

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

— 1885 —

VOLUME II.

AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1885.

SEVENTEENTH ANNUAL REPORT

OF THE

Insurance Commissioner.



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA :

SPRAGUE & SON, PRINTERS TO THE STATE.

1885.

SEVENTEENTH 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 Seventeenth Annual Report, which relates to Life and Casualty Insurance.

At the close of the year 1884, there were nineteen life, one guarantee, one guarantee and casualty, and three casualty insurance companies authorized to transact business in this State.

The Manhattan Life Insurance Company of New York, N. Y., was admitted to the State March 7, 1885.

The Home Life Insurance Company of New York, N. Y., withdrew October 3, 1884.

The Continental Life Insurance Company of Hartford, Conn., has had no agent in the State during the year.

The American Surety Company of New York, N. Y., was admitted to the State April 3, 1885.

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.		

MAINE CO-OPERATIVE COMPANIES.

Maine Benefit Association.....Auburn. | Maine Provident Association...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.
Manhattan	New York City.	Phoenix Mutual	Hartford, Conn.
Massachusetts Mutual	Boston, Mass.	Provident Life & Trust,	Philadelphia, Pa.
Metropolitan	New York City.	State Mutual	Worcester, Mass.
Mutual	New York City.	Travelers'	Hartford, Conn.
Mutual Benefit	Newark, N. J.	United States	New York City.
National	Montpelier, Vt.	Washington	New York City.

GUARANTEE AND CASUALTY COMPANIES.

Accident of No. America	Montreal, Ca.	Hartford Steam Boiler In-	
American Surety Co	New York City.	spection and Insurance,	Hartford, Conn.
Fidelity and Casualty	New York City.	Travelers'	Hartford, Conn.
Guarantee of No. America,	Montreal, Ca.		

THE UNION MUTUAL LIFE INSURANCE COMPANY.

The annual examination of the Union Mutual Life Insurance Company verifies the report of the thorough examination made by Hon. Oramandal Smith, assisted by Insurance officials from other States, as embodied in his report for the year 1884.

A comparison of the returns made in January show decided improvement in many particulars, more than appears in striking the balance to arrive at the surplus. The securities owned by the company have stood the depression well, and since the annual report have shown advance that aggregates a respectable percentage.

This company has recently been successful in an important suit at law.

Over twenty years ago the company commenced loaning money to the Chicago University and made additional loans from time to time, but finally they were consolidated in one loan some ten years ago. The University failed to pay any interest, and, under the law of Illinois, the interest overdue bore interest itself. Finally the company was obliged to commence proceedings for foreclosure, but the foreclosure was resisted by the University on various grounds, the chief one of which was that the corporation had no power to mortgage the real estate, and also alleged that if it had the power to mortgage the real estate, it had not done so legally in this case, and that there were technical defects which made the mortgage invalid. The case was tried in the United States Circuit Court for the Northern District of Illinois, and was very sharply contested, but the insurance company prevailed and recovered judgment for the full amount which they claimed, with costs, amounting to three hundred and twenty-one thousand dollars.

The University failing to redeem, or pay the amount due, the real estate was sold under the decree of the court and bid in by the insurance company for the sum of two hundred and seventy-five thousand dollars.

The officers of the company have no doubt but that they will be able to realize out of the property the sum for which they bid it in with interest until sold, over and above all future expense.

ASSESSMENT OR CO-OPERATIVE LIFE INSURANCE.

During the session of the legislature of the past winter effort was made to enact a law providing for the organization of companies to do business upon the Co-operative or Assessment plan, and for their management when organized, but the effort failed and the State is to-day without any general law to regulate this line of insurance business.

Neither is there any definite statute provision for the admission of companies of this class to do business in the State, and the Commissioner is left a law unto himself in this particular. The policy of the law-making power thus far has been decidedly adverse to allowing such companies to enter the State. Prior to the last session of the legislature, efforts to secure legislation favorable to this end have failed, although ably and persistently made, and a bill practically refusing such companies admission to the State would have passed the present legislature but for opposition to other provisions of the measure.

MAINE CO-OPERATIVE COMPANIES.

Two Assessment or Co-operative Insurance Companies, composed of citizens of Maine, were granted charters by the Sixty-Second Legislature, have organized and are soliciting business of the public. Their charters have features intended to give security and guarantee stability, and they are made up of men of high character and acknowledged business ability. The business of the companies is to be under the supervision of the Insurance Commissioner.

BUSINESS OF 1884.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1884, and the income and expenditures for the year ending December 31, 1884, of life, guarantee and casualty insurance companies transacting business in this State.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1884.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1884.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1884.

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 1884.

Table No. 7 shows the number and amount of policies of life insurance companies terminated during 1884, and the mode of termination.

Table No. 8 shows the business transacted in Maine during the year ending December 13, 1884, by life, guarantee and casualty insurance companies. The number of life policies issued was 1,078. Amount insured, \$1,829,552.67. Premiums received, \$507,231.89. Losses and claims incurred during the year, \$447,944.83. Losses and claims paid, \$410,438.97. Amount of taxes paid on premiums, \$2,295.66. Whole number of life policies in force in the State at the close of 1884, 12,372. Whole amount insured, \$19,308,778.91. Amount insured by casualty companies, \$7,180,883. Premiums received, \$74,889.06. Losses incurred, \$50,380.31. Losses paid, \$49,458.17. Taxes paid on premiums, \$137.93.

The public enactments of the Sixty-Second Legislature, relating to insurance, is appended to this volume, including "An Act exempting Masonic, Odd Fellows, and other relief associations, from the operation of the statutes relating to life insurance."

Respectfully submitted.

JOSEPH O. SMITH,

Insurance Commissioner.

SKOWHEGAN, April 10, 1885.

STATISTICAL TABLES.

Table I—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1884, and the Income and Expenditures for the Year Ending December 31st, 1884, of Life and Casualty Insurance Companies Transacting Business in this State.*

NAME OF COMPANY.	Paid up Capital.	Admitted Assets.	Liabilities not including Capital.	Surplus as regards Policy-Holders	Surplus as regards Stockholders.	Impairment of Capital.	Income.	Expenditures.
MAINE LIFE COMPANY.								
Union Mutual.....	-	\$6,311,401 66	\$5,922,576 50	\$388,825 16	-	-	\$985,623 12	\$972,355 92
LIFE CO'S OF OTHER STATES.								
Aetna, Conn.....	\$1,000,000	29,682,925 85	23,302,202 62	6,380,723 23	\$5,380,723 23	-	4,290,227 98	3,566,138 91
Connecticut Mutual, Conn.....	-	53,426,712 31	49,234,374 34	4,192,337 97	-	-	7,502,014 90	6,499,845 73
Continental, Conn.....	300,000	2,218,291 74	2,167,580 74	50,711 00	-	\$249,289 00	265,366 19	347,064 97
Equitable, N. Y.....	100,000	57,548,715 68	47,678,308 44	9,870,407 24	9,770,407 24	-	15,003,480 05	9,898,009 12
Massachusetts Mutual, Mass ...	-	7,547,359 91	7,044,793 67	502,566 24	-	-	1,469,754 37	1,137,909 19
Metropolitan, N. Y.....	500,000	2,304,002 87	1,690,770 62	613,232 25	113,232 25	-	2,915,937 86	2,773,983 49
Mutual, N. Y.....	-	103,583,301 49	91,396,720 36	12,186,581 13	-	-	19,095,318 41	17,057,514 19
Mutual Benefit, N. J.....	-	38,607,396 20	33,193,803 70	5,413,592 50	-	-	6,127,183 20	4,868,641 16
National, Vt.....	-	3,181,162 26	2,508,705 70	672,456 56	-	-	668,892 93	432,767 94
New England Mutual, Mass	-	17,092,152 76	14,696,702 03	2,395,450 73	-	-	2,866,646 59	2,582,751 00
New York, N. Y.....	-	58,941,739 43	52,293,488 97	6,648,250 46	-	-	13,832,751 86	9,726,619 59
Northwestern Mutual, Wis.....	-	22,497,772 84	19,007,964 15	3,489,808 69	-	-	4,655,881 65	3,239,710 29
Penn Mutual, Pa.....	-	9,605,389 56	7,861,315 92	1,744,073 64	-	-	2,140,271 57	1,412,320 91
Phoenix Mutual, Conn.....	100,000	10,537,870 15	9,651,525 78	886,344 37	786,344 37	-	1,317,816 32	1,401,917 34
Provident Life and Trust, Pa ...	1,000,000	9,127,323 94	7,195,000 43	1,932,323 51	932,323 51	-	1,994,209 65	1,097,105 24
Travelers', Conn.....	-	5,698,449 84	4,982,800 33	715,649 51	-	-	1,072,359 11	592,290 67

