l & H. R. R. R. stk.,	8,000 00	8,960 00		7,000 00
Totals	<u>\$154,800 00</u>	<u>\$190,369 62</u>		<u>\$141,510 00</u>

Loans made in cash to policy-holders on the company's policies.....	3,432 75
Premium notes and loans on policies now in force.....	764,071 00

STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States bonds.....	\$200,000 00	\$254,000 00
Union Pacific R. R. bonds.....	50,000 00	58,500 00
Sheldon, Vt., bonds.....	14,000 00	14,000 00
New York and New England R. R. bonds,	50,000 00	46,000 00
Portland, Saco and Portsmouth Ry. stock,	12,500 00	14,375 00
Erie Railway bonds ..	25,000 00	32,000 00
Achison, Topeka & Santa Fe R. R. bonds,	15,000 00	13,350 00
Michigan Central R. R. bonds.....	50,000 00	50,500 00
Chicago, Burlington & Quincy R. R. bonds,	50,000 00	45,000 00
St. Louis and San Francisco R. R. bonds,	50,000 00	48,000 00
Chicago & Northwestern R. R. bonds....	25,000 00	33,000 00
Achison, Topeka & Santa Fe R. R. bonds,	25,000 00	30,500 00
Milwaukee & St. Paul R. R. bonds.....	25,000 00	31,250 00
Chicago & W. Michigan R. R. bonds....	100,000 00	87,000 00
New Mexico & So. Pacific R. R. bonds...	35,000 00	40,775 00
Buffalo & Erie Railway bonds.....	50,000 00	60,500 00
Kansas City, St. Joseph & C. Bluffs R. R. bonds.....	12,000 00	14,100 00
Portland & Ogdensburg R. R. bonds....	33,500 00	35,510 00
Flint & Pere Marquette R. R. bonds....	34,000 00	37,060 00
Jackson, Lansing & Saginaw R. R. bonds,	71,000 00	81,050 00
Maine Central R. R. bonds.....	9,000 00	9,900 00
Kansas & Missouri R. R. bonds.....	10,000 00	9,500 00
Ohio & Mississippi R. R. bonds.....	8,000 00	9,280 00
Chicago, Burlington & Quincy R. R. bonds,	20,000 00	18,400 00
Vermont & Mass. R. R. bonds.....	10,000 00	11,200 00
Richmond, Va., bonds.....	10,000 00	13,300 00
Lewiston, Me., bonds.....	20,000 00	23,600 00
Portland, Me., bonds.....	75,500 00	87,740 00
New Bedford, Mass., bonds.....	25,000 00	28,500 00
Wilmington, Del., bonds.....	5,000 00	5,250 00
Chicago, Ill., bonds.....	10,000 00	10,670 00
Cook County, Ill., bonds..	19,000 00	19,350 00
Biddeford, Me., bonds.....	20,000 00	20,000 00

MAINE LIFE INSURANCE COMPANY.

STOCKS, BONDS, ETC., OWNED BY THE COMPANY—*Concluded.*

	<i>Par Value.</i>	<i>Market Value.</i>	
Union County, Ohio, bonds.....	\$14,000 00	\$14,000 00	
Cincinnati Imp. bonds.....	3,969 41	4,100 92	
Delaware, Ohio, bonds.....	5,000 00	5,500 00	
Cleveland, Ohio, bonds.....	800 00	800 00	
Cleveland, Ohio, bonds.....	1,000 00	1,060 00	
District of Columbia bonds.....	50,000 00	56,500 00	
Watertown, Mass., note.....	10,000 00	10,000 00	
Brunswick, Me., bonds.....	4,500 00	4,500 00	
Dayton, Ohio, bonds.....	2,000 00	2,060 00	
Ellsworth, Me., notes.....	12,000 00	12,000 00	
Shelbyville, Ind., bonds.....	3,000 00	3,000 00	
State of Minnesota bonds.....	25,000 00	25,000 00	
Fayette County, Ohio, bonds.....	20,000 00	20,000 00	
Minneapolis, Minn., bonds.....	10,000 00	9,500 00	
St. Louis, Mo., bonds.....	20,000 00	23,400 00	
First National Bank, Portland, stock....	5,800 00	9,048 00	
Cumberland Nat'l Bank, Portland, stock,	4,000 00	5,600 00	
Manuf. Nat'l Bank, Lewiston, stock....	5,000 00	5,750 00	
Lime Rock Nat'l Bank, Rockland, stock,	8,750 00	9,375 00	
First National Bank, Augusta, stock....	5,000 00	6,500 00	
First National Bank, Biddeford, stock...	3,800 00	5,700 00	
Sagadahoc National Bank, Bath, stock...	1,000 00	1,300 00	
First National Bank, Bangor, stock.....	2,000 00	2,600 00	
First National Bank, Lewiston, stock....	10,000 00	17,000 00	
Rockland Nat'l Bank, Rockland, stock..	5,000 00	8,000 00	
Biddeford Nat'l Bank, Biddeford, stock..	1,000 00	1,350 00	
Caseo National Bank, Portland, stock....	15,600 00	25,272 00	
Canal National Bank, Portland, stock...	20,000 00	33,600 00	
Merchants' Nat'l Bank, Portland, stock..	750 00	1,180 00	
National Traders' Bank, Portland, stock,	1,700 00	2,618 00	
Georges National Bank, Thomaston, stock,	1,200 00	960 00	
North National Bank, Rockland, stock..	10,000 00	13,500 00	
Ticonic National Bank, Waterville, stock,	3,500 00	5,145 00	
Northern Nat'l Bank, Hallowell, stock...	15,000 00	21,450 00	
Norway National Bank, Norway, stock..	1,000 00	1,120 00	
Van Wert Nat'l Bank, Van Wert, O., stock,	2,000 00	2,000 00	
Nat'l Shoe & Leather Bank, Auburn, stock,	4,000 00	4,640 00	
People's Nat'l Bank, Waterville, stock..	3,000 00	4,350 00	
Importers' & Traders' Nat'l Bank, N. Y., stock.....	5,000 00	13,400 00	
Veazie National Bank, Veazie, stock....	5,000 00	6,500 00	
First National Bank, Wiscasset, stock....	900 00	1,215 00	
First National Bank, Auburn, stock....	2,000 00	3,100 00	
Richmond Nat'l Bank, Richmond, stock..	700 00	903 00	
Totals.....	\$1,492,469 41	\$1,697,786 92	\$1,697,786 92

MAINE LIFE INSURANCE COMPANY.

Cash in office, \$57.38; deposited in banks, \$63,347.17	\$63,404 55
Interest due and accrued.....	157,956 90
Rents due and accrued	2,891 08
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	111,077 14
Total admitted assets	<u>\$6,229,684 10</u>

UNADMITTED ASSETS.

Second mortgages, \$3,882.43; advances, \$1,308.75.....	\$5,191 18
Amount of mortgages in excess of valuation	19,071 80
Mortgage on leasehold, \$4,556.25; judgment, \$1,218....	5,774 25
Agents' and other balances	287 56
Past due interest, not in process of foreclosure.....	357 87
Cash due from Indiana Banking Company	541 02
Bills receivable.....	3,043 74
Berkshire Glass Company stock	7,400 00
Total unadmitted assets.....	<u>\$41,667 42</u>

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$11,200 00
Claims for matured endowments due and unpaid.....	5,804 20
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	13,023 04
Claims for death losses and other policy claims resisted..	23,809 58
Death notices on which no proof has been received.....	19,957 89
Total policy claims	<u>\$73,794 71</u>
Net present value of all outstanding policies in force December 31, 1883, computed by the Maine Insurance Department, according to the Actuaries' Table of Mor- tality, with 4 per cent interest.....	\$5,751,525 56
Net re-insurance reserve	5,751,525 56
Unpaid dividends of surplus or other profits due policy-holders.....	10,748 84
Premiums paid in advance.....	2,687 89
Other liabilities of the company, viz: contingent reserve, \$927.00; un- presented bills, etc., \$5,087.00.....	6,014 00
Liabilities as to policy-holders.....	<u>\$5,844,771 00</u>
Surplus as regards policy-holders.....	384,913 10
Total liabilities	<u>\$6,229,684 10</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$672,854 83	
Premium notes, loans or liens taken for premiums	37,665 00	
Total premium income.....		\$710,519 83.
Received for interest and dividends.....		223,703 74
Received for rents.....		41,840 47
Other income, viz: profit and loss account.....		35,955 13:
Total income.....		<u>\$1,012,019 17</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$564,577 43	
Premium notes, loans or liens used in payment of same..	53,072 00	
Cash paid for surrendered policies.....	78,853 90	
Premium notes, loans or liens used in payment of same and voided by lapse.....	38,148 00	
Cash paid for dividends to policy-holders.....	52,320 02	
Premium notes, loans or liens used in payment of same..	23,358 00	
Total paid to policy-holders		\$810,329 35
Paid for commissions, salaries and traveling expenses of agents, and rents		149,653 06
Paid for salaries and other compensation of officers and office em- ployees.....		49,963 61
Paid for taxes.....		11,617 25.
Paid for advertising.....		14,673 91
Other expenditures, viz: general expenses.....		40,759 24
Total expenditures		<u>\$1,076,996 42</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$836,767 00	
Received during the year.....	60,196 00.	
Total		\$896,963 00

Deductions during the year as follows:

Notes and other obligations used as above stated.....	\$117,402 00.	
Redeemed by maker in cash.....	4,651 00.	
Transferred	10,839 00.	
Total		132,892 00
Balance note assets at end of the year.....		<u>\$764,071 00</u>

MAINE LIFE INSURANCE COMPANY.

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	14,040	\$24,621,565
Policies issued during the year.....	1,992	3,705,863
Old policies revived during the year.....	24	49,998
Old policies increased during the year.....	253	497,460
Additions by dividends during the year.....	-	50,958
Totals.....	<u>16,309</u>	<u>\$28,925,844</u>
Deduct policies ceased to be in force.....	2,289	4,397,886
Net policies in force December 31, 1883.....	<u>14,020</u>	<u>\$24,527,958</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.....	695	\$1,215,789
By surrender.....	157	380,534
By lapse.....	743	1,344,569
By change and decrease.....	253	574,529
By re-converted additions.....	-	465
Not taken.....	441	882,000
Totals.....	<u>2,289</u>	<u>\$4,397,886</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 795; amount insured...	\$1,081,292 00
Policies issued during the year: number, 153; amount insured.....	251,152 00
Premiums received during the year.....	28,234 84
Losses and claims incurred during the year.....	25,332 80
Losses and claims paid during the year.....	25,332 80
Amount of taxes paid to the State of Maine on premiums.....	00

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1883.

ÆTNA LIFE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$447,200 79
Loans on bond and mortgage (first liens).....	13,959,006 21
Loans secured by collaterals.....	782,187 93
Premium notes and loans on policies now in force.....	2,104,296 47
Stocks and bonds owned by the company, market value.....	9,424,998 79
Cash in office of company and deposited in banks and trust companies.....	1,743,784 21
Interest due and accrued.....	383,931 14
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	161,133 44
Other assets, viz: cash notes received for premiums.....	11,395 69
Total admitted assets.....	\$29,017,934 67

UNADMITTED ASSETS.

Agents' balances.....	\$1,613 28
Bills receivable.....	20,724 69
Total unadmitted assets.....	\$22,337 97

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$35,117 00
Claims for matured endowments due and unpaid.....	40,121 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	261,259 00
Claims for death losses and other policy claims resisted..	36,000 00
Total policy claims.....	\$372,497 00

Net present value of all outstanding policies in force	
December 31st, 1883, computed by the Connecticut	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest	\$23,749,362 00
Net re-insurance reserve	\$23,749,362 00
Unpaid dividends of surplus or other profits due policy-holders.....	55,685 38
Premiums paid in advance.....	3,029 30
Liabilities as to policy-holders.....	\$24,180,573 68
Surplus as regards policy-holders.....	4,837,360 99
Total liabilities	\$29,017,934 67

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,597,739 53
Premium notes, loans or liens taken for premiums.....	121,610 66
Total premium income.....	\$2,719,350 19
Received for interest and dividends	1,760,372 16
Total income	\$4,479,722 35

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$1,860,930 83
Premium notes, loans or liens used in payment of same,	93,490 87
Cash paid for surrendered policies.....	246,637 24
Premium notes, loans or liens used in payment of same and voided by lapse... ..	58,539 49
Cash paid for dividends to policy-holders	385,481 24
Premium notes, loans or liens used in payment of same..	136,748 49
Total paid to policy-holders	\$2,781,828 16
Paid for dividends to stockholders.....	87,500 00
Paid for commissions to agents.....	272,734 52
Paid for salaries and other compensation of officers and employees. . .	93,289 16
Paid for taxes.....	81,544 63
Paid for rent.....	8,999 78
Other expenditures, viz: general expenses.....	94,907 91
Total expenditures.....	\$3,420,804 16

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$2,284,898 96	
Received during the year.....	121,610 66	
Total.....		\$2,406,509 62
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$288,778 85	
Redeemed by maker in cash.....	13,434 30	
Total.....		302,213 15
Balance note assets at end of the year.....		\$2,104,296 47

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	59,228	\$82,928,860
Policies issued during the year.....	5,497	10,032,433
Old policies revived during the year.....	25	82,152
Totals.....	64,750	\$93,043,445
Deduct policies ceased to be in force.....	4,396	8,003,110
Net policies in force December 31st, 1883.....	60,354	\$85,040,335

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.....	1,795	\$2,488,897
By surrender.....	744	1,443,815
By lapse.....	893	2,211,656
Not taken.....	964	1,858,742
Totals.....	4,396	\$8,003,110

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 1,375; amount insured..	\$1,462,400 00
Policies issued during the year: number, 107; amount insured.....	170,489 00
Premiums received during the year.....	41,724 97
Losses and claims incurred during the year.....	30,376 00
Losses and claims paid during the year.....	29,376 00
Amount of taxes paid to the State of Maine on premiums.....	18 27

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.....	\$12,101,213 36
Loans on bond and mortgage (first liens).....	24,049,620 50
Loans secured by collaterals	465,284 41
Premium notes and loans on policies now in force.....	2,849,266 50
Stocks and bonds owned by the company, market value.....	11,041,898 69
Cash in office of company and deposited in banks and trust companies.....	964,748 34
Interest and rents due and accrued.....	1,046,286 25
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	50,196 78
Total admitted assets	<u>\$52,568,514 83</u>

UNADMITTED ASSETS.

Agents' balances.....	<u>\$2,586 63</u>
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II. LIABILITIES.

Claims for death losses and matured endowments due and unpaid.....	\$24,349 25
Claims for death losses and matured endowments not due,	233,402 00
Claims for death losses and other policy claims resisted ..	<u>50,923 00</u>
Total policy claims	\$308,674 25
Net present value of all outstanding policies in force December 31st, 1883, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>\$47,760,929 00</u>
Net re-insurance reserve.....	\$47,760,929 00
Unpaid dividends of surplus or other profits due policy-holders	93,456 52
Premiums paid in advance and surrender values.....	128,118 22
Other liabilities of the company, viz: reserve on lapsed policies.....	<u>210,183 00</u>
Liabilities as to policy-holders	\$48,501,360 99
Surplus as regards policy-holders.....	<u>4,067,153 84</u>
Total liabilities.....	<u>\$52,568,514 83</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$4,829,098 07
Received for interest and dividends.....	2,278,445 58
Received for rents.....	515,466 87
Other income, viz: profit and loss account.....	247,212 35
Total income.....	<u>\$7,870,222 87</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,731,137 07
Premium notes, loans or liens used in payment of same..	81,840 25
Cash paid for surrendered policies.....	698,357 46
Premium notes, loans or liens used in payment of same and voided by lapse.....	80,820 47
Cash paid for dividends to policy-holders ..	1,136,143 24
Premium notes, loans or liens used in payment of same..	53,553 30
Total paid to policy-holders.....	\$5,781,851 79
Paid for commissions to agents.....	285,439 18
Paid for salaries and other compensation of officers and employees....	130,594 91
Paid for taxes.....	344,871 06
Other expenditures, viz: general expenses	284,256 52
Total expenditures.....	<u>\$6,827,013 46</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$3,083,074 35
Premium notes, loans or liens revived.....	23,238 00
Total.....	\$3,106,312 35
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	\$239,452 02
Redeemed by maker in cash	17,593 83
Total.....	<u>257,045 85</u>
Balance note assets at end of the year.....	<u>\$2,849,266 50</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	63,662	\$157,105,751
Policies issued during the year.....	3,220	7,442,793
Old policies revived during the year.....	375	1,136,215
	<hr/>	<hr/>
Totals	67,257	\$165,684,759
Deduct policies ceased to be in force.....	3,662	10,251,350
	<hr/>	<hr/>
Net policies in force December 31st, 1883.....	63,595	\$155,433,409
	<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	1,453	\$3,585,833
By surrender.....	1,116	3,536,338
By lapse	811	2,293,329
By change and decrease.....	-	179,950
Not taken	282	655,900
	<hr/>	<hr/>
Totals.....	3,662	\$10,251,350
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 1,729; amount insured..	\$2,663,550 00
Policies issued during the year: number, 157; amount insured.....	249,952 00
Premiums received during the year.....	78,651 66
Losses and claims incurred during the year	70,435 00
Losses and claims paid during the year	82,211 00
Amount of taxes paid to the State of Maine on premiums	00
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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.....	\$334,035 41
Loans on bond and mortgage (first liens)	286,658 97
Loans secured by collaterals.....	144,981 82
Premium notes and loans on policies now in force.....	502,297 70
Stocks and bonds owned by the company, market value.....	612,486 69
Cash in office of company and deposited in banks and trust companies,	41,430 82
Interest and rents due and accrued.....	295,090 43
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	30,000 87
Total admitted assets.....	<u>\$2,246,982 71</u>

UNADMITTED ASSETS.

Judgments.....	\$3,883 35
Agents' balances.....	1,163 00
Bills receivable.....	190,398 13
Total unadmitted assets.....	<u>\$200,444 48</u>

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$62,432 61
Claims for death losses and other policy claims resisted..	5,997 81
Total policy claims	\$68,430 42
Net present value of all outstanding policies in force December 31st, 1883, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>\$2,122,009 00</u>
Net re-insurance reserve	2,122,009 00
Liabilities as to policy-holders.....	\$2,190,439 42
Surplus as regards policy-holders.....	56,543 29
Total liabilities.....	<u>\$2,246,982 71</u>

III. INCOME DURING THE YEAR.

Cash received for premiums..	\$183,015 36	
Premium notes, loans or liens taken for premiums.....	24,843 82	
Total premium income		\$207,859 18
Received for interest and dividends.....		72,814 19
Received for rents		2,284 78
Other income, viz: profit and loss account.....		11,772 66
Total income.....		<u>\$294,730 81</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$144,020 57	
Premium notes, loans or liens used in payment of same,	43,104 34	
Cash paid for surrendered policies.	60,883 17	
Premium notes, loans or liens used in payment of same and voided by lapse.....	14,070 60	
Cash paid for dividends to policy-holders	12,888 93	
Premium notes, loans or liens used in payment of same,	1,478 95	
Total paid to policy-holders.....		\$276,446 56
Paid for commissions to agents.....		10,679 86
Paid for salaries and other compensation of officers and employees....		62,140 04
Paid for taxes.....		3,848 37
Paid for rent.....		4,459 33
Other expenditures, viz: general expenses.....		28,619 93
Total expenditures.....		<u>\$386,194 09</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$540,679 32	
Received during the year	24,843 82	
Total		\$565,523 14
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$58,653 89	
Redeemed by maker in cash	4,571 55	
Total.....		<u>63,225 44</u>
Balance note assets at end of the year.....		<u>\$502,297 70</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	7,986	\$7,795,939
Policies issued during the year	1,523	2,171,456
Old policies revived during the year.....	13	17,428
Totals.....	9,522	\$9,984,823
Deduct policies ceased to be in force.....	1,124	1,374,618
Net policies in force December 31st, 1883.....	8,398	\$8,610,205

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.....	244	\$253,373
By surrender.....	178	146,097
By lapse.....	369	525,540
By change and decrease.....	-	82,418
Not taken.....	333	367,190
Totals.....	1,124	\$1,374,618

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 39; amount insured....	\$45,100 00
Policies issued during the year: number, 12; amount insured.....	9,832 00
Premiums received during the year.....	1,761 69
Losses and claims incurred during the year	9,832 00
Losses and claims paid during the year.....	10,266 00
Amount of taxes paid to the State of Maine on premiums.....	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.....	\$9,447,332 74
Loans on bond and mortgage (first liens).....	13,072,941 20
Loans secured by collaterals.....	8,199,000 00
Stocks and bonds owned by the company, market value.....	16,107,568 65
Cash in office of company and deposited in banks and trust companies,	3,979,998 38
Interest and rents due and accrued.....	451,350 44
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	1,105,062 40
Total admitted assets.....	\$52,363,253 81

UNADMITTED ASSETS.

Commuted commissions.....	\$112,545 15
Agents' balances.....	278,517 14
Total unadmitted assets.....	\$391,062 29

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$27,805 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	169,414 58
Total policy claims.....	\$197,219 58
Net present value of all outstanding policies in force December 31st, 1883, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$43,388,626 00
Net re-insurance reserve.....	43,388,626 00
Unpaid dividends of surplus or other profits due policy-holders.....	96,384 00
Other liabilities of the company, viz: under lapsed policy clause.....	66,008 86
Liabilities as to policy-holders.....	\$43,748,238 44
Surplus as regards policy-holders.....	8,615,015 37
Total liabilities.....	\$52,363,253 81

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$10,443,157 45
Cash received for annuities.....	284,390 51
Total premium income.....	\$10,727,547 96
Received for interest and dividends.....	2,165,194 21
Received for rents.....	444,003 55
Other income, viz: profit and loss account.....	133,825 96
Total income.....	<u>\$13,470,571 68</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,600,908 68
Cash paid to annuitants.....	58,544 35
Cash paid for surrendered policies.....	999,808 74
Cash paid for dividends to policy-holders.....	1,801,808 89
Total paid to policy-holders.....	\$6,461,070 66
Paid for dividends to stockholders.....	7,000 00
Paid for commissions to agents.....	661,158 25
Paid for salaries and other compensation of officers and employees....	425,952 82
Paid for taxes.....	107,060 11
Paid for rent.....	98,476 55
Paid for commuting commissions.....	247,905 66
Other expenditures, viz: general expenses.....	559,279 41
Total expenditures.....	<u>\$8,567,903 49</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	65,680	\$232,829,£20
Policies issued during the year.....	17,970	77,093,692
Old policies revived during the year.....	596	2,342,750
Additions by dividends during the year.....	-	1,693,314
Totals.....	84,246	\$313,959,376
Deduct policies ceased to be in force.....	9,050	38,798,788
Net policies in force December 31st, 1883.....	75,196	<u>\$275,160,588</u>

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

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	1,028	\$3,752,050
By surrender.....	1,236	6,202,788
By lapse.....	4,080	15,052,540
Not taken.....	2,706	13,791,410
Totals.....	<u>9,050</u>	<u>\$38,798,788</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 1,052; amount insured..	\$1,978,468 00
Policies issued during the year: number, 188; amount insured.....	516,708 00
Premiums received during the year	57,559 21
Losses and claims incurred during the year.....	2,420 00
Losses and claims paid during the year.....	2,420 00
Amount of taxes paid to the State of Maine on premiums.....	<u>313 64</u>

HOME LIFE INSURANCE COMPANY,
NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

GEORGE C. RIPLEY, *President.* JOSEPH P. HOLBROOK, *Secretary.*

Capital Paid Up in Cash, \$125,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$243,252 87
Loans on bond and mortgage (first liens).....	944,600 00
Loans secured by collaterals.....	1,623,100 00
Premium notes and loans on policies now in force.....	713,387 60
Stocks and bonds owned by the company, market value.....	1,689,500 00
Cash in office of company and deposited in banks and trust companies,	83,730 58
Interest and rents due and accrued.....	27,330 22
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	78,641 84
Total admitted assets.....	\$5,403,543 11

UNADMITTED ASSETS.