United States, N. Y.....	440,000	5,167,166 59	4,759,846 75	407,319 84	-	32,680 16	923,193 19	958,282 25
Washington, N. Y.....	125,000	7,273,649 85	6,474,141 61	799,508 24	674,508 24	-	1,775,333 79	1,479,365 07
Totals, Co's of Other States.....	\$3,565,000	\$444,041,383 27	\$385,140,046 16	\$58,901,337 11	\$17,657,538 84	\$281,969 16	\$87,916,639 62	\$69,072,237 06
Aggregate	3,565,000	450,352,784 93	391,062,622 66	59,290,162 27	17,657,538 84	281,969 16	88,902,262 74	70,044,592 98
CASUALTY COMPANIES.								
Accident Co of N. America, Ca.	\$157,560	\$279,047 24	\$102,253 77	\$176,793 47	\$19,233 47	-	\$346,532 32	\$336,584 56
Fidelity and Casualty, N. Y....	250,000	499,892 60	211,486 33	288,406 27	38,406 27	-	428,757 48	402,735 99
Guarantee Co. of N. America, Ca	300,000	442,155 91	108,228 99	333,926 92	33,926 92	-	218,100 37	199,696 83
Hartford Steam Boiler, Conn....	250,000	505,273 81	168,369 23	336,904 58	86,904 58	-	326,652 62	291,044 05
Travelers', Conn.....	600,000	2,128,006 99	888,064 36	1,239,942 63	639,942 63	-	2,200,158 39	1,989,406 64
Totals	\$1,557,560	\$3,854,376 55	\$1,478,402 68	2,375,973 87	\$818,413 87	-	\$3,520,201 18	\$3,219,468 07

RECAPITULATION.

Maine Life Company	-	\$6,311,401 66	\$5,922,576 50	\$388,825 16	-	-	\$985,623 12	\$972,355 92
Life Co's of Other States.....	\$3,565,000	444,041,383 27	385,140,046 16	58,901,337 11	\$17,657,538 84	\$50,052 52	87,916,639 62	69,072,237 06
Casualty Companies.....	1,557,560	3,854,376 55	1,478,402 68	2,375,973 87	818,413 87	-	3,520,201 18	3,219,468 07
Aggregate	\$5,122,560	\$454,207,161 48	\$392,541,025 34	\$61,666,136 14	\$18,475,952 71	\$50,052 52	\$92,422,463 92	\$73,264,061 05

Table II—Showing the Nature of the Assets on the 31st day of December, 1884, 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 Admitted Assets.
MAINE LIFE COMPANY.								
Union Mutual	\$1,789,615 60	\$1,350,573 91	\$160,265 31	\$737,590 00	\$1,846,041 31	\$94,073 94	\$333,241 59	\$6,311,401 66
CO'S OF OTHER STATES.								
Ætna, Conn.....	392,637 38	15,427,384 42	724,810 43	1,950,469 07	8,762,438 79	164,362 86	2,260,822 90	29,682,925 85
Connecticut Mutual, Conn.	11,755,783 58	27,096,682 82	283,000 00	2,624,723 57	9,824,075 23	51,906 73	1,790,540 38	53,426,712 31
Continental, Conn.....	248,107 89	275,460 90	145,276 82	483,516 02	669,144 38	30,454 99	366,330 74	2,218,291 74
Equitable, N. Y.	10,692,241 67	15,494,726 72	5,319,641 08	-	18,400,407 00	1,163,217 00	6,478,482 21	57,548,715 68
Massachusetts Mut'l, Mass	1,524,239 47	1,903,666 12	515,731 00	545,468 66	2,636,805 27	201,937 93	219,511 46	7,547,359 91
Metropolitan, N. Y.....	397,500 00	869,350 00	120,000 00	160,771 43	591,180 00	125,687 55	39,513 89	2,304,002 87
Mutual, N. Y.....	10,282,693 04	46,978,527 96	6,898,387 50	-	34,522,822 00	993,463 91	3,907,407 08	103,583,301 49
Mutual Benefit, N. J.....	2,149,596 87	13,184,135 28	7,200,336 94	4,136,977 45	9,665,892 76	249,087 37	2,021,369 53	38,607,396 20
National, Vt.....	208,893 55	1,029,616 79	108,905 55	23,131 77	1,578,580 53	41,141 10	190,892 97	3,181,162 26
New England Mut'l, Mass.	1,291,778 79	2,329,348 00	2,301,857 82	1,134,915 97	9,429,851 62	133,725 75	468,674 81	17,092,152 76
New York, N. Y.....	5,520,656 63	21,116,430 00	370,000 00	440,067 12	27,743,223 05	1,068,511 35	2,682,851 28	58,941,739 43
Northwestern Mut'l, Wis..	1,059,664 01	17,376,080 54	-	1,266,687 91	862,109 98	334,611 14	1,598,619 26	22,497,772 84
Penn Mutual Pa.....	880,637 69	2,185,053 17	595,009 73	617,363 84	4,900,714 00	164,560 75	262,050 38	9,605,389 56
Phoenix Mutual, Conn....	1,305,629 31	6,237,033 94	2,000 00	1,409,646 59	1,211,112 75	40,157 05	332,270 51	10,537,870 15
Provident Life & Trust, Pa	582,078 05	4,133,162 03	638,116 35	48,475 03	3,350,989 25	281,272 02	93,231 21	9,127,323 94
Travelers', Conn.....	607,338 46	3,664,032 10	114,511 50	-	898,495 00	140,434 15	273,638 63	5,698,449 84
United States, N. Y.....	95,000 00	2,416,381 76	219,461 10	122,931 32	1,878,511 10	114,790 35	320,090 96	5,167,166 59
Washington, N. Y.....	550,478 66	5,490,889 74	103,982 37	-	866,250 00	185,262 76	96,786 32	7,273,649 85
Totals of Other States....	\$49,524,955 05	\$187,207,982 29	\$25,661,028 19	\$14,965,145 75	\$137,792,602 71	\$5,486,584 76	\$23,403,084 52	\$444,041,383 27
Aggregate	51,314,570 75	188,558,556 20	25,821,293 50	15,702,735 75	139,638,644 02	5,580,658 70	23,736,225 91	450,352,784 93

CASUALTY COMPANIES.								
Accident Co of N. A., Ca.	-	-	-	-	\$184,144 18	\$66,747 21	\$28,155 85	\$279,047 24
Fidelity & Casualty, N. Y.	\$5,000 00	\$1,850 00	\$69,140 00	-	344,731 25	47,681 55	31,489 80	499,892 60
Guarantee Co of N. A., Ca.	1,600 00	400 00	-	-	355,616 68	42,050 95	42,488 28	442,155 91
Hartford St'm Boiler, Conn	4,486 14	211,050 00	-	-	207,240 00	39,523 04	42,974 63	505,273 81
Travelers', Conn	81,840 12	75,825 00	230,000 00	-	1,591,264 00	-	149,077 87	2,128,006 99
Totals	\$92,926 26	\$289,125 00	\$299,140 00	-	\$2,682,996 11	\$196,002 75	\$294,186 43	\$3,854,376 55

RECAPITULATION.