Agents' balances.....	\$1,686 27
Bills receivable.....	2,900 00
Total unadmitted assets.....	\$4,586 27

II. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	\$34,845 00
Claims for death losses and other policy claims resisted..	3,000 00
Total policy claims.....	\$37,845 00
Net present value of all outstanding policies in force	
December 31st, 1883, computed by the New York	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest	\$4,053,083 00
Net re-insurance reserve.....	4,053,083 00
Unpaid dividends of surplus or other profits due policy-holders.....	16,267 02
Premiums paid in advance.....	675 75
Liabilities as to policy-holders.....	\$4,107,870 77
Surplus as regards policy-holders.....	1,295,672 34
Total liabilities.....	\$5,403,543 11

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$423,258 01	
Premium notes, loans or liens taken for premiums.....	123,217 47	
Total premium income.....		\$546,475 48
Received for interest and dividends.....		257,827 88
Received for rents.....		2,677 91
Total income.....		<u>\$806,981 27</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$276,971 20	
Premium notes, loans or liens used in payment of same..	23,485 80	
Cash paid to annuitants.....	797 35	
Cash paid for surrendered policies.....	30,963 93	
Premium notes, loans or liens used in payment of same and voided by lapse.....	25,927 48	
Cash paid for dividends to policy-holders.....	36,626 45	
Premium notes, loans or liens used in payment of same..	75,442 69	
Total paid to policy-holders.....		\$470,214 90
Paid for dividends to stockholders.....		15,000 00
Paid for commissions to agents.....		67,665 92
Paid for salaries and other compensation of officers and employees....		68,721 75
Paid for taxes.....		4,927 47
Paid for rent.....		7,379 68
Other expenditures, viz: general expenses.....		18,914 41
Total expenditures.....		<u>\$652,824 13</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$739,189 22	
Received during the year.....	123,217 47	
Total.....		\$862,406 69
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$124,855 97	
Redeemed by maker in cash.....	24,163 12	
Total.....		<u>149,019 09</u>
Balance note assets at end of the year.....		<u>\$713,387 60</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	8,273	\$15,696,414
Policies issued during the year	1,596	3,003,141
Old policies revived during the year.....	22	54,500
Old policies increased during the year.....	-	2,500
Additions by dividends during the year.....	-	5,403
Totals.....	9,891	\$18,761,958
Deduct policies ceased to be in force.....	998	1,887,312
Net policies in force December 31st, 1883.....	8,893	\$16,874,646

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.....	153	\$300,457
By surrender.....	393	836,250
By lapse.....	284	435,500
By change and decrease.....	-	25,400
Not taken.....	168	289,705
Totals	998	\$1,887,312

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY STOKES, *President.*

HENRY Y. WEMPLE, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$962,895 94
Loans on bond and mortgage (first liens).....	2,781,162 76
Loans secured by collaterals.....	3,656,906 61
Premium notes and loans on policies now in force.....	1,286,745 76
Stocks and bonds owned by the company, market value.....	1,392,810 00
Cash in office of company and deposited in banks and trust companies,	561,747 25
Interest and rents due and accrued.....	96,994 27
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	131,921 64
Total admitted assets.....	\$10,871,184 23

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$684 14
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	153,642 00
Claims for death losses and other policy claims resisted..	25,500 00
Total policy claims.....	\$179,826 14
Net present value of all outstanding policies in force December 31st, 1883, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$8,803,987 00
Net re-insurance reserve.....	8,803,987 00
Unpaid dividends of surplus or other profits due policy-holders.....	57,068 50
Other liabilities of the company, viz: contingent reserve.....	30,000 00
Liabilities as to policy-holders.....	\$9,070,881 64
Surplus as regards policy-holders.....	1,800,302 59
Total liabilities.....	\$10,871,184 23

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$950,075 30	
Premium notes, loans or liens taken for premiums.....	58,346 25	
Total premium income.....		\$1,008,421 55
Received for interest and dividends		542,294 48
Received for rents....		52,288 92
Other income, viz: profit and loss account.....		33,044 24
Total income.....		<u>\$1,636,049 19</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$763,131 59	
Premium notes, loans or liens used in payment of same,	55,743 41	
Cash paid to annuitants	4,137 06	
Cash paid for surrendered policies,	95,616 11	
Premium notes, loans or liens used in payment of same and voided by lapse.....	42,250 18	
Cash paid for dividends to policy-holders	188,344 54	
Premium notes, loans or liens used in payment of same,	7,777 93	
Total paid to policy-holders		\$1,157,000 82
Paid for dividends to stockholders.....		40,000 00
Paid for commissions to agents.....		100,861 67
Paid for salaries and other compensation of officers and employees....		77,563 20
Paid for taxes.....		9,888 02
Paid for rent.....		10,500 00
Other expenditures, viz: general expenses.....		79,364 60
Total expenditures.....		<u>\$1,475,178 31</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year... \$1,358,649 25	
Received during the year.....	58,346 25
Total.....	<u>\$1,416,995 50</u>
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	\$105,771 52
Redeemed by maker in cash.....	10,462 50
In hands of agents for collection.....	14,015 72
Total.....	<u>130,249 74</u>
Balance note assets at end of the year.....	<u>\$1,286,745 76</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	11,490	\$32,690,470
Policies issued during the year.....	1,276	3,551,987
Totals	12,766	\$36,242,457
Deduct policies ceased to be in force.....	1,100	3,219,252
Net policies in force December 31st, 1883.....	11,666	\$33,023,205

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.....	299	\$819,000
By surrender.....	146	360,894
By lapse.....	340	973,609
By change.....	107	386,929
Not taken.....	208	678,820
Totals.....	1,100	\$3,219,252

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 37; amount insured.....	\$59,439 00
Policies issued during the year: number, 1; amount insured.....	400 00
Premiums received during the year.....	662 55
Losses and claims incurred during the year.....	00
Losses and claims paid during the year.....	00
Amount of taxes paid to the State of Maine on premiums.....	8 86

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.....	\$1,594,890 00
Loans on bond and mortgage (first liens).....	2,123,041 11
Loans secured by collaterals	476,155 00
Premium notes and loans on policies now in force.....	558,364 51
Stocks and bonds owned by the company, market value.....	2,337,912 00
Cash in office of company and deposited in banks and trust companies,	142,976 54
Interest and rents due and accrued.....	183,702 12
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	160,258 22
Total admitted assets.....	<u>\$7,577,299 50</u>

UNADMITTED ASSETS.

Bills receivable	<u>\$3,414 90</u>
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$6,000 00
Claims for matured endowments due and unpaid.....	150 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	76,439 00
Claims for death losses and other policy claims resisted ..	<u>21,214 00</u>
Total policy claims	\$103,803 00
Net present value of all outstanding policies in force December 31st, 1883, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>\$6,635,306 00</u>
Net re-insurance reserve.....	\$6,635,306 00
Unpaid dividends of surplus or other profits due policy-holders	21,078 48
Premiums paid in advance and surrender values.....	<u>6,439 92</u>
Liabilities as to policy-holders.....	\$6,766,627 40
Surplus as regards policy-holders.....	<u>810,672 10</u>
Total liabilities.....	<u>\$7,577,299 50</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$836,374 19	
Premium notes, loans or liens taken for premiums.....	104,813 19	
	<hr/>	
Total premium income.....		\$941,187 38
Received for interest and dividends.....		368,541 65
Received for rents.....		59,713 26
		<hr/>
Total income.....		<u>\$1,369,442 29</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$510,215 74	
Premium notes, loans or liens used in payment of same..	23,316 84	
Cash paid for surrendered policies.....	64,784 18	
Premium notes, loans or liens used in payment of same and voided by lapse	18,073 42	
Cash paid for dividends to policy-holders	128,912 61	
Premium notes, loans or liens used in payment of same..	70,343 90	
	<hr/>	
Total paid to policy-holders.....		\$815,646 69
Paid for commissions to agents.....		71,928 51
Paid for salaries and other compensation of officers and employees....		157,689 25
Paid for taxes.....		10,216 23
Other expenditures, viz: general expenses		69,846 74
		<hr/>
Total expenditures.....		<u>\$1,125,327 42</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$580,144 25	
Received during the year	104,813 19	
	<hr/>	
Total.....		\$684,957 44
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$111,734 16	
Redeemed by maker in cash	10,672 39	
	<hr/>	
Total.....		122,406 55
		<hr/>
Balance note assets at end of the year.....		<u>\$562,550 89</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	13,484	\$30,510,247
Policies issued during the year.....	2,275	5,917,950
Old policies revived during the year.....	3	12,000
Totals.....	15,762	\$36,440,197
Deduct policies ceased to be in force.....	1,449	3,580,033
Net policies in force December 31st, 1883.....	14,313	\$32,860,164

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.....	620	\$1,306,267
By surrender.....	131	293,589
By lapse.....	299	766,300
By change and decrease.....	-	261,127
Not taken.....	399	952,750
Totals.....	1,449	\$3,580,033

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 564; amount insured...	\$853,938 00
Policies issued during the year: number, 66; amount insured.....	85,938 00
Premiums received during the year.....	15,727 05
Losses and claims incurred during the year.....	19,315 00
Losses and claims paid during the year.....	19,315 00
Amount of taxes paid to the State of Maine on premiums.....	612 46

**METROPOLITAN LIFE INSURANCE COMPANY,
NEW YORK CITY.**

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.*

JOHN R. HEGEMAN, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$397,500 00
Loans on bond and mortgage (first liens).....	736,250 00
Loans secured by collaterals.....	120,000 00
Premium notes and loans on policies now in force.....	174,212 28
Stocks and bonds owned by the company, market value.....	571,090 00
Cash in office of company and deposited in banks and trust companies, Interest and rents due and accrued.....	45,777 83 12,665 09
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	129,127 04
Total admitted assets.....	<u>\$2,186,622 24</u>

UNADMITTED ASSETS.

Furniture and fixtures.....	<u>\$15,718 28</u>
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II. LIABILITIES.

Claims for death losses and matured endowments unpaid	\$27,500 00
Net present value of all outstanding policies in force December 31st, 1883, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	<u>\$1,637,587 00</u>
Net re-insurance reserve	\$1,637,587 00
Other liabilities of the company, viz: deferred and unpaid premiums,	8,013 00
Liabilities as to policy-holders.....	<u>\$1,673,100 00</u>
Surplus as regards policy-holders.....	513,522 24
Total liabilities	<u>\$2,186,622 24</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,959,442 17
Premium notes, loans or liens taken for premiums.....	16,260 72
Total premium income.....	\$1,975,702 89
Received for interest and dividends.....	78,262 50
Received for rents.....	28,653 66
Total income.....	\$2,082,619 05

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$644,665 84
Premium notes, loans or liens used in payment of same,	4,192 45
Cash paid for surrendered policies.....	271,943 25
Premium notes, loans or liens used in payment of same and voided by lapse...	12,002 18
Cash paid for dividends to policy-holders	127,998 38
Premium notes, loans or liens used in payment of same,	14,456 73
Total paid to policy-holders	\$1,075,258 83
Paid for dividends to stockholders.....	21,000 00
Paid for commissions to agents.....	342,836 82
Paid for salaries and other compensation of officers and employees. . .	394,344 58
Paid for taxes.....	18,625 70
Paid for rent.....	30,640 26
Paid for commuting commissions.....	245,041 43
Other expenditures, viz: general expenses	139,502 52
Total expenditures	\$2,267,250 14

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$188,602 92
Received during the year.....	16,260 72
Total.....	\$204,863 64
Notes and other obligations used as above stated.....	30,651 36
Balance note assets at end of the year.....	\$174,212 28

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	5,843	\$8,566,445
Policies issued during the year.....	239	256,805
Totals.....	<u>6,082</u>	<u>\$8,823,250</u>
Deduct policies ceased to be in force.....	1,076	1,934,468
Net policies in force December 31, 1883.....	<u>5,006</u>	<u>\$6,888,782</u>
Industrial policies in force December 31st, 1883.....	526,042	\$56,536,325
Industrial claims paid	-	505,782
	<u>526,042</u>	<u>\$56,030,543</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.....	137	\$143,076
By surrender.....	757	1,554,996
By lapse.....	163	216,500
By change and decrease.....	5	5,000
Not taken.....	14	14,896
Totals	<u>1,076</u>	<u>\$1,934,468</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 29; amount insured....	\$58,110 00
Industrial policies in force December 31st, 1883: number, 4,369; amount insured.....	469,886 00
Policies issued during the year: number, 2; amount insured	3,000 00
Premiums received during the year.....	15,546 35
Losses and claims incurred during the year	4,227 32
Losses and claims paid during the year.....	4,227 32
Amount of taxes paid to the State of Maine on premiums	<u>211 70</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.....	\$8,633,971 89
Loans on bond and mortgage (first liens).....	46,303,472 34
Loans secured by collaterals.....	15,037,910 00
Stocks and bonds owned by the company, market value.....	25,279,040 00
Cash in office of company and deposited in banks and trust companies,	3,403,249 63
Interest due and accrued.....	1,310,588 23
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	944,012 93
Total admitted assets.....	\$100,912,245 02