Maine Life Company	\$1,789,615 60	\$1,350,573 91	\$160,265 31	\$737,590 00	\$1,846,041 31	\$94,073 94	\$333,241 59	\$6,311,401 66
Life Co's of Other States..	49,524,955 05	187,207,982 29	25,661,028 19	14,965,145 75	137,792,602 71	5,486,584 76	23,403,084 52	444,041,383 27
Casualty Companies	92,926 26	289,125 00	299,140 00	-	2,682,996 11	196,002 75	294,186 43	3,854,376 55
Aggregate	\$51,407,496 91	\$188,847,681 20	\$26,120,433 50	\$15,702,735 75	\$142,321,640 12	\$5,776,661 45	\$24,030,512 54	\$454,207,161 48

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1884, 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	\$37,250 07	\$70,617 40	\$33,564 18	\$5,714,993 00	\$7,780 30	-	\$58,371 55	\$5,922,576 50
LIFE CO'S OF OTHER STATES.								
Ætna, Conn.	94,452 00	321,965 00	33,500 00	22,789,740 00	59,412 37	-	3,133 25	23,302,202 62
Connecticut Mutual, Conn.	18,956 75	283,599 00	12,000 00	48,418,419 00	112,156 62	-	389,242 97	49,234,374 34
Continental, Conn.	-	71,893 46	10,100 00	2,085,587 28	-	-	-	2,167,580 74
Equitable, N. Y.	56,500 81	128,590 00	-	47,329,425 63	84,355 00	-	79,447 00	47,678,308 44
Massachusetts Mutual, Mass.	5,364 00	68,811 00	21,600 00	6,921,541 00	23,223 65	-	4,854 02	7,044,793 67
Metropolitan, N. Y.	-	21,500 00	12,767 00	1,644,520 00	1,926 02	-	10,057 60	1,690,770 62
Mutual, N. Y.	54,722 00	807,665 00	138,578 00	90,337,168 00	-	-	58,587 36	91,396,720 36
Mutual Benefit, N. J.	-	183,953 77	49,400 00	32,776,134 00	176,305 40	-	8,010 53	33,193,803 70
National, Vt.	3,000 00	20,000 00	10,000 00	2,276,664 07	29,206 44	-	169,835 19	2,508,705 70
New England Mutual, Mass.	92,042 00	-	-	14,502,161 11	97,143 92	-	5,355 00	14,696,702 03
New York, N. Y.	64,065 04	580,098 34	35,000 00	51,596,939 00	-	-	17,386 59	52,293,488 97
Northwestern Mutual, Wis.	-	191,519 56	78,500 00	18,626,377 00	5,000 00	-	106,567 59	19,007,964 15
Penn Mutual, Pa.	-	133,831 07	-	7,556,892 00	-	-	170,592 85	7,861,315 92
Phoenix Mutual, Conn.	6,000 00	121,514 00	25,014 00	9,278,181 00	-	-	220,816 78	9,651,525 78
Provident Life and Trust, Pa.	2,586 06	21,873 00	-	7,132,889 00	15,576 97	-	22,075 40	7,195,000 43
Travelers', Conn.	-	49,477 33	7,500 00	4,925,823 00	-	-	-	4,982,800 33
United States, N. Y.	318 00	12,950 00	10,000 00	4,727,869 00	-	-	8,709 75	4,759,846 75
Washington, N. Y.	20,175 91	65,819 27	14,411 99	6,367,409 00	315 00	\$2,708 35	3,302 09	6,474,141 61
Totals, Co's of Other States	\$418,182 57	\$3,085,049 80	\$457,770 99	\$379,293,739 09	\$604,621 39	\$2,708 35	\$1,277,973 97	\$385,140,046 16
Aggregate.	455,432 64	3,155,667 20	491,335 17	385,008,732 09	612,401 69	2,708 35	1,336,345 52	391,062,622 66

CASUALTY COMPANIES.								
Accident Co. of N. America, Ca.	-	-	-	*\$100,140 60	-	\$2,113 17	-	\$102,253 77
Fidelity and Casualty, N. Y.	-	\$5,746 31	-	*190,337 59	-	1,930 79	\$13,471 64	211,486 33
Guarantee Co. of N. America, Ca.	-	11,594 61	-	*91,134 38	-	3,619 16	1,880 84	108,228 99
Hartford Steam Boiler, Conn. ...	-	1,750 00	-	*156,744 87	-	450 00	9,424 36	168,369 23
Travelers', Conn.	-	122,200 00	\$55,400 00	*700,464 36	-	10,000 00	-	888,064 36
Totals.	-	\$141,290 92	\$55,400 00	\$1,238,821 80	-	\$18,113 12	\$24,776 84	\$1,478,402 68

RECAPITULATION.

Maine Life Company	\$37,250 07	\$70,617 40	\$33,564 18	\$5,714,993 00	\$7,780 30	-	\$58,371 55	\$5,922,576 50
Life Companies of Other States.	418,182 57	3,085,049 80	457,770 99	379,293,739 09	604,621 39	\$2,708 35	1,277,973 97	385,140,046 16
Casualty Companies	-	141,290 92	55,400 00	1,238,821 80	-	18,113 12	24,776 84	1,478,402 68
Aggregate	\$455,432 64	\$3,296,958 12	\$546,735 17	\$386,247,553 89	\$612,401 69	\$20,821 47	\$1,361,122 36	\$392,541,025 34

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

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1884, of Life and Casualty Insurance Companies Transacting Business in this State.

XVI

NAME OF COMPANY.	Premiums.	Interest and Dividends.	Rents.	Income from all other sources	Total Income.
MAINE LIFE COMPANY.					
Union Mutual.....	\$718,179 38	\$216,572 53	\$50,871 21	-	\$985,623 12
LIFE COMPANIES OF OTHER STATES.					
Ætna, Conn.....	2,688,319 69	1,500,828 55	-	\$101,079 74	4,290,227 98
Connecticut Mutual, Conn.....	4,707,437 42	2,257,767 83	519,461 74	17,347 91	7,502,014 90
Continental, Conn.....	193,411 23	61,058 67	8,896 29	-	265,366 19
Equitable, N. Y.....	12,031,330 22	2,500,691 03	471,458 80	-	15,003,480 05
Massachusetts Mutual, Mass.....	1,048,929 00	360,710 84	60,114 53	-	1,469,754 37
Metropolitan, N. Y.....	2,811,815 50	77,219 23	26,903 13	-	2,915,937 86
Mutual, N. Y.....	13,850,258 43	4,990,836 06	254,223 92	-	19,095,318 41
Mutual Benefit, N. J.....	4,347,965 50	1,723,316 84	52,202 50	3,698 36	6,127,183 20
National, Vt.....	506,185 81	154,464 75	8,242 37	-	668,892 93
New England Mutual, Mass.....	2,003,657 48	763,596 52	60,828 94	38,563 65	-
New York, N. Y.....	10,959,362 84	2,747,920 74	125,468 28	-	13,832,751 86
Northwestern Mutual, Wis.....	3,376,776 07	1,239,661 09	35,908 91	3,535 58	4,655,881 65
Penn Mutual, Pa.....	1,642,313 54	447,668 03	36,091 61	14,198 39	2,140,271 57
Phoenix Mutual, Conn.....	719,088 67	536,857 99	61,869 66	-	1,317,816 32
Provident Life and Trust, Pa.....	1,599,674 20	379,973 78	8,629 17	5,932 50	1,994,209 65
Travelers', Conn.....	758,740 94	304,054 63	9,563 54	-	1,072,359 11
United States, N. Y.....	656,358 82	254,256 95	2,649 96	9,927 46	923,193 19
Washington, N. Y.....	1,434,332 34	330,762 97	10,074 73	163 75	1,725,333 79
Totals of Other States.....	\$65,337,957 70	\$20,631,646 50	81,752,588 08	\$194,447 34	\$87,916,639 62
Aggregate.....	66,056,137 08	20,848,219 03	1,803,459 29	194,447 34	88,902,262 74

INSURANCE COMMISSIONER'S REPORT.