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$47,304 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	861,331 00
Claims for death losses and other policy claims resisted..	147,864 00
Total policy claims.....	\$1,056,499 00
Net present value of all outstanding policies in force December 31st, 1883, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$93,437,330 00
Net re-insurance reserve.....	93,437,330 00
Premiums paid in advance, etc.....	32,856 35
Other liabilities of the company, viz: agents' balances.....	8,479 56
Liabilities as to policy-holders	\$94,535,164 91
Surplus as regards policy-holders.....	6,377,080 11
Total liabilities.....	\$100,912,245 02

III. INCOME DURING THE YEAR.

Cash received for premiums	\$13,402,813 50
Cash received for annuities	55,114 94
Total premium income.....	\$13,457,928 44
Received for interest and dividends.....	4,816,153 25
Received for rents.....	226,811 20
Total income.....	<u>\$18,500,892 89</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$7,962,056 73
Cash paid to annuitants.....	27,661 38
Cash paid for surrendered policies.....	2,831,150 71
Cash paid for dividends to policy-holders.....	3,138,491 69
Total paid to policy-holders	\$13,959,360 51
Paid for commissions to agents.....	886,126 90
Paid for salaries and other compensation of officers and employees...	504,006 69
Paid for taxes.....	226,057 69
Paid for rent.....	6,000 00
Premiums charged off on securities purchased.....	405,472 22
Other expenditures, viz: general expenses.....	324,746 10
Total expenditures	<u>\$16,311,770 11</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	106,214	\$929,554,17½
Policies issued during the year.....	11,010	30,855,870
Old policies revived during the year.....	521	1,546,950
Additions by dividends during the year.....	-	5,407,777
Totals	117,745	\$367,364,771
Deduct policies ceased to be in force.....	6,755	24,418,739
Net policies in force December 31st, 1883	110,990	<u>\$342,946,032</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.....	2,334	\$11,807,264
By surrender.....	1,070	3,519,425
By lapse.....	2,165	5,458,830
By change and decrease.....	-	222,700
Not taken.....	1,186	3,410,520
Totals	6,755	\$24,418,739

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 1,685; amount insured..	\$2,722,212 00
Policies issued during the year: number, 90; amount insured	125,775 00
Premiums received during the year	59,795 70
Losses and claims incurred during the year.....	91,331 72
Losses and claims paid during the year.....	101,481 72
Amount of taxes paid to the State of Maine on premiums	00

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.....	\$2,430,043 79
Loans on bond and mortgage (first liens).....	7,727,398 54
Loans secured by collaterals.....	12,491,372 71
Premium notes and loans on policies now in force.....	4,023,424 94
Stocks and bonds owned by the company, market value.....	9,213,561 37
Cash in office of company and deposited in banks and trust companies,	876,965 80
Interest due and accrued.....	583,538 16
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	234,825 31
Total admitted assets	<u>\$37,581,430 62</u>

UNADMITTED ASSETS.

Agents' balances and cash obligations.....	<u>\$8,496 99</u>
--------------------------------------------	-------------------

II. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	\$257,862 00
Claims for death losses and other policy claims resisted..	<u>20,000 00</u>
Total policy claims	\$277,862 00
Net present value of all outstanding policies in force	
December 31, 1883, computed by the New Jersey	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest.....	<u>\$33,982,045 00</u>
Net re-insurance reserve	33,982,045 00
Unpaid dividends of surplus or other profits due policy-holders.....	187,057 17
Premiums paid in advance.....	<u>7,444 58</u>
Liabilities as to policy-holders.....	\$34,454,408 75
Surplus as regards policy-holders.....	<u>3,127,021 87</u>
Total liabilities	<u>\$37,581,430 62</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$3,765,203 95	
Premium notes, loans or liens taken for premiums	392,117 36	
Cash received for annuities.....	2,449 48	
	<hr/>	
Total premium income.....		\$4,159,770 79
Received for interest and dividends.....		1,778,574 87
Received for rents.....		54,924 88
Other income, viz: profit and loss account.....		239,129 08
		<hr/>
Total income.....		<u>\$6,232,399 62</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,297,797 90	
Premium notes, loans or liens used in payment of same,	110,569 55	
Cash paid to annuitants	9,354 87	
Cash paid for surrendered policies.....	465,819 50	
Premium notes, loans or liens used in payment of same and voided by lapse.....	99,142 46	
Cash paid for dividends to policy-holders.....	964,469 88	
Premium notes, loans or liens used in payment of same,	16,614 33	
	<hr/>	
Total paid to policy-holders.....		\$3,963,768 49
Paid for commissions to agents.....		372,482 80
Paid for salaries and other compensation of officers and employees....		137,394 31
Paid for taxes		111,038 97
Other expenditures, viz: general expenses		70,825 75
		<hr/>
Total expenditures.....		<u>\$4,655,510 32</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$3,885,150 25	
Received during the year	392,117 36	
	<hr/>	
Total.....		\$4,277,267 61
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$226,326 34	
Redeemed by maker in cash	27,516 33	
	<hr/>	
Total.....		253,842 67
		<hr/>
Balance note assets at end of the year..		<u>\$4,023,424 94</u>

LIFE INSURANCE COMPANIES

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	47,837	\$129,619,105
Policies issued during the year.....	4,913	13,169,971
Old policies revived during the year.....	15	57,700
Old policies increased during the year.....	12	27,208
Additions by dividends during the year.....	-	1,497
	<hr/>	<hr/>
Totals	52,777	\$142,875,481
Deduct policies ceased to be in force.....	3,599	9,576,713
	<hr/>	<hr/>
Net policies in force December 31st, 1883.....	49,178	\$133,298,768
	<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	1,033	\$2,934,509
By surrender.....	504	1,188,513
By lapse	755	1,743,350
By change and decrease.....	908	2,629,531
Not taken.....	399	1,080,810
	<hr/>	<hr/>
Totals.....	3,599	\$9,576,713
	<hr/>	<hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 1,224; amount insured, \$2,457,378 00	
Policies issued during the year: number, 115; amount insured.....	155,793 00
Premiums received during the year.....	70,204 86
Losses and claims incurred during the year	37,067 00
Losses and claims paid during the year	31,367 00
Amount of taxes paid to the State of Maine on premiums	229 74
	<hr/>

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.....	\$205,012 85
Loans on bond and mortgage (first liens).....	892,274 37
Loans secured by collaterals.....	124,456 96
Premium notes and loans on policies now in force.....	20,674 10
Stocks and bonds owned by the company, market value.....	1,492,200 00
Cash in office of company and deposited in banks and trust companies,	126,121 29
Interest due and accrued.....	44,875 89
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	33,674 38
Total admitted assets.....	<u><u>\$2,939,289 84</u></u>

UNADMITTED ASSETS.

Agents' balances.....	\$11,159 30
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$3,000 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	18,000 00
Claims for death losses and other policy claims resisted..	10,000 00
Total policy claims.....	<u>\$31,000 00</u>
Net present value of all outstanding policies in force	
December 31st, 1883, computed by the Vermont	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest.....	\$2,031,229 86
Net re-insurance reserve.....	2,031,229 86
Unpaid dividends of surplus or other profits due policy-holders.....	38,206 44
Other liabilities of the company, viz: extra reserve.....	150,000 00
Liabilities as to policy-holders.....	<u>\$2,250,436 30</u>
Surplus as regards policy-holders.....	688,853 54
Total liabilities.....	<u><u>\$2,939,289 84</u></u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$413,897 84	
Premium notes, loans or liens taken for premiums	2,687 54	
Total premium income.....		\$416,585 38
Received for interest and dividends.....		139,647 24
Received for rents		9,362 46
Total income.....		<u>\$565,595 08</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$180,742 44	
Premium notes, loans or liens used in payment of same..	1,024 47	
Cash paid to annuitants.....	3,816 92	
Cash paid for surrendered policies.....	36,735 81	
Premium notes, loans or liens used in payment of same and voided by lapse.....	535 40	
Cash paid for dividends to policy-holders	58,419 72	
Premium notes, loans or liens used in payment of same..	752 72	
Total paid to policy-holders.....		\$282,027 48
Paid for commissions to agents.....		42,503 59
Paid for salaries and other compensation of officers and employees....		25,883 45
Paid for taxes.....		5,446 42
Paid for rent.....		3,870 03
Other expenditures, viz: general expenses		10,257 57
Total expenditures.....		<u>\$369,988 54</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$20,886 85	
Received during the year.....	2,687 54	
Total		\$23,574 39
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$2,312 59	
Redeemed by maker in cash.....	587 70	
Total		2,900 29
Balance note assets at end of the year.....		<u>\$20,674 10</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	5,904	\$10,669,009
Policies issued during the year	2,210	2,695,500
Additions by dividends during the year.....	-	2,506
Totals.....	8,114	\$13,367,015
Deduct policies ceased to be in force.....	859	1,245,290
Net policies in force December 31st, 1883.....	7,255	\$12,121,725

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.....	94	\$190,067
By surrender.....	195	279,163
By lapse.....	264	361,100
By change and decrease.....	1	56,525
Not taken.....	305	358,435
Totals	859	\$1,245,290

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 78; amount insured.....	\$139,435 00
Policies issued during the year: number, 14; amount insured.....	30,000 00
Premiums received during the year.....	4,062 45
Losses and claims incurred during the year.....	00
Losses and claims paid during the year.....	00
Amount of taxes paid to the State of Maine on premiums.....	63 98

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.....	\$1,279,165 54
Loans on bond and mortgage (first liens).....	2,222,148 00
Loans secured by collaterals.....	1,955,157 82
Premium notes and loans on policies now in force.....	1,200,414 99
Stocks and bonds owned by the company, market value.....	9,297,237 50
Cash in office of company and deposited in banks and trust companies,	646,912 81
Interest and rents due and accrued.....	194,821 35
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	94,297 81
Total admitted assets.....	\$16,890,155 82

II. LIABILITIES.

Claims for death losses unpaid.....	\$166,099 00
Claims for matured endowments unpaid.....	29,244 00
Total policy claims.....	\$195,343 00
Net present value of all outstanding policies in force	
December 31st, 1883, computed by the Massachusetts	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest.....	\$13,981,704 00
Net re-insurance reserve.....	13,981,704 00
Unpaid dividends of surplus or other profits due policy-holders.....	86,531 26
Liabilities as to policy-holders.....	\$14,263,578 26
Surplus as regards policy-holders.....	2,626,577 56
Total liabilities.....	\$16,890,155 82

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,507,208 50	
Premium notes, loans or liens taken for premiums.....	454,110 60	
Total premium income.....		\$1,961,319 10
Received for interest and dividends.....		773,032 21
Received for rents.....		62,361 15
Other income, viz: profit and loss account.....		160,489 29
Total income.....		<u>\$2,957,201 75</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,270,317 06	
Premium notes, loans or liens used in payment of same,	64,222 94	
Cash paid for surrendered policies.....	118,584 09	
Premium notes, loans or liens used in payment of same and voided by lapse.....	69,852 29	
Cash paid for dividends to policy-holders.....	481,371 46	
Premium notes, loans or liens used in payment of same,	52,215 15	
Total paid to policy-holders		\$2,056,562 99
Paid for commissions to agents.....		145,643 18
Paid for salaries and other compensation of officers and employees....		93,785 47
Paid for taxes.....		32,512 49
Other expenditures, viz: general expenses.....		110,328 95
Total expenditures.....		<u>\$2,438,833 08</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,281,086 97	
Received during the year.....	454,110 60	
Total.....		\$1,735,197 57
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$186,290 38	
Redeemed by maker in cash.....	348,492 20	
Total.....		<u>534,782 58</u>
Balance note assets at end of the year.....		<u>\$1,200,414 99</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	19,854	\$59,297,737
Policies issued during the year.....	2,511	6,827,350
Old policies revived during the year.....	126	408,200
Totals	<u>22,491</u>	<u>\$66,533,287</u>
Deduct policies ceased to be in force.....	1,662	4,838,696
Net policies in force December 31st, 1883.....	<u>20,829</u>	<u>\$61,694,591</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.....	434	\$1,389,961
By surrender.....	204	631,606
By lapse.....	791	2,121,461
By change and decrease.....	7	33,000
Not taken.....	226	662,668
Totals.....	<u>1,662</u>	<u>\$4,838,696</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 997; amount insured ...	\$1,910,720 00
Policies issued during the year: number, 104; amount insured.....	158,865 00
Premiums received during the year	43,303 24
Losses and claims incurred during the year.....	41,698 00
Losses and claims paid during the year.....	20,715 00
Amount of taxes paid to the State of Maine on premiums.....	<u>2,028 31</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.....	\$4,508,779 39
Loans on bond and mortgage (first liens).....	20,681,471 72
Loans secured by collaterals.....	1,393,500 00
Premium notes and loans on policies now in force.....	461,445 57
Stocks and bonds owned by the company, market value.....	25,455,743 81
Cash in office of company and deposited in banks and trust companies,	1,393,615 02
Interest and rents due and accrued.....	362,272 15
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	945,486 81
Total admitted assets.....	\$55,202,314 47

UNADMITTED ASSETS.

Agents' balances.....	\$104,216 55
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II. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$29,763 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	574,772 03
Claims for death losses and other policy claims resisted..	36,000 00
Total policy claims.....	\$640,535 03
Net present value of all outstanding policies in force	
December 31st, 1883, computed by the New York	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest.....	\$47,213,468 00
Net re-insurance reserve.....	47,213,468 00
Premiums paid in advance.....	28,610 48
Liabilities as to policy-holders.....	\$47,882,613 51
Surplus as regards policy-holders.....	7,319,700 96
Total liabilities.....	\$55,202,314 47

III. INCOME DURING THE YEAR.

Cash received for premiums..	\$8,691,904 71	
Premium notes, loans or liens taken for premiums.....	39,832 60	
Cash received for annuities.....	1,799,202 90	
		<hr/>
Total premium income	\$10,530,940 21	
Received for interest and dividends.....	2,517,922 27	
Received for rents	139,538 57	
Other income, viz: profit and loss account.....	19,130 96	
		<hr/>
Total income.....	\$13,207,532 01	<hr/> <hr/>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,695,826 24	
Premium notes, loans or liens used in payment of same,	19,495 85	
Cash paid to annuitants.....	701,214 34	
Cash paid for surrendered policies.	861,429 83	
Premium notes, loans or liens used in payment of same and voided by lapse.....	8,410 57	
Cash paid for dividends to policy-holders.....	2,409,990 45	
Premium notes, loans or liens used in payment of same,	3,023 12	
		<hr/>
Total paid to policy-holders.....	\$6,699,390 40	
Paid for commissions to agents.....	1,126,449 46	
Paid for salaries and other compensation of officers and employees....	397,031 19	
Paid for taxes.....	91,853 76	
Other expenditures, viz: general expenses.....	616,651 92	
		<hr/>
Total expenditures.....	\$8,931,376 73	<hr/> <hr/>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$494,032 23	
Received during the year	39,832 60	
		<hr/>
Total.....	\$533,864 83	
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$30,929 54	
Redeemed by maker in cash	41,489 72	
		<hr/>
Total.....	72,419 26	
		<hr/>
Balance note assets at end of the year.....	\$461,445 57	<hr/> <hr/>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	60,150	\$171,415,097
Policies issued during the year	15,526	50,042,831
Old policies revived during the year.....	35	95,260
Old policies increased during the year.....	-	30,679
Additions by dividends during the year.....	-	2,566,794
Totals.....	<u>75,711</u>	<u>\$224,150,661</u>
Deduct policies ceased to be in force.....	6,484	25,404,618
Net policies in force December 31st, 1883.....	<u>69,227</u>	<u>\$198,746,043</u>

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

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	1,074	\$2,851,264
By surrender.....	1,072	6,214,040
By lapse.....	2,442	6,904,632
By change and decrease.....	-	1,737,179
Not taken.....	1,896	7,697,503
Totals.....	<u>6,484</u>	<u>\$25,404,618</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 763; amount insured...	\$1,597,530 00
Policies issued during the year: number, 60; amount insured.....	199,910 00
Premiums received during the year.....	51,375 05
Losses and claims incurred during the year.....	23,724 12
Losses and claims paid during the year.....	39,821 20
Amount of taxes paid to the State of Maine on premiums.....	<u>24 22</u>

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	\$1,274,352 40
Loans on bond and mortgage (first liens).....	15,708,301 98
Premium notes and loans on policies now in force.....	1,388,066 41
Stocks and bonds owned by the company, market value	1,196,989 01
Cash in office of company and deposited in banks and trust companies,	913,765 23
Interest and rents due and accrued	277,442 38
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	326,466 70
Total admitted assets.....	\$21,085,384 11

UNADMITTED ASSETS.

Agents' balances.....	\$22,939 25
Bills receivable.....	6,998 07
Total unadmitted assets	\$29,937 32

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment and not due.....	\$162,948 31
Claims for death losses and other policy claims resisted..	46,450 00
Total policy claims	\$209,398 31
Net present value of all outstanding policies in force December 31st, 1883, computed by the Wisconsin Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	\$17,660,938 00
Net re-insurance reserve.	17,660,938 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.,	78,739 20
Liabilities as to policy-holders.....	\$17,953,075 51
Surplus as regards policy-holders.....	3,132,308 60
Total liabilities.....	\$21,085,384 11

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,844,097 62	
Premium notes, loans or liens taken for premiums.....	165,114 05	
Total premium income.....		\$3,009,211 67
Received for interest and dividends.....		1,154,069 13
Received for rents.....		45,931 92
Total income		<u>\$4,209,212 72</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,227,017 56	
Premium notes, loans or liens used in payment of same,	66,330 02	
Cash paid for surrendered policies	219,154 27	
Premium notes, loans or liens used in payment of same and voided by lapse.....	38,498 56	
Cash paid for dividends to policy-holders	546,651 57	
Premium notes, loans or liens used in payment of same,	129,177 90	
Total paid to policy-holders.....		\$2,226,829 88
Paid for commissions to agents.....		347,691 01
Paid for salaries and other compensation of officers and employees....		176,080 18
Paid for taxes.....		58,556 98
Paid for rent.....		6,077 34
Paid for commuting commissions.....		10,874 73
Other expenditures, viz: general expenses		132,077 37
Total expenditures.....		<u>\$2,958,187 49</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,482,854 15	
Received during the year	183,550 68	
Total.....		\$1,666,404 83
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated	\$248,934 62	
Redeemed by maker in cash	29,403 80	
Total.....		278,338 42
Balance note assets at end of the year.....		<u>\$1,388,066 41</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	40,871	\$83,355,424
Policies issued during the year.....	6,651	16,779,504
Old policies revived during the year.....	262	562,495
Old policies increased during the year.....	6	10,000
Additions by dividends during the year.....	-	2,784,583
Totals.....	47,790	\$193,492,006
Deduct policies ceased to be in force.....	3,989	11,408,913
Net policies in force December 31st 1883.....	43,801	\$92,083,093

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	663	\$3,507,233
By surrender.....	523	1,001,708
By lapse.....	2,264	4,832,985
By change and decrease.....	3	664,563
Not taken.....	536	1,402,424
Totals	3,989	\$11,408,913

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 299; amount insured...	\$436,558 00
Policies issued during the year: number, 62; amount insured.....	82,983 00
Premiums received during the year.....	16,333 19
Losses and claims incurred during the year.....	1,500 00
Losses and claims paid during the year	1,500 00
Amount of taxes paid to the State of Maine on premiums	252 81

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.....	\$861,207 95
Loans on bond and mortgage (first liens).....	1,986,995 73
Loans secured by collaterals	642,941 04
Premium notes and loans on policies now in force.....	614,904 55
Stocks and bonds owned by the company, market value.....	4,512,753 00
Cash in office of company and deposited in banks and trust companies,	149,443 64
Interest and rents due and accrued.....	46,570 95
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	142,323 80
Total admitted assets.....	\$8,957,140 66

UNADMITTED ASSETS.

Agents' balances	\$4,771 91
Bills receivable	39,993 40
Sundry accounts.....	9,992 61
Total unadmitted assets	\$54,757 92

II. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	\$120,009 07
Claims for death losses and other policy claims resisted..	10,515 00
Total policy claims	\$130,524 07
Net present value of all outstanding policies in force	
December 31st, 1883, computed by the Pennsylvania	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest.....	\$7,420,134 00
Net re-insurance reserve.....	7,420,134 00
Unpaid dividends of surplus or other profits due policy-holders	24,904 03
Premiums paid in advance and surrender values.....	16,270 18
Other liabilities of the company, viz: endowment accumulations, etc..	108,892 25
Liabilities as to policy-holders.....	\$7,700,724 53
Surplus as regards policy-holders.....	1,256,416 13
Total liabilities.....	\$8,957,140 66

LIFE INSURANCE COMPANIES

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,407,117 55
Premium notes, loans or liens taken for premiums.....	98,682 87
Total premium income.....	\$1,505,800 42
Received for interest and dividends.....	401,280 99
Received for rents.....	35,483 58
Other income.....	26,802 93
Total income.....	<u>\$1,969,367 92</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$645,663 37
Premium notes, loans or liens used in payment of same,	24,429 34
Cash paid for surrendered policies.....	97,210 40
Premium notes, loans or liens used in payment of same and voided by lapse.....	20,283 48
Cash paid for dividends to policy-holders.....	247,665 04
Premium notes, loans or liens used in payment of same,	62,478 54
Total paid to policy-holders.....	\$1,097,730 17
Paid for commissions to agents.....	112,771 12
Paid for salaries and other compensation of officers and employees....	108,972 29
Paid for taxes.....	38,776 62
Paid for rent.....	10,458 15
Paid for commuting commissions.....	32,367 54
Other expenditures, viz: general expenses.....	43,643 64
Total expenditures.....	<u>\$1,444,719 53</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$628,791 66
Received during the year.....	105,469 44
Total.....	\$734,261 10
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	\$107,191 36
Redeemed by maker in cash.....	12,165 19
Total.....	<u>119,356 55</u>
Balance note assets at end of the year.....	<u>\$614,904 55</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	14,972	\$38,194,522
Policies issued during the year.....	2,786	€676,344
Old policies revived during the year.....	135	98,347
Old policies increased during the year.....	16	50,622
Additions by dividends during the year.....	-	21,212
Totals.....	17,909	\$45,041,047
Deduct policies ceased to be in force.....	1,426	3,519,372
Net policies in force December 31st, 1883.....	16,483	\$41,521,675

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.....	236	\$669,305
By surrender.....	223	483,902
By lapse.....	643	1,440,350
By change and decrease.....	16	157,315
Not taken.....	308	768,500
Totals.....	1,426	\$3,519,372

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 224; amount insured...	\$445,300 00
Policies issued during the year: number, 78; amount insured.....	128,000 00
Premiums received during the year.....	17,765 27
Losses and claims incurred during the year.....	2,000 00
Losses and claims paid during the year.....	2,000 00
Amount of taxes paid to the State of Maine on premiums.....	532 96

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.....	\$1,344,282 21
Loans on bond and mortgage (first liens).....	6,095,828 89
Loans secured by collaterals.....	2,000 00
Premium notes and loans on policies now in force.....	1,536,633 71
Stocks and bonds owned by the company, market value.....	1,354,863 50
Cash in office of company and deposited in banks and trust companies,	117,051 35
Interest due and accrued.....	126,403 66
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	38,693 14
Total admitted assets.....	\$10,615,756 46

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$13,236 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	124,257 00
Claims for death losses and other policy claims resisted..	39,000 00
Total policy claims.....	\$176,493 00
Net present value of all outstanding policies in force December 31st, 1883, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$9,389,672 00
Net re-insurance reserve.....	9,389,672 00
Premiums paid in advance.....	9,120 42
Other liabilities of the company, viz: special and contingent reserves,	226,210 38
Liabilities as to policy-holders.....	\$9,801,495 80
Surplus as regards policy-holders.....	814,260 66
Total liabilities.....	\$10,615,756 46