CASUALTY COMPANIES.					
Accident Company of N. A., Canada.....	\$340,997 79	\$5,534 53	-	-	\$346,532 32
Fidelity and Casualty, N. Y.....	413,934 85	14,822 63	-	-	428,757 48
Guarantee of N. A., Canada.....	191,698 02	11,108 40	-	\$15,293 93	218,100 37
Hartford Steam Boiler, Conn.....	301,607 10	22,515 97	-	2,529 55	326,652 62
Travelers', Conn.....	2,068,967 53	114,123 86	\$1,444 00	15,623 00	2,200,158 39
Totals.....	\$3,317,205 29	\$168,105 39	\$1,444 00	\$33,446 50	\$3,520,201 18

RECAPITULATION.

Maine Life Company.....	\$718,179 38	\$216,572 53	\$50,871 21	-	\$985,623 12
Life Companies of Other States.....	65,337,957 70	20,631,646 50	1,752,588 68	\$194,447 34	87,916,639 62
Casualty Companies.....	3,317,205 29	168,105 39	1,444 00	33,446 50	3,520,201 18
Aggregate.....	\$69,373,342 37	\$21,016,324 42	\$1,804,903 29	\$327,893 84	\$92,422,463 92

Table V—*Showing the Nature of the Expenditures During the Year Ending December 31st, 1884, of Life and Casualty Insurance Companies Transacting Business in this State.*

NAME OF COMPANY.	Losses and Claims.	Policies Surrendered and Purchased.	Dividends to Policy-Holders.	Commissions	Salaries, Medical Examiners' fees, etc	All other Cash Expenditures.	Premium Note Expenditures.	Total Expenditures.
MAINE LIFE COMPANY.								
Union Mutual.....	\$520,651 69	\$84,187 88	\$64,038 57	\$152,612 91	\$54,276 11	\$96,588 76	-	\$972,355 92
LIFE CO'S OF OTHER STATES.								
Etna, Conn.....	2,117,626 56	313,086 91	530,015 00	244,825 54	119,883 51	240,701 39	-	3,566,138 91
Connecticut Mutual, Pa.....	3,542,223 18	816,475 17	1,153,608 28	274,553 23	126,385 93	586,599 94	-	6,499,845 73
Continental, Conn.....	178,195 58	52,633 81	13,552 92	10,845 32	65,598 47	26,238 87	-	347,064 97
Equitable, N. Y.....	4,258,413 38	1,086,228 76	1,850,144 93	924,695 09	453,672 09	1,324,854 87	-	9,898,009 12
Massachusetts Mutual, Mass....	502,923 67	87,801 19	207,241 17	78,369 82	155,492 71	106,080 63	-	1,137,909 19
Metropolitan, N. Y.....	976,908 67	151,921 04	92,398 35	515,068 49	526,071 75	511,615 19	-	2,773,983 49
Mutual, N. Y.....	2,744,201 90	3,037,696 17	3,141,164 12	907,846 19	483,346 06	1,743,259 75	-	17,037,514 19
Mutual Benefit, N. J.....	2,382,209 78	675,247 53	1,061,507 20	393,777 35	143,235 30	212,664 00	-	4,868,641 16
National, Vt.....	180,101 96	69,034 21	56,675 95	73,081 13	27,135 46	26,739 23	-	432,767 94
New England Mutual, Mass....	1,388,947 00	252,428 83	535,525 71	141,336 53	92,905 72	171,607 21	-	2,582,751 00
New York, N. Y.....	3,983,002 81	961,871 33	1,790,081 00	1,359,499 05	461,317 74	1,170,847 66	-	9,726,619 59
Northwestern Mutual, Wis.....	1,474,667 72	284,166 28	727,134 74	380,110 57	165,583 29	208,047 69	-	3,239,710 29
Penn Mutual, Conn.....	539,189 19	135,138 82	363,192 55	116,011 72	116,784 04	142,004 59	-	1,412,320 91
Phoenix Mutual, Conn.....	827,734 28	177,697 87	138,821 99	56,794 88	99,099 74	101,768 58	-	1,401,917 34
Provident Life and Trust, Pa....	549,074 88	62,308 58	189,896 40	140,505 68	84,866 27	70,453 43	-	1,097,105 24
Travelers', Conn.....	298,622 99	50,460 75	-	84,470 14	49,666 44	109,070 33	-	592,290 67
United States, N. Y.....	477,084 24	100,810 45	58,254 44	90,875 36	119,010 38	112,247 38	-	958,282 25
Washington, N. Y.....	599,975 23	313,458 46	236,207 11	81,103 90	104,644 50	143,975 87	-	1,479,365 07
Totals, Co's of Other States.....	\$32,021,103 02	\$8,628,466 16	\$12,145,421 86	\$5,873,769 99	\$3,394,699 40	\$7,008,776 63	-	\$69,072,237 06
Aggregate.....	32,541,754 71	8,712,634 04	12,209,460 43	6,026,482 90	3,448,975 51	7,105,365 39	-	70,044,592 98

CASUALTY COMPANIES.								
Accident Co of N. America, Ca.	\$144,661 80	-	-	\$95,959 52	\$49,557 80	\$46,405 44	-	\$336,584 56
Fidelity and Casualty, N. Y....	164,318 19	-	-	106,757 55	49,402 56	82,257 69	-	402,735 99
Guarantee Co. of N. America, Ca.	92,852 76	-	-	8,785 87	45,205 33	52,852 87	-	199,696 83
Hartford Steam Boiler, Conn....	15,301 03	-	-	67,241 40	17,350 00	191,151 62	-	291,044 05
Travelers', Conn.....	950,588 57	-	-	537,136 81	220,492 97	281,188 29	-	1,989,406 64
Totals	\$1,367,722 35	-	-	\$815,881 15	\$382,008 66	\$653,855 91	-	\$3,219,468 07

RECAPITULATION.

Maine Life Company.....	\$520,651 69	\$84,187 88	\$64,038 57	\$152,612 91	\$54,276 11	\$96,588 76	-	\$972,355 92
Life Co's of Other States.....	32,021,103 02	8,628,466 16	12,145,421 86	5,873,769 99	3,394,699 40	7,008,776 63	-	69,072,237 06
Casualty Companies	1,367,722 35	-	-	815,881 15	382,008 66	653,855 91	-	3,219,468 07
Aggregate	\$33,909,477 06	\$8,712,654 04	\$12,209,460 43	\$6,842,264 05	\$3,830,984 17	\$7,759,221 30	-	\$73,264,061 05

Table VI—*Exhibit of Policies.*

NAME OF COMPANY.	POLICIES IN FORCE Dec. 31, 1883.		POLICIES ISSUED DURING 1884.		POLICIES TERMINATED DURING 1884.		POLICIES IN FORCE Dec. 31, 1884.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE LIFE COMPANY.								
Union Mutual.....	14,020	\$24,527,957 66	2,012	\$3,889,506 48	2,200	\$4,134,719 05	13,832	\$24,282,745 09
LIFE COMPANIES OF OTHER STATES.								
Etna, Conn.....	60,354	85,040,335 44	4,497	8,094,226 00	4,565	8,470,970 00	60,286	84,663,591 44
Connecticut Mutual, Conn.....	63,595	155,433,409 00	3,213	9,283,710 00	3,874	10,486,434 00	62,934	152,230,685 00
Continental, Conn.....	8,398	8,610,205 33	1,285	1,787,952 00	1,204	1,683,629 33	8,479	8,714,528 00
Equitable, N. Y.....	75,196	275,160,588 00	20,256	83,091,060 00	11,753	50,628,474 00	83,699	309,409,171 00
Massachusetts Mutual, Mass.....	14,313	38,860,164 00	2,218	6,362,083 00	1,796	4,557,140 00	14,735	34,665,107 00
Metropolitan, N. Y.....	5,006	6,888,782 00	242	239,292 00	800	1,435,289 00	4,448	5,692,785 00
Mutual, N. Y.....	110,990	342,946,032 00	11,194	34,675,989 00	7,380	25,832,736 00	114,804	351,789,285 00
Mutual Benefit, N. J.....	49,178	133,298,768 00	5,278	13,678,384 00	4,095	11,133,609 00	50,361	135,843,543 00
National, Vt.....	7,225	12,121,725 00	2,933	3,683,605 00	1,271	1,698,569 00	8,917	14,106,761 00
New England Mutual, Mass.....	20,827	61,694,591 00	2,204	6,394,323 00	1,754	5,460,118 00	21,279	62,628,796 00
New York, N. Y.....	69,227	198,746,043 00	17,463	61,484,550 00	8,643	30,848,007 00	78,047	229,382,586 00
Northwestern Mutual, Wis.....	43,801	92,083,093 00	7,012	21,057,952 00	4,865	14,347,063 00	45,948	98,793,982 00
Penn Mutual, Pa.....	16,483	41,521,675 00	2,878	6,372,186 00	1,618	3,914,001 00	17,743	43,979,860 00
Phoenix Mutual, Conn.....	19,089	27,788,496 00	1,507	2,119,032 00	1,684	2,664,410 00	18,912	27,243,118 00
Provident Life and Trust, Pa.....	11,766	37,499,951 00	2,375	7,610,632 00	1,001	3,418,814 00	13,140	41,691,769 00
Travelers', Conn.....	14,378	25,005,604 00	2,478	5,643,515 00	1,516	3,320,305 00	15,340	27,328,814 00
United States, N. Y.....	9,995	19,193,579 00	1,694	4,125,975 00	1,557	3,549,690 00	10,132	19,769,864 00
Washington.....	14,425	31,994,723 00	2,917	6,898,500 00	2,299	5,558,551 00	15,043	33,334,672 00
Totals, Co's of Other States.....	614,246	\$1,587,887,763 77	91,644	\$282,602,966 00	61,675	\$189,007,809 33	644,247	\$1,681,268,917 44
Aggregate.....	628,266	1,612,415,721 43	93,656	286,492,472 48	63,875	193,142,528 38	658,079	1,705,551,662 53

CASUALTY COMPANIES.									
Accident Company of N. A., Canada	-	20,584,300 00	-	39,677,400 00	-	30,421,750 00	-	28,869,000 00	
Fidelity and Casualty, N. Y.	-	36,089,200 74	-	52,968,410 85	-	45,453,498 31	-	43,604,113 28	
Guarantee Company of N. A., Canada	-	-	-	-	-	-	-	22,884,180 00	
Hartford Steam Boiler, Conn.	-	25,371,802 00	-	27,876,055 00	-	26,369,036 00	-	26,878,821 00	
Travelers', Conn.	78,294	192,923,743 00	102,199	237,719,908 00	102,974	232,541,000 00	77,519	198,102,651 00	
Totals	78,294	\$274,969,045 74	102,199	\$358,241,773 85	102,974	\$334,785,284 31	77,519	\$320,338,765 28	

RECAPITULATION.

Maine Life Company	14,020	24,527,957 66	2,012	3,889,506 48	2,200	\$4,134,719 05	13,832	\$24,282,745 09
Life Companies of Other States	614,246	1,587,887,763 77	91,644	282,602,966 00	61,675	189,007,809 33	644,247	1,681,268,917 44
Casualty Companies	78,294	274,969,045 74	102,199	358,241,773 85	102,974	334,785,284 31	77,519	320,338,768 28
Aggregate	706,560	\$1,887,384,767 17	195,855	\$644,734,246 33	166,849	\$527,927,812 69	735,598	\$2,025,890,430 81

Table VII—Showing the Number and Amount of Policies

NAME OF COMPANY.	BY DEATH EXPIRY OR MATURITY.		BY SURRENDER.	
	No.	Amount.	No.	Amount.
MAINE LIFE COMPANY.				
Union Mutual.....	666	\$1,195,649 98	165	\$289,151 91
LIFE COMPANIES OF OTHER STATES.				
Aetna, Conn.....	1,891	2,762,352 00	806	1,561,836 00
Connecticut Mutual, Conn.....	1,531	3,624,747 00	1,159	3,654,269 00
Continental, Conn.....	234	245,221 67	123	129,644 00
Equitable, N. Y.....	1,145	4,374,347 00	1,209	6,525,735 00
Massachusetts Mutual, Mass.....	547	1,102,185 00	179	392,211 00
Metropolitan, N. Y.....	107	142,750 00	494	1,033,513 00
Mutual, N. Y.....	2,372	11,596,915 00	1,245	4,312,660 00
Mutual Benefit, N. J.....	1,136	3,143,294 00	1,651	4,763,865 00
National, Vt.....	88	215,605 00	341	494,939 00
New England Mutual, Mass.....	589	1,729,255 00	259	853,493 00
New York, N. Y.....	1,388	3,254,295 00	1,004	5,689,536 00
Northwestern Mutual, Wis.....	868	4,249,910 00	617	1,292,679 00
Penn Mutual, Pa.....	230	561,990 00	270	575,140 00
Phoenix Mutual, Conn.....	534	815,988 00	295	429,719 00
Provident Life and Trust, Pa.....	152	502,224 00	198	713,190 00
Travelers', Conn.....	203	303,871 00	79	116,108 00
United States, N. Y.....	225	487,726 00	304	529,784 00
Washington, N. Y.....	263	590,894 00	351	1,151,984 00
Totals, Co's of Other States..	13,503	\$39,703,569 67	10,584	\$34,220,305 00
Aggregate.....	14,169	40,899,219 65	10,749	34,509,456 91
CASUALTY COMPANIES.				
Accident Company of N. A., Canada..	-	-	-	-
Fidelity and Casualty, N. Y.....	-	-	-	-
Guarantee Company of N. A., Canada.	-	-	-	-
Hartford Steam Boiler, Conn.....	-	-	-	-
Travelers', Conn.....	102,974	232,541,000 00	-	-
Totals.....	102,974	232,541,000 00	-	-

RECAPIT

Maine Life Company.....	666	\$1,195,649 98	165	\$289,151 91
Life Companies of Other States.....	13,503	39,703,569 67	10,584	34,220,305 00
Casualty Companies.....	102,974	232,541,000 00	-	-
Aggregate.....	117,143	\$273,440,219 65	10,749	\$34,509,456 91

Terminated During 1884, and the Mode of Termination.

BY LAPSE.			BY CHANGE.			NOT TAKEN.		TOTAL POLICIES TERMINATED.	
No.	Amount.		No.	Amount.	No.	Amount.	No.	Amount.	
877	\$1,545,883 63	-	\$40,835 53	492	\$1,063,200 00	2,200	\$4,134,719 05		
1,112	2,658,317 00	-	-	756	1,488,465 00	4,565	8,470,970 00		
922	2,513,418 00	-	166,100 00	262	527,900 00	3,874	10,486,434 00		
580	828,715 00	-	106,236 33	267	373,812 33	1,204	1,683,629 33		
5,970	23,068,829 00	-	-	3,429	16,659,563 00	11,753	50,628,474 00		
531	1,277,000 00	-	381,244 00	539	1,404,500 00	1,796	4,557,140 00		
181	237,500 00	7	10,000 00	11	11,526 00	800	1,435,289 00		
2,505	6,345,835 00	-	207,216 00	1,258	3,370,110 00	7,380	25,832,736 00		
849	2,108,700 00	-	-	459	1,117,750 00	4,095	11,133,609 00		
220	261,500 00	13	71,750 00	609	654,775 00	1,271	1,698,569 00		
661	2,086,067 00	11	191,203 00	234	600,100 00	1,754	5,460,118 00		
3,754	11,924,360 00	-	326,882 00	2,497	9,652,934 00	8,643	30,848,007 00		
2,759	6,417,161 00	2	362,738 00	619	2,024,575 00	4,865	14,347,063 00		
769	1,709,267 00	61	277,129 00	288	790,475 00	1,618	3,914,001 00		
385	567,840 00	265	437,492 00	265	413,371 00	1,684	2,664,410 00		
547	1,656,500 00	61	384,000 00	43	162,900 00	1,001	3,418,814 00		
815	1,775,150 00	146	497,476 00	273	627,700 00	1,516	3,320,305 00		
788	1,840,708 00	15	100,472 00	225	591,000 00	1,557	3,549,690 00		
1,145	2,431,443 00	19	35,363 00	521	1,348,867 00	2,299	5,558,551 00		
24,493	\$69,708,310 00	540	\$3,555,301 33	12,555	\$41,820,323 33	61,675	\$189,007,809 33		
25,370	71,254,193 63	540	3,596,134 86	13,047	42,883,523 33	63,875	193,142,528 38		
-	-	-	-	-	-	-	30,421,750 00		
-	-	-	-	-	-	-	45,453,498 31		
-	-	-	-	-	-	-	26,369,036 00		
-	-	-	-	-	-	102,974	232,541,000 00		
-	-	-	-	-	-	102,974	\$334,785,284 31		

ULATION.