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$708,474 81	
Premium notes, loans or liens taken for premiums.....	10,998 80	
		<hr/>
Total premium income.....		\$719,473 61
Received for interest and dividends.....		572,969 34
Received for rents.....		68,279 83
		<hr/>
Total income.....		<u>\$1,360,722 78</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$656,326 69	
Premium notes, loans or liens used in payment of same,	77,121 74	
Cash paid for surrendered policies.....	167,833 80	
Premium notes, loans or liens used in payment of same,		
and voided by lapse.....	73,165 91	
Cash paid for dividends to policy-holders.....	142,056 59	
Premium notes, loans or liens used in payment of same,	6,204 77	
		<hr/>
Total paid to policy-holders.....		\$1,122,709 50
Paid for dividends to stockholders.....		24,000 00
Paid for commissions to agents.....		39,804 18
Paid for salaries and other compensation of officers and employees....		95,754 86
Paid for taxes.....		36,648 25
Paid for rent.....		11,410 53
Other expenditures, viz: general expenses.....		44,488 07
		<hr/>
Total expenditures.....		<u>\$1,374,815 39</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,695,115 98	
Received during the year.....	10,998 80	
		<hr/>
Total.....		\$1,706,114 78
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$156,492 42	
Redeemed by maker in cash.....	12,988 65	
		<hr/>
Total.....		169,481 07
		<hr/>
Balance note assets at end of the year.....		<u>\$1,536,633 71</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	19,602	\$28,704,038
Policies issued during the year.....	1,065	1,463,710
Old policies revived during the year.....	37	63,491
Old policies increased during the year.....	1	1,500
Additions by dividends during the year.....	-	11,650
Totals.....	<u>20,705</u>	<u>\$30,244,389</u>
Deduct policies ceased to be in force.....	1,616	2,455,893
Net policies in force December 31st, 1883.....	<u>19,089</u>	<u>\$27,788,496</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.....	508	\$697,587
By surrender.....	367	549,402
By lapse.....	391	539,831
By change and decrease.....	206	440,114
Not taken.....	144	228,959
Totals.....	<u>1,616</u>	<u>\$2,455,893</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 628; amount insured...	\$418,366 00
Policies issued during the year; number, 19; amount insured.....	17,210 00
Premiums received during the year.....	10,690 93
Losses and claims incurred during the year.....	5,615 00
Losses and claims paid during the year.....	17,850 00
Amount of taxes paid to the State of Maine on premiums.....	<u>00</u>

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President*.

ASA S. WING, *Actuary*.

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$576,063 90
Loans on bond and mortgage (first liens).....	3,361,681 70
Loans secured by collaterals.....	376,673 33
Premium notes and loans on policies now in force.....	50,428 23
Stocks and bonds owned by the company, market value.....	3,544,905 00
Cash in office of company and deposited in banks and trust companies,	56,700 35
Interest and rents due and accrued.....	57,952 52
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	267,635 62
Total admitted assets.....	\$8,292,040 65

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,000 00
Claims for matured endowments due and unpaid.....	1,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	72,977 00
Total policy claims.....	\$74,977 00
Net present value of all outstanding policies in force	
December 31st, 1883, computed by the Massachusetts	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest.....	\$6,658,736 00
Net re-insurance reserve.....	6,658,736 00
Unpaid dividends of surplus or other profits due policy-holders.....	11,389 08
Premiums paid in advance.....	10,980 21
Other liabilities of the company, viz: sundries.....	195 48
Liabilities as to policy-holders.....	\$6,756,277 77
Surplus as regards policy-holders.....	1,535,762 88
Total liabilities.....	\$8,292,040 65

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,383,035 06	
Premium notes, loans or liens taken for premiums..	5,395 27	
Cash received for annuities	14,188 23	
		<hr/>
Total premium income.....		\$1,402,618 56
Received for interest and dividends		328,668 39
Received for rents		7,010 12
Other income, viz: profit and loss account.....		4,436 52
		<hr/>
Total income.....		<u>\$1,742,733 59</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$375,890 47	
Cash paid to annuitants.....	18,055 40	
Cash paid for surrendered policies.....	32,581 81	
Premium notes, loans or liens used in payment of same and voided by lapse	2,771 05	
Cash paid for dividends to policy-holders.....	160,390 41	
Premium notes, loans or liens used in payment of same,	5,317 43	
		<hr/>
Total paid to policy-holders		\$595,006 57
Paid for commissions to agents.....		120,661 66
Paid for salaries and other compensation of officers and employees....		75,684 35
Paid for taxes		22,665 48
Paid for rent.....		4,674 37
Other expenditures, viz: general expenses.....		32,272 68
		<hr/>
Total expenditures.....		<u>\$850,965 11</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$59,138 96	
Received during the year.....	5,395 27	
		<hr/>
Total.....		\$64,534 23
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$8,088 48	
Redeemed by maker in cash.....	6,017 52	
		<hr/>
Total.....		14,106 00
		<hr/>
Balance note assets at end of the year.....		<u>\$50,428 23</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882	10,345	\$32,764,062
Policies issued during the year.....	2,212	7,085,628
Old policies revived during the year.....	17	59,500
Old policies increased during the year	41	170,000
Additions by dividends during the year.....	-	38,383
Totals	12,615	\$40,117,573
Deduct policies ceased to be in force.....	849	2,617,622
Net policies in force December 31st, 1883.....	11,766	\$37,499,951

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

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	159	\$383,618
By surrender.....	176	602,864
By lapse	442	1,300,700
By change, decrease and transfer.....	41	244,940
Not taken.....	31	85,500
Totals.....	849	\$2,617,622

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 127; amount insured ...	\$155,322 00
Policies issued during the year: number, 25; amount insured.....	34,914 00
Premiums received during the year.....	4,500 00
Losses and claims incurred during the year	00
Losses and claims paid during the year	00
Amount of taxes paid to the State of Maine on premiums	135 00

* STATE MUTUAL LIFE ASSURANCE COMPANY,
WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

A. GEORGE BULLOCK, *President*. HENRY M. WITTER, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$37,500 00
Loans on bond and mortgage (first liens).....	189,915 00
Loans secured by collaterals.....	21,902 00
Premium notes and loans on policies now in force.....	42,486 61
Stocks and bonds owned by the company, market value.....	2,929,760 00
Cash in office of company and deposited in banks and trust companies,	40,224 67
Interest and rents due and accrued.....	40,000 00
Total admitted assets.....	\$3,301,788 28

II. LIABILITIES.

Claims for death losses in process of adjustment or ad- justed and not due.....	\$11,000 00
Claims for death losses resisted.....	15,000 00
Total policy claims.....	\$26,000 00
Net present value of all outstanding policies in force December 31st, 1883, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$2,611,398 00
Net re-insurance reserve.....	2,611,398 00
Liabilities as to policy-holders.....	\$2,637,398 00
Surplus as regards policy-holders.....	664,390 28
Total liabilities.....	\$3,301,788 28

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$424,649 91
Premium notes, loans or liens taken for premiums.....	42,486 61
Total premium income.....	\$467,136 52
Received for interest, dividends, rents, etc.....	143,750 97
Total income.....	\$610,887 49

* Admitted April 1, 1884.

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$190,509	41
Cash paid for surrendered policies.....	14,040	59
Cash paid for dividends to policy-holders.....	87,353	16
Total paid to policy-holders.....	\$291,903	16
Paid for commissions to agents.....	66,067	50
Paid for salaries and other compensation of officers and employees....	28,520	73
Paid for taxes.....	6,698	03
Other expenditures, viz: general expenses.....	19,974	92
Total expenditures.....	\$413,164	34

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$32,174	93
Received during the year.....	74,313	93
Total.....	\$106,488	86
Redeemed by maker in cash.....	64,002	25
Balance note assets at end of the year.....	\$42,486	61

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	5,165	\$12,016,345
Policies issued during the year.....	854	2,895,200
Old policies revived during the year.....	1	1,000
Additions by dividends during the year.....	-	4,339
Totals.....	6,020	\$14,916,884
Deduct policies ceased to be in force.....	309	754,771
Net policies in force December 31st, 1883.....	5,711	\$14,162,113

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.....	88	\$185,509
By surrender.....	50	126,495
By lapse.....	92	180,500
By change and decrease.....	-	50,767
By transfer.....	46	124,000
Not taken.....	33	87,500
Totals.....	309	\$754,771

**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.....	\$625,513 87
Loans on bond and mortgage (first liens).....	2,770,731 48
Loans secured by collaterals.....	127,399 50
Stocks and bonds owned by the company, market value.....	1,345,575 00
Cash in office of company and deposited in banks and trust compaues,	176,135 62
Interest accrued.....	69,162 18
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	121,334 49
Total admitted assets.....	\$5,235,852 14

UNADMITTED ASSETS.

Agents' balances.....	\$225 00
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II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$63,576 00
Claims for death losses and other policy claims resisted..	21,000 00
Total policy claims.....	\$84,576 00
Net present value of all outstanding policies in force December 31st, 1883, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$4,496,628 00
Net re-insurance reserve	4,496,628 00
Liabilities as to policy-holders	\$4,581,204 00
Surplus as regards policy-holders.....	654,648 14
Total liabilities	\$5,235,852 14

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$660,027 87
Received for interest and dividends.....	231,627 46
Received for rents.....	15,979 89
Other income, viz: profit and loss account.....	84,015 56
Total income.....	\$991,650 78

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$260,820 29
Cash paid to annuitants.....	150 00
Cash paid for surrendered policies.....	28,920 82
Total paid to policy-holders.....	\$289,891 11
Paid for commissions to agents.....	74,359 91
Paid for salaries and other compensation of officers and employees....	45,862 09
Paid for taxes.....	5,487 19
Paid for rent.....	920 82
Other expenditures, viz: general expenses.....	40,467 41
Total expenditures.....	\$456,988 53

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	13,443	\$22,836,313
Policies issued during the year.....	2,100	4,644,570
Old policies revived during the year.....	34	43,916
Old policies increased during the year.....	-	10,685
Totals.....	15,577	\$27,535,484
Deduct policies ceased to be in force.....	1,199	2,529,880
Net policies in force December 31st, 1883.....	14,378	\$25,005,604

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.....	156	\$261,752
By surrender.....	70	91,745
By lapse.....	660	1,375,550
By change and decrease.....	126	365,383
Not taken.....	187	435,450
Totals	<u>1,199</u>	<u>\$2,529,880</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 562; amount insured....	\$632,050 00
Policies issued during the year: number, 52; amount insured.....	63,106 00
Premiums received during the year.....	14,738 94
Losses and claims incurred during the year.....	6,100 00
Losses and claims paid during the year.....	6,600 00
Amount of taxes paid to the State of Maine on premiums.....	<u>57 08</u>

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

T. H. BROSINAN, *President.*C. P. FRALEIGH, *Secretary.*

Capital Paid Up in Cash, \$440,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$89,200 00
Loans on bond and mortgage (first liens).....	2,685,658 13
Loans secured by collaterals.....	773,700 00
Premium notes and loans on policies now in force.....	141,309 66
Stocks and bonds owned by the company, market value.....	1,281,270 00
Cash in office of company and deposited in banks and trust companies,	102,119 06
Interest due and accrued.....	59,392 60
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1883.....	93,780 03
Total admitted assets.....	<u>\$5,226,429 48</u>

UNADMITTED ASSETS.

Agents' balances.....	\$19,168 80
Bills receivable.....	10,891 71
Total unadmitted assets.....	<u>\$30,060 51</u>

II. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	\$31,660 00
Claims for death losses and other policy claims resisted..	15,000 00
Total policy claims.....	\$46,660 00
Net present value of all outstanding policies in force	
December 31st, 1883, computed by the New York	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest.....	\$4,690,487 00
Net re-insurance reserve.....	4,690,487 00
Unpaid dividends of surplus or other profits due policy-holders.....	9,254 17
Premiums paid in advance, surrender values, etc.....	13,873 96
Liabilities as to policy-holders.....	\$4,760,275 13
Surplus as regards policy-holders.....	466,154 35
Total liabilities.....	<u>\$5,226,429 48</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$652,324 31
Received for interest and dividends	267,363 60
Received for rents	3,506 03
Other income	724 14
Total income	<u>\$923,918 08</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$311,871 49
Cash paid to annuitants	136 87
Cash paid for surrendered policies	117,318 76
Cash paid for dividends to policy-holders	46,596 87
Total paid to policy-holders	\$475,923 98
Paid for dividends to stockholders	30,775 76
Paid for commissions to agents	93,839 67
Paid for salaries and other compensation of officers and employees	122,511 73
Paid for taxes	12,527 99
Paid for rent	22,113 51
Other expenditures, viz: general expenses	62,509 82
Total expenditures	<u>\$820,202 46</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year	\$88,710 13
Received during the year	88,174 21
Total	\$176,884 34
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated	\$7,787 54
Redeemed by maker in cash	27,787 14
Total	35,574 68
Balance note assets at end of the year	<u>\$141,309 66</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	9,709	\$17,167,105
Policies issued during the year	1,862	5,231,168
Old policies revived during the year.....	17	27,767
Old policies increased and changed during the year.....	52	144,255
Additions by dividends during the year.....	-	37,864
Totals	11,640	\$22,608,159
Deduct policies ceased to be in force.....	1,645	3,414,580
Net policies in force December 31st, 1883	9,995	\$19,193,579

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	\$516,271
By surrender.....	482	480,996
By lapse.....	611	1,393,496
By change and decrease.....	34	123,317
Not taken.....	291	900,500
Totals	1,645	\$3,414,580

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 71; amount insured....	\$100,310 00
Policies issued during the year: number, 42; amount insured	58,200 00
Premiums received during the year.....	1,998 32
Losses and claims incurred during the year	00
Losses and claims paid during the year.....	00
Amount of taxes paid to the State of Maine on premiums	39 97

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.....	\$466,899 45
Loans on bond and mortgage (first liens).....	5,185,115 67
Loans secured by collaterals.....	78,738 16
Stocks and bonds owned by the company, market value.	866,250 00
Cash in office of company and deposited in banks and trust companies,	142,046 31
Interest due and accrued.....	49,507 97
Net amount deferred and outstanding premiums on policies in force December 31st, 1883.....	190,049 01
Total admitted assets	\$6,978,606 57

UNADMITTED ASSETS.

Agents' balances.....	\$28,278 88

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$7,698 42
Claims for matured endowments due and unpaid.....	2,698 26
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	46,930 55
Claims for death losses and other policy claims resisted..	14,411 99
Total policy claims	\$71,739 22
Net present value of all outstanding policies in force December 31st, 1883, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	\$6,455,914 00
Net re-insurance reserve	6,455,914 00
Premiums paid in advance, etc.....	6,257 45
Liabilities as to policy-holders.....	\$6,533,910 67
Surplus as regards policy-holders.....	444,695 90
Total liabilities.....	\$6,978,606 57

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,344,455 29	
Cash received for annuities.....	3,500 00	
	<hr/>	
Total premium income.....		\$1,347,955 29
Received for interest and dividends.....		326,323 34
Received for rents.....		10,462 02
Other income, viz: profit and loss account.....		110,212 71
		<hr/>
Total income.....		\$1,794,953 36
		<hr/> <hr/>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$467,519 19	
Cash paid to annuitants.....	2,756 98	
Cash paid for surrendered policies.....	273,862 70	
Cash paid for dividends to policy-holders.....	228,915 00	
	<hr/>	
Total paid to policy-holders.....		\$973,053 87
Paid for dividends to stockholders.....		8,636 25
Paid for commissions to agents.....		92,036 99
Paid for salaries and other compensation of officers and employees....		103,667 06
Paid for taxes.....		11,998 80
Paid for rent.....		8,250 00
Paid for commuting commissions.....		25,356 89
Other expenditures, viz: general expenses.....		79,264 29
		<hr/>
Total expenditures		\$1,302,264 15
		<hr/> <hr/>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882.....	13,395	\$29,374,019
Policies issued during the year.....	2,566	6,213,125
Old policies revived during the year.....	78	176,345
	<hr/>	<hr/>
Totals.....	16,039	\$35,763,489
Deduct policies ceased to be in force.....	1,614	3,768,766
	<hr/>	<hr/>
Net policies in force December 31st, 1883.....	14,425	\$31,994,723
	<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	232	\$494,637
By surrender.....	299	945,753
By lapse	728	1,454,602
Not taken.....	355	873,774
Totals	<u>1,614</u>	<u>\$3,768,766</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1883: number, 93; amount insured....	\$104,005 00
Policies issued during the year: number, 6; amount insured	6,000 00
Premiums received during the year	3,374 09
Losses and claims incurred during the year.....	48 90
Losses and claims paid during the year.....	00
Amount of taxes paid to the State of Maine on premiums	<u>1 45</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, 1883.

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

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1874.

ALEXANDER T. GALT, *President.* EDWARD RAWLINGS, *Manager.*

Capital Paid Up in Cash, \$157,560.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$3,243 95
Stocks and bonds owned by the company, market value.....	163,152 18
Cash in the company's principal office and in bank.....	33,931 56
Interest due and accrued	1,899 58
Premiums in due course of collection.....	67,143 84
	<u> </u>
Aggregate of all the admitted assets of the company at their actual value	\$269,371 11

II. LIABILITIES.

Net amount of unpaid losses and claims (unadjusted) ...	\$4,300 00
Amount required to safely re-insure all outstanding risks.....	73,076 41
All other demands against the company, viz: sundries, commissions, etc.....	17,785 96
	<u> </u>
Total amount of liabilities, except capital stock and net surplus.	\$95,162 37
Capital actually paid up in cash.....	157,560 00
Surplus beyond capital.....	16,648 74
	<u> </u>
Aggregate of all liabilities, including stock and net surplus.	\$269,371 11

III. INCOME DURING THE YEAR.

Net cash received for premiums (accident)	\$256,580 81
Received for interest and dividends from all sources.....	4,751 40
	<u> </u>
Aggregate amount of income received in cash.....	\$261,332 21

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (accident).....	\$89,481 63
Cash dividends actually paid	9,394 80
Paid for commissions or brokerage.....	82,345 27
Salaries and other charges of officers, clerks and employees.....	30,325 32
Paid state, national and local taxes.....	4,994 02
All other expenditures, viz: general expenses.....	36,167 66
Aggregate amount of expenditures in cash.....	<u>\$252,708 70</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force December 31, 1882.....	\$13,630,200	\$112,518 14
Written during the year.....	31,279,900	317,030 99
Total.....	<u>\$44,910,100</u>	<u>\$429,549 13</u>
Deduct those expired and terminated.....	23,701,300	280,840 55
In force at end of the year.....	\$21,208,800	\$148,708 58
Deduct amount re-insured.....	624,500	2,555 77
Net amount in force.....	<u>\$20,584,300</u>	<u>\$146,152 81</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (accident).....	\$574,000 00
Premiums received	8,116 53
Losses paid on risks taken.....	2,348 50
Losses incurred in Maine.....	2,348 50
Amount of taxes paid to the State of Maine on premiums.....	<u>95 76</u>

FIDELITY AND CASUALTY COMPANY,
NEW YORK CITY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WILLIAM M. RICHARDS, *President.*

JOHN M. CRANE, *Secretary.*

Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$600 00
Stocks and bonds owned by the company, market value.....	252,012 00
Loans secured by collaterals.....	147,940 00
Cash in the company's principal office and in bank	22,861 90
Interest due and accrued.....	208 81
Premiums in due course of collection.....	42,023 13

Aggregate of all the admitted assets of the company at their actual value	\$465,645 84
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UNADMITTED ASSETS.

Bills receivable, balances and salvage.....	\$3,235 65
---------------------------------------------	------------

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$2,420 58
Losses resisted, including interest, costs and expenses....	650 00
Net amount of unpaid losses and claims.....	\$3,070 58
Amount required to safely re-insure all outstanding risks.....	153,525 49
All other demands against the company, viz: commissions, etc.....	13,569 50
Total amount of liabilities, except capital stock and net surplus.....	\$170,165 57
Capital actually paid up in cash	250,000 00
Surplus beyond capital.....	45,480 27

Aggregate of all liabilities, including stock and net surplus.....	\$465,645 84
--------------------------------------------------------------------	--------------

III. INCOME DURING THE YEAR.

Net cash received for premiums (casualty).....	\$370,928 47
Received for interest and dividends from all sources	13,633 11
Aggregate amount of income received in cash.....	\$384,561 58

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (casualty)	\$114,002 51
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage	98,467 21
Salaries and other charges of officers, clerks and employees.....	39,887 80
Paid state, national and local taxes.....	7,621 20
All other expenditures, viz: general expenses.....	46,289 88
	<hr/>
Aggregate amount of expenditures in cash.....	\$326,268 60
	<hr/> <hr/>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Casualty Risks.</i>	<i>Premiums.</i>
In force December 31, 1882.....	\$27,075,737	\$238,970 29
Written during the year	46,037,218	478,547 89
	<hr/>	<hr/>
Total.....	\$73,112,955	\$717,518 18
Deduct those expired, terminated and re-insured.....	37,023,754	412,470 48
	<hr/>	<hr/>
Net amount in force	\$36,089,201	\$305,047 70
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (casualty).....	\$535,063 00
Premiums received.....	4,418 29
Losses paid on risks taken.....	2,022 18
Losses incurred in Maine.....	2,022 18
Amount of taxes paid to the State of Maine on premiums ..	47 92
	<hr/> <hr/>

GUARANTEE COMPANY OF NORTH AMERICA,
MONTREAL, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

ALEXANDER 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
Loans on bond and mortgage (first liens).....	400 00
Stocks and bonds owned by the company, market value.....	322,315 02
Cash in the company's principal office and in bank.....	59,463 18
Interest due and accrued.....	2,731 99
Premiums in due course of collection.....	27,882 40
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$414,392 59

UNADMITTED ASSETS.

Bills receivable, furniture, etc.....	\$4,675 44
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II. LIABILITIES.

Net amount of unpaid losses and claims (unadjusted).....	\$7,161 85
Amount required to safely re-insure all outstanding risks.....	71,851 42
All other demands against the company, viz: commissions, salaries, etc.....	4,537 14
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	\$83,550 41
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	30,842 18
	<hr/>
Aggregate of all liabilities, including stock and net surplus.....	\$414,392 59

III. INCOME DURING THE YEAR.

Net cash received for premiums (guarantee).....	\$160,481 74
Received for interest and dividends from all sources.....	10,552 17
Income from all other sources.....	7,775 58
	<hr/>
Aggregate amount of income received in cash.....	\$178,809 49

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (guarantee).....	\$54,970 90
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage.....	16,575 00
Salaries and other charges of officers, clerks and employees.....	30,890 74
Paid state, national and local taxes	3,377 61
All other expenditures, viz: general expenses.....	43,487 48
Aggregate amount of expenditures in cash.....	<u>\$167,301 73</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Guarantee Risks.</i>	<i>Premiums.</i>
In force December 31, 1882.....	\$13,623,100	\$110,512 12
Written during the year.....	20,251,370	177,477 24
Total.....	<u>\$33,874,470</u>	<u>\$287,989 36</u>
Deduct those expired and terminated.....	16,251,815	144,206 52
Net amount in force	<u>\$17,622,655</u>	<u>\$143,782 84</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (guarantee).....	\$51,000 00
Premiums received.....	432 50
Losses paid on risks taken.....	00
Losses incurred in Maine.	00
Amount of taxes paid to the State of Maine on premiums	8 65

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, \$250,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$4,486 14
Loans on bond and mortgage (first liens).....	163,825 00
Stocks and bonds owned by the company, market value	221,590 00
Cash in the company's principal office and in bank.....	33,658 79
Interest due and accrued.....	7,260 74
Premiums in due course of collection.	28,568 48
Aggregate of all the admitted assets of the company at their actual value	\$459,389 15

II. LIABILITIES.

Net amount of unpaid losses and claims (adjusted).....	\$772 69
Amount required to safely re-insure all outstanding risks.....	151,709 95
All other demands against the company, viz: rents.....	400 00
Total amount of liabilities, except capital stock and net surplus.....	\$152,882 64
Capital actually paid up in cash	250,000 00
Surplus beyond capital.....	56,506 51
Aggregate of all liabilities, including stock and net surplus.....	\$459,389 15

III. INCOME DURING THE YEAR.

Net cash received for premiums and inspections	\$301,812 02
Received for interest and dividends from all sources.....	19,717 51
Income from all other sources.....	2,865 61
Aggregate amount of income received in cash.....	\$324,395 14

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$21,816 97
Cash dividends actually paid	22,500 00
Paid for commissions or brokerage.....	65,185 18
Salaries and other charges of officers, clerks and employees.....	17,325 00
Paid state, national and local taxes.	4,584 57
All other expenditures, viz: general expenses.....	142,656 31
	<hr/>
Aggregate amount of expenditures in cash.	\$274,068 31
	<hr/> <hr/>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force December 31, 1882.....	\$23,464,719	\$280,287 85
Written during the year.....	26,420,046	313,104 83
	<hr/>	<hr/>
Total.....	\$49,884,765	\$593,392 68
Deduct those expired and terminated.....	24,512,963	291,084 88
	<hr/>	<hr/>
Net amount in force.....	\$25,371,802	\$302,307 80
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (steam boiler).....	\$176,900 00
Premiums received.....	1,827 13
Losses paid on risks taken..	24 00
Losses incurred in Maine	24 00
Amount of taxes paid to the State of Maine on premiums.....	36 06
	<hr/> <hr/>

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.....	\$79,840 12
Loans on bond and mortgage (first liens).....	33,900 00
Loans secured by collaterals.....	194,661 57
Stocks and bonds owned by the company, market value.....	1,666,145 00
Cash in office of company and deposited in banks and trust companies,	212,909 17
Interest due and accrued.....	536 40
Total admitted assets.....	\$2,187,992 26

UNADMITTED ASSETS.