877	\$1,545,883 63	-	\$40,833 53	492	\$1,063,200 00	2,200	\$4,134,719 05
24,493	69,708,310 00	540	3,555,301 33	12,555	41,820,323 33	61,675	189,007,809 33
-	-	-	-	-	-	102,974	334,785,284 31
25,370	\$71,254,193 63	540	\$3,596,134 86	13,047	\$42,883,523 33	166,849	\$527,927,812 69

Table VIII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1884, by Life and Casualty Insurance Companies.

NAME OF COMPANY.	Number of Policies in force Dec. 31, 1884.	Amount Insured.	Number of Policies Issued during 1884.	Amount Insured.	Premiums Received.	Losses and Claims Incurred.	Losses and Claims Paid.	Taxes Paid on Premiums.
MAINE LIFE COMPANY.								
Union Mutual.....	743	\$1,034,436 75	103	\$190,001 67	\$29,343 89	\$24,044 32	\$19,539 87	
LIFE CO'S OF OTHER STATES.								
Ætna, Conn.....	1,390	1,506,215 00	106	175,817 00	44,938 57	40,939 00	30,195 00	\$ 76 83
Connecticut Mutual, Conn...	1,727	2,684,050 00	83	133,915 00	77,744 94	50,263 00	47,214 00	
Continental, Conn.....	37	45,100 00	-	-	1,795 86	5,203 00	4,448 00	
Equitable, N. Y.....	780	1,778,026 00	85	198,738 00	47,538 43	50,550 00	39,550 00	
Massachusetts Mutual, Mass..	546	828,891 00	52	75,061 00	15,712 93	14,068 00	9,668 00	623 76
Metropolitan, N. Y.....	24	*33,110 00	1	1,000 00.	21,153 59	8,685 01	8,685 01	216 82
Mutual, N. Y.....	1,735	2,804,591 16	103	154,840 00	59,810 15	49,614 06	49,614 06	
Mutual Benefit, N. J.....	1,233	2,443,524 00	146	219,900 00	47,961 57	34,555 00	37,646 00	16 70
National, Vt.....	78	141,935 00	5	12,500 00	4,020 88	1,000 00	1,000 00	33 94
New England Mutual, Mass..	1,046	2,016,562 00	91	150,727 00	40,486 82	83,695 00	83,695 00	
New York, N. Y.....	756	1,604,735 00	43	127,225 00	46,514 59	44,217 45	41,459 14	
Northwestern Mutual, Wis..	312	446,196 00	41	52,397 00	14,297 52	7,000 00	7,000 00	103 63
Penn Mutual, Pa.....	260	485,100 00	78	123,000 00	19,217 69	4,932 00	4,932 00	576 52
Phoenix Mutual, Conn.....	598	394,792 00	9	9,035 00	9,767 48	8,452 00	3,054 00	35 76
Provident Life and Trust, Pa.	155	206,235 00	39	72,588 00	7,026 73	-	1,000 00	210 80
Travelers', Conn.....	577	650,935 00	47	68,418 00	13,062 26	8,300 00	9,300 00	400 90
United States, N. Y.....	69	86,810 00	19	27,860 00	3,249 66	9,390 00	9,390 00	
Washington, N. Y.....	106	117,505 00	27	36,500 00	3,588 33	3,000 00	3,048 99	
Totals, Co's of Other States...	11,629	\$18,274,312 16	975	\$1,639,551 00	\$477,888 00	\$423,900 52	\$390,899 11	\$2,295 66
Aggregate.....	12,372	19,308,778 91	1,078	1,829,552 67	507,231 89	447,944 81	410,438 98	2,295 66

CASUALTY COMPANIES.								
Accident Co. of N. A., Ca....	-	-	-	-	\$4,332 46	\$3,074 98	\$3,074 98	\$25 14
Fidelity and Casualty, N. Y.	-	\$766,740 35	-	-	5,313 42	2,188 25	2,188 25	62 65
Guarantee Co. of N. A., Ca...	31	78,500 00	24	\$47,500 00	576 54	-	77 86	9 97
Hartford Steam Boiler, Conn.	-	-	-	195,800 00	2,008 58	-	-	40 17
Travelers', Conn.....	3,804	5,758,151 00	5,004	6,937,533 00	62,658 06	45,117 08	44,117 08	-
Totals	3,835	\$6,603,391 35	5,028	\$7,180,833 00	\$74,889 06	\$50,380 31	\$49,458 17	\$137 93

RECAPITULATION.

Maine Life Company	743	\$1,034,436 75	103	\$190,001 67	\$29,343 89	\$24,044 32	\$19,539 87	-
Life Co's of Other States....	11,629	18,274,342 16	975	1,639,551 00	477,888 00	423,900 52	390,899 11	\$2,295 66
Casualty Companies.....	3,835	6,603,391 35	5,028	7,180,833 00	74,889 06	50,380 31	49,458 17	137 93
Aggregate	16,207	\$25,912,170 26	6,106	\$9,010,385 67	\$582,120 95	\$498,325 15	\$459,897 15	\$2,433 59

* Industrial Policies 5,393, insuring \$578,407, 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, 1884.**

UNION MUTUAL LIFE INSURANCE COMPANY OF MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

JOHN E. DEWITT, *President.*

HENRY D. SMITH, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,789,615 60
Loans on bond and mortgage (first liens)	1,350,573 91
Loans secured by collaterals.....	155,750 00
Loans made in cash to policy holders on this company's policies.....	4,515 31
Premium notes and loans on policies now in force	737,590 00
Stocks and bonds owned by the company, market value	1,846,041 31
Cash in office of company and deposited in banks and trust companies...	110,795 30
Interest and rents due and accrued.....	221,946 56
Net amount deferred and outstanding premiums on policies in force Dec. 31st, 1884.....	94,073 94
Other assets, viz: cash in transit.....	499 73
Total admitted assets.....	\$6,311,401 66

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	\$3,000	\$2,500
Chatham Nat. Bank stock, N. Y.....	5,000	7,400	5,000
Maine Central R. R. bonds.....	1,500	1,785	} 10,000
Flint and Pere Marquette R. R. bonds.....	5,000	5,700	
Cleveland, Ohio, bonds.....	1,000	1,095	
Bath, Me., bonds.....	2,000	2,100	
Fort Wayne, Ind., bonds.....	1,000	1,085	
Chatham Nat. Bank stock, N. Y.....	5,000	7,400	5,000
Westbrook Manuf. Co. stock.....	18,000	18,000	16,000
Maine Central R. R. bonds.....	10,000	11,900	10,000
Dayton, Ohio, water bonds.....	2,000	2,057 50	1,800
United States bonds.....	2,000	2,437 50	1,200
Flint and Pere Marquette R. R. bonds.	5,000	5,700	5,000
N. Y. & N. E. R. R. bonds.....	10,000	1,325	750
Westbrook Manuf. Co. stock,	10,000	10,000	9,000
Lewiston and Auburn H. R. R. stock.....	1,500	1,125	550
Wells, Fargo & Co. stock.....	4,000	4,400	3,000
Cook County, Ills., bonds.....	2,000	2,038	2,000
Flint and Pere Marquette R. R. stock.....	22,500	18,900	16,000

COLLATERAL LOANS—*Concluded.*

Central Wharf, Portland, Me., stock	-	\$24,000	\$12,000
Kingston, New York, Water Co. bonds.....	\$500	505	150
First Nat. Bank, Portland, Me., stock.....	1,000	1,480	1,100
N. Y. C. & H. R. R. stock.....	8,000	6,840	6,000
Flint and Pere Marquette R. R. stock.....	10,000	8,400	7,000
St. Louis & San Francisco R. R. bonds.....	1,000	1,000	} 11,000
St. Paul & No. Pacific R. R. bonds.....	12,000	11,700	
First Nat. Bank, Houlton, Me., stock.....	600	660	} 2,600
European & N. A. R. R. stock.....	2,600	2,600	
St. Louis & San Francisco R. R. bonds.....	2,000	2,000	1,500
Nineteenth Ward Bank, N. Y. city, stock.....	13,000	12,610	10,400
Flint and Pere Marquette R. R. stock.....	5,000	4,200	} 5,600
Chicago & Northwestern R. R. stock.....	2,000	1,680	
Metropolitan Elevated R. R. bonds.....	1,000	935	
Bath, Me., bonds.....	1,000	1,050	} 2,800
Fort Madison, Iowa, bonds.....	2,000	2,000	
“ “ “ “	2,000	2,000	1,800
Portland, Me., bonds.....	1,000	1,020	1,000
Dennison Paper Manuf. Co. bonds.....	4,000	4,000	} 5,000
Maine Central R. R. bonds.....	1,000	1,190	
Portland, Me., bonds.....	1,000	1,020	
		<hr/>	<hr/>
	\$181,200	\$198,338	\$155,750
		<hr/>	<hr/>

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

		<i>Total</i>	<i>Total</i>	
		<i>Par Value.</i>	<i>Market Value.</i>	
Bonds.	United States Gold 4s.....	1907	\$155,000 00	\$188,906 25
“	United States Currency 6s.....	1899	50,000 00	65,500 00
“	United States 4½s.....	1891	15,000 00	16,950 00
“	District of Columbia 3 65-100s.....	1924	50,000 00	57,000 00
“	Sheldon, Vt., 4½s.....	1885—1890	12,000 00	12,000 00
“	Richmond, Va., 8s.....	1903	10,000 00	13,500 00
“	Lewiston, Me., 6s.....	1901	20,000 00	23,400 00
“	Portland, Me., 6s.....	1837—1907	76,500 00	88,260 00
“	Springfield, O., 6s.....	1895—1900	25,000 00	27,392 50
“	Wilmington, Del., 5s.....	1897	5,000 00	5,000 00
“	Chicago, Ill., 7s.....	1892—1894	3,000 00	3,435 00
“	Biddeford, Me., 4s.....	1897	20,000 00	20,000 00
“	Delaware, O., 6s.....	1901	5,000 00	5,133 50
“	Brunswick, Me., 4s.....	1886—1894	4,000 00	4,000 00
“	Dayton, O., 8s.....	1885	2,000 00	2,000 00
“	Shelbyville, Ind., 6s.....	1886—1890	3,000 00	3,030 00
“	Minneapolis, Minn., 4½s.....	1902	10,000 00	10,000 00
“	St. Louis, Mo., 6s.....	1899	20,000 00	23,200 00
“	Berlin, N. H., 4s.....	1891—1897	7,000 00	6,458 50
Notes.	Ellsworth, Me., 5s.....	1885—1886	8,000 00	8,000 00
Bonds.	Union County, O., 5s.....	1886—1887	14,000 00	14,000 00
“	Cincinnati Improvement 7s.....	1885—1887	3,080 59	3,165 31
“	State of Minnesota 4½s.....	1891	25,000 00	25,375 00
“	Fayette County, O., 6s.....	1885	20,000 00	20,000 00
“	Vigo County, Ind., 5s.....	1898—1905	20,000 00	19,400 00
“	Union Pacific R. R. 6s.....	1896—1899	50,000 00	56,750 00
“	New York & New England R. R. 6s.....	1905	50,000 00	47,500 00
“	Erie R. R. 7s.....	1920	50,000 00	59,500 00

MAINE LIFE INSURANCE COMPANY.

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

		Total Par Value.	Total Market Value.
Bonds.	Michigan Central R. R. 5s.....1931	\$50,000 00	\$48,250 00
"	Oregon R. R. and Navigation Co. 7s.....1887	20,000 00	19,850 00
"	Oregon R. R. and Navigation Co. 6s.....1900	50,000 00	55,000 00
"	Oregon Short Line 6s.....1922	30,000 00	26,100 00
"	Chicago, Burlington & Quincy R. R. 4s...1919	50,000 00	46,000 00
"	St. Louis & San Francisco R. R. "B" 6s...1906	50,000 00	50,000 00
"	Chicago & No. Western R. R. 7s..1915	25,000 00	33,500 00
"	Atchison, Topeka & Santa Fe R. R. 7s.....1899	25,000 00	30,312 50
"	Milwaukee & St. Paul R. R. 7s.....1903	25,000 00	32,250 00
"	New Mexico & So. Pacific R. R. 7s.....1909	50,000 00	59,250 00
"	Chicago & West Michigan R. R. 5s..... 1921	100,000 00	87,000 00
"	Buffalo & Erie R. R. 7s.....1898	50,000 00	60,000 00
"	Kansas City, St. Jo. & Council Bluffs R. R. 7s, 1907	15,000 00	17,887 50
"	Flint & Pere Marquette R. R. 6s.....1920	35,000 00	39,900 00
"	Jackson, Lansing & Saginaw R. R. 8s1891	50,000 00	56,937 50
"	Maine Central R. R. 6s 1900	9,000 00	9,900 00
"	Kansas & Missouri R. R. 5s.....1922	10,000 00	9,500 00
"	Ohio & Mississippi R. R. 7s.....1898	10,000 00	11,825 00
"	Chicago, Burlington & Quincy R. R. 5s.....1913	20,000 00	19,350 00
"	Quincy, Alton & St Louis R. R. 5s.....1896	50,000 00	47,981 25
"	*Portland & Ogdensburg R. R. 6s.....1900	33,500 00	33,500 00
Stock.	*First National Bank, Portland, Me.....	5,800 00	8,584 00
"	*Cumberland National Bank, Portland, Maine,	4,000 00	5,200 00
"	*Manufacturers' National Bank, Lewiston, "	5,000 00	5,800 00
"	*Lime Rock National Bank, Rockland, "	8,750 00	9,375 00
"	*First National Bank, Augusta, "	5,000 00	6,250 00
"	*First National Bank, Biddeford, "	3,800 00	5,700 00
"	*Sagadahoc National Bank, Bath, "	1,000 00	1,250 00
"	*First National Bank, Bangor, "	1,200 00	1,560 00
"	*First National Bank, Lewiston, "	10,000 00	16,500 00
"	*Rockland National Bank, Rockland, "	5,000 00	7,750 00
"	*Biddeford National Bank, Biddeford, "	1,000 00	1,400 00
"	*Caseo National Bank, Portland, "	15,600 00	24,648 00
"	*Canal National Bank, Portland, "	20,000 00	33,600 00
"	*Merchants' National Bank, Portland, "	750 00	1,200 00
"	*National Traders' Bank, Portland, "	2,100 00	3,087 00
"	*Georges National Bank, Thomaston, "	1,200 00	1,080 00
"	*North National Bank, Rockland, "	10,000 00	14,000 00
"	*Ticonic National Bank, Waterville, "	3,500 00	5,075 00
"	*Northern National Bank, Hallowell, "	15,000 00	21,450 00
"	*Norway National Bank, Norway, "	1,000 00	1,100 00
"	*National Shoe and Leather Bank, Auburn, "	4,000 00	4,640 00
"	*People's National Bank, Waterville, "	3,000 00	4,290 00
"	*Venzie National Bank, Bangor, "	5,000 00	6,600 00
"	*First National Bank, Wiscasset, "	1,000 00	1,360 00
"	*First National Bank, Auburn, "	2,000 00	3,120 00
"	*Richmond National Bank, Richmond, "	700 00	910 00
"	Importers' and Traders' Nat'l Bank, N. Y. City,	5,000 00	12,800 00
"	Portland, Saco & Portsmouth R. R.	12,500 00	14,562 50
		\$1,642,980 59	\$1,846,041 31

*Valued by Bank Examiner of Maine.