Agents' balances	\$2,997 26
Bills receivable	19,800 00
Total unadmitted assets.....	\$22,797 26

II. LIABILITIES.

Claims for death losses and other policy claims in process of adjustment or adjusted and not due.....	\$226,650 00
Claims for death losses and other policy claims resisted..	33,500 00
Total policy claims.....	\$260,150 00
Net present value of all outstanding policies in force December 31st, 1883, computed at 50 per cent of premiums received.....	\$701,501 94
Net re-insurance reserve	701,501 94
Other liabilities of the company, viz: salaries, rents, etc.....	10,000 00
Liabilities as to policy-holders	\$971,651 94
Surplus as regards policy-holders.....	1,216,340 32
Total liabilities.....	\$2,187,992 26

III. INCOME DURING THE YEAR.

Cash received for premiums	\$2,064,589 03
Received for interest and dividends	110,145 33
Received for rents	1,023 25
Total income.....	<u>\$2,175,757 61</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$864,255 21
Paid for dividends to stockholders	96,000 00
Paid for commissions to agents	509,804 80
Paid for salaries and other compensation of officers and employees....	228,498 19
Paid for taxes	27,492 68
Paid for rent	24,836 90
Other expenditures, viz: general expenses	105,107 51
Total expenditures.....	<u>\$1,855,995 29</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1882	70,926	\$173,191,141
Policies issued during the year	116,139	249,947,858
Totals	187,065	\$423,138,999
Deduct policies ceased to be in force	108,771	230,213,256
Net policies in force December 31st, 1883	78,294	<u>\$192,923,743</u>

BUSINESS IN MAINE:

Policies in force December 31st, 1883: number, 3,498; amount insured..	\$4,861,706 00
Policies issued during the year: number, 4,372; amount insured	6,077,133 00
Premiums received during the year	55,293 30
Losses and claims incurred during the year	40,202 51
Losses and claims paid during the year	40,202 51
Amount of taxes paid to the State of Maine on premiums.....	301 81

LICENSED AGENTS

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

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL.

J. F. FerrisPortland | 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. GouldOrono
J. S. Kimball & Son..... Bangor	H. F. Porter Pembroke
Z. H. Blair..... Bath	George F. Junkins..... Portland
Philo Hersey..... Belfast	John M. Mitchell..... Portland
F. H. Hazelton..... Bridgton	C. E. Dinslow..... Richmond
George G. Wight..... Bridgton	Cochran & Sewall.....Rockland
Fred Lewis..... Camden	T. S. Burns..... Saccarappa
E. C. Betts.....Fort Fairfield	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..... Milbridge	Charles A. Stockbridge Yarmouth

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	W. G. Clifford..... Portland
William E. Brown Bangor	N. Perry & Co Presque Isle
Frank Nelson..... Calais	S. W. Gould..... Skowhegan
B. W. Harriman..... Kent's Hill	L. T. Boothby..... Waterville
A. L. Fernald Levant	R. H. T. Taylor Wiscasset

CONTINENTAL.

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

EQUITABLE.

T. R. Earl, General Agent.....Portland	M. F. Ricker.....Portland
Joshua Nye, General Agent.....Augusta	

HOME.

B. Barnes, Jr	Portland
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MANHATTAN.

C. C. Garcelon.....Lewiston	Geo. A. Mills	Portland
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MASSACHUSETTS MUTUAL.

W. H. H. Bean, Gen. Agent...Portland	Moses W. Stearns.....Dover
O. B. Plummer	Bangor
Elmer E. Swanton	Dexter
	B. L. Chadbourne.....Eastport

METROPOLITAN.

C. P. Williams, Gen. 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	
C. P. Wiggin.....Bangor	J. F. Woods.....Farmington	
George F. Alexander.....Bath	William C. Donnell.....Houlton	
L. S. Alexander.....Bath	H. C. Little.....Lewiston	
Keating & Field	Belfast	W. D. Little.....Portland
John B. Donovan.....Biddeford	William F. Little.....Portland	
Thomas H. Riley	Brunswick	H. W. Seavey.....Portsmouth, N. H.
W. H. Pilsbury.....Bucksport	J. W. Trafton.....Portsmouth, N. H.	
Fred I. Campbell.....Cherryfield	Cochran & Sewall.....Rockland	
E. W. Dunbar.....Damariscotta	C. F. Jones.....Skowhegan	
C. C. Norton.....Eastport	J. B. Bradbury.....Waterville	
Geo. W. Norton	Eastport	R. K. Sewall.....Wiscasset

MUTUAL BENEFIT.

Hedges & Hodges, Gen. Agts. Boston, Mass	Charles F. Dunlap.....Lewiston	
D. M. Howard.....Bangor	Aug. H. Ford	Portland

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	Henry McGilvery.....	Hallowell
W. S. Bacon	Auburn	G. B. Donworth.....	Houlton
G. W. E. Barrows.....	Bangor	Frank A. Conant.....	Lewiston
O. B. Plummer	Bangor	Aaron O. Houghton..	Lewiston
A. N. Williams.....	Bath	Charles A. Webb.....	Lewiston
Frank P. Bennett	Bridgton	C. B. Donworth.....	Machias
Geo. W. Norton	Eastport	Noble & Timberlake ..	Phillips
Nicholas Fessenden.....	Fort Fairfield	F. A. Boothby.....	Portland
Seth W. Fife	Fryeburg	Cochran & Sewall.....	Rockland
A. L. Berry	Gardiner		

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
Josiah C. Proctor.....	Lewiston		

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, Gen. Agent.....	Portland	N. S. Gardiner	Portland
C. H. Boothby, Jr.....	Livermore Falls		

PHOENIX MUTUAL.

S. H. McAlphine, General Agent.....	Portland
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PROVIDENT LIFE AND TRUST.

J. Watson Smith	Lewiston
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TRAVELERS' (LIFE DEPARTMENT.)

W. A. Carleton, Gen. Agent...	Portland	F. J. Goodwin.....	Biddeford
A. A. Miller.....	Auburn	F. E. Richardson.....	Biddeford
Edwin C. Wood.....	Auburn	H. W. Wheeler.....	Brunswick
George E. Macomber.....	Augusta	Frank L. Lincoln.....	Bucksport
E. H. Walker.....	Augusta	Donald Harvey.....	Calais
A. W. Benson	Bangor	W. W. Perry.....	Camden
Jos. M. Bright	Bangor	Edwin F. Metcalf.....	Damariscotta
D. M. Howard.....	Bangor	Charles H. Langmade.....	Danville
Charles S. Pearl	Bangor	John E. Moore.....	Deering
E. S. Crosby.....	Bath	H. C. Parsons.....	Dexter
Nathan Stiles.....	Bath	George E. Howard	Dover
Francis E. Crowley.....	Belfast	Samuel D. Leavitt.....	Eastport
C. F. Cobbett.....	Belfast	C. C. Burrill	Ellsworth
M. W. Chandler.....	Bethel	G. F. Jennings.....	Farmington

TRAVELERS' — CONCLUDED.

James H. Cusick	Gardiner	Samuel H. Hellen	Portland
H. K. Morrell.....	Gardiner	W. D. Little & Co	Portland
E. A. Leighton..	Great Falls, N. H.	John Lawlor.....	Portland
D. Hegarty	Hallowell	Rollins & Adams	Portland
J. Edwin Nye	Hallowell	M. L. Williams.....	Portland
J. H. Bradford.....	Houlton	E. A. Waldron	Portland
William C. Donnell.....	Houlton	Charles I. Wiggin.....	Portland
Charles C. Benson	Lewiston	Arthur C. Perry.....	Presque Isle
Charles H. Sheffield.....	Lewiston	E. Sumner Perry.....	Presque Isle
David Cargill.....	Livermore Falls	Andrew J. Erskine.....	Rockland
James A. Ballinger.....	Machias	Sumner Cummings.....	Saco
William D. Webb.....	Newcastle	Benjamin F. Eaton.....	Skowhegan
Freeland Howe	Norway	Griffin & Dyer.....	Skowhegan
James Lowe	Oakland	Thomas A. Carr	Thomaston
William F. Fernald.....	Old Orchard	L. F. Moreau	Vanceboro
Thomas F. Hegarty.....	Oldtown	William F. Bodge	Waterville
Parks Bros	Pittsfield	C. K. Mathews	Waterville
William Allen, Jr.....	Portland	Fred Atwood.....	Winterport
D. M. Baker.....	Portland	Daniel F. Hegarty.....	Winthrop
A. J. Chase.....	Portland	E. W. Abbe	Boston, Mass
James M. French.....	Portland		

UNITED STATES.

C. A. Woodbury.....Portland

WASHINGTON.

J. B. Brackett
 Leeds Junction |

CASUALTY INSURANCE COMPANIES.

ACCIDENT OF NORTH AMERICA.

Prentiss Loring, Gen. Agent...	Portland	Geo. M. Currier	Farmington
Charles C. Hunt	Augusta	Arthur L. Berry.....	Gardiner
Richard Kelleher.....	Bangor	John R. Gould.....	Hallowell
Charles P. Wiggin.....	Bangor	F. A. Conant.....	Lewiston
J. W. Kelley	Bath	Wesley G. Smith.....	Old Orchard
Keating & Field.....	Belfast	J. Dennis	Pittston
Morris & Tatterson.....	Biddeford	F. W. Smith.....	Rockland
Robert W. Carr.....	Bowdoinham	J. S. Foster.....	Rockport
John Snow.....	Bowdoinham	H. H. Gray	Rockport
Donald Harvey	Calais	J. W. Black.....	Searsport
G. T. Hodgman	Camden	Charles F. Johnson	South Gardiner
Elmer E. Swanton.....	Dexter	T. S. Ransted	Waterville
B. L. Batchelder.....	Dover	H. A. Gray	Wiscasset
Wm. H. Emery.....	Fairfield		

FIDELITY AND CASUALTY.

Blake, Barrows & Brown, General Ag'ts, Bangor	S. W. Fife.....Fryeburg
George N. Lawrence Augusta	John C. McIntyre.....Houlton
John S. Ricker & SonBangor	A. J. Rowe.....Norway
S. Thos. Woodward.....Bath	Morse & Pinkham Portland
Frank A. Greer.....Belfast	N. Perry & Co.....Presque Isle
E. C. Gardner.....Calais	Cochran & Sewall.....Rockland
Arthur H. BartlettCherryfield	S. W. Gould.....Skowhegan
David H. Chandler.....Farmington	W. J. WheelerSouth Paris

GUARANTEE COMPANY OF NORTH AMERICA.

Prentiss LoringPortland

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

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

TRAVELERS' (ACCIDENT DEPARTMENT.)

Same as Life Department.

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