UNADMITTED ASSETS.

Agents' balances	\$5,887 34
Second mortgage	244 42
Bills receivable	3,250 27
Other items, viz: judgments	1,218 00
Total unadmitted assets.....	<u>\$10,600 01</u>

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$24,034 07
Claims for matured endowments due and unpaid.....	13,216 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	70,617 40
Claims for death losses and other policy claims resisted..	<u>33,564 18</u>
Total policy claims	\$141,431 65
Net present value of all outstanding policies in force December 31st, 1884, computed by the Maine Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>\$5,714,993 00</u>
Net re-insurance reserve.....	5,714,993 00
Unpaid dividends of surplus or other profits due policy-holders.....	7,780 30
Premiums paid in advance and surrender values.....	1,990 55
Other liabilities of the company, viz: contingent reserve, \$1,381.00; guarantee fund, \$55,000.00.....	<u>56,381 00</u>
Liabilities as to policy-holders.....	\$5,922,576 50
Surplus as regards policy-holders	<u>388,825 16</u>
Total Liabilities.....	<u>\$6,311,401 66</u>

III. INCOME DURING THE YEAR.

Cash received for premiums, Premium notes, loans or liens taken for premiums, } \$718,179 38
Total premium income.....	<u>\$718,179 38</u>
Received for interest and dividends.....	216,572 53
Received for rents.....	<u>50,871 21</u>
Total income.....	<u>\$985,623 12</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$474,151 69	
Premium notes, loans or liens used in payment of same..	46,500 00	
Cash paid for surrendered policies.....	69,428 78	
Premium notes, loans or liens used in payment of same and voided by lapse.....	14,759 10	
Cash paid for dividends to policy-holders.....	45,032 57	
Premium notes, loans or liens used in payment of same..	19,006 00	
Total paid to policy-holders.....		\$668,878 14
Paid for commissions to agents		152,612 91
Paid for salaries and other compensation of officers and employes....		54,276 11
Paid for taxes		11,540 80
Other expenditures, viz: general expenses		85,047 96
Total expenditures.....		<u>\$972,355 92</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$764,071 00	
Received during the year.....	74,675 10	
Total.....		\$838,746 10
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$96,392 10	
Redeemed by maker in cash.....	4,764 00	
Total.....		<u>101,156 10</u>
Balance note assets at end of the year.....		<u>\$737,590 00</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	14,020	\$24,527,957 66
Policies issued during the year.....	1,994	3,805,166 00
Old policies revived during the year.....	18	38,411 05
Additions by dividends during the year.....	-	45,929 43
Totals.....	16,032	<u>\$28,417,464 14</u>
Deduct policies ceased to be in force.....	2,200	<u>4,134,919 05</u>
Net policies in force December 31st, 1884.....	13,832	<u>\$24,282,745 09</u>

MAINE LIFE INSURANCE COMPANY.

*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	666	\$1,195,649 98
By Surrender	165	289,151 91
By Lapse.....	877	1,545,883 63
By Change and Decrease.....	-	40,833 53
Not taken.....	492	1,063,200 00
Totals.....	<u>2,200</u>	<u>\$4,134,719 05</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 743; amount insured..	\$1,034,436 75
Policies issued during the year: number, 103; amount insured.....	190,001 67
Premiums received during the year.....	29,343 87
Losses and claims incurred during the year.....	24,044 32
Losses and claims paid during the year.....	<u>19,539 87</u>

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, 1884.

**ÆTNA LIFE INSURANCE COMPANY,
OF CONNECTICUT.**

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$392,637 38
Loans on bond and mortgage (first liens).....	15,429,384 42
Loans secured by collaterals.....	724,810 43
Premium notes and loans on policies now in force.....	1,950,469 07
Stocks and bonds owned by the company, market value.....	8,762,438 79
Cash in office of company and deposited in banks and trust companies,	
Interest and rents due and accrued.....	519,117 52
Net amount deferred and outstanding premiums on policies in force	
Dec. 31st, 1884.....	164,362 86
Total admitted assets	<u>\$29,682,925 85</u>

UNADMITTED ASSETS.

Agents' balances.....	\$9,185 78
Bills receivable.....	38,021 71
Total unadmitted assets.....	<u>\$47,213 49</u>

II. LIABILITIES.

Claims for death losses due and unpaid,	}	\$94,452 00
Claims for matured endowments due and unpaid,			
Claims for death losses due and matured endowments in			
process of adjustment or adjusted and not due.....			321,965 00
Claims for death losses and other policy claims resisted..			33,500 00
Total policy claims.....			\$449,917 00
Net present value of all outstanding policies in force Dec.			
31st, 1884, computed by the Connecticut Insurance			
Department, according to the Actuaries' Table of			
Mortality, with 4 per cent interest.....			<u>22,789,740 00</u>

LIFE INSURANCE COMPANIES

Net re-insurance reserve.....	\$28,789,740	00
Unpaid dividends of surplus or other profits due policy-holders.....	59,412	37
Premiums paid in advance and surrender values.....	3,133	25
Liabilities to policy-holders	\$23,302,202	62
Surplus as regards policy-holders	6,380,723	23
Total liabilities.....	\$29,682,925	85

III. INCOME DURING THE YEAR.

Cash received for premiums	\$2,584,316	22
Premium notes, loans or liens taken for premiums.....	104,003	47
Total premium income.....	\$2,688,319	69
Received for interest and dividends.....	1,500,828	55
Other income, viz: stocks and bonds sold.....	101,079	74
Total income.....	\$4,290,227	98

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,042,094	92
Premium notes, loans or liens used in payment of same..	75,531	64
Cash paid for surrendered policies.....	256,163	91
Premium notes, loans or liens used in payment of same and voided by lapse	56,923	00
Cash paid for dividends to policy-holders.....	403,414	91
Premium notes, loans or liens used in payment of same	126,600	09
Total paid to policy-holders	\$2,960,728	47
Paid for dividends to stockholders.....	100,000	00
Paid for commissions to agents.....	244,825	54
Paid for salaries and other compensation of officers and employes.....	119,883	51
Paid for taxes.....	78,000	35
Paid for rent.....	9,455	59
Paid for commuting commissions	6	00
Other expenditures, viz: general expenses.....	53,239	45
Total expenditures.....	\$3,566,138	91

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$2,104,296	47
Received during the year.....	104,003	47
Total.....	\$2,208,299	94
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$259,054	73
Redeemed by maker in cash.....	8,659	79
Total.....	267,714	52
Balance note assets at end of the year.....	\$1,940,585	42

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1883.....	60,354	\$85,040,335 44
Policies issued during the year.....	4,470	8,022,998 00
Old policies revived during the year.....	27	71,228 00
Totals	64,851	\$93,134,561 44
Deduct policies ceased to be in force.....	4,565	8,470,970 00
Net policies in force Dec. 31st, 1884.....	60,286	\$84,663,591 44

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity..	1,891	\$2,762,352
By Surrender.....	806	1,561,836
By Lapse.....	1,112	2,658,317
Not taken.....	756	1,488,465
Totals	4,565	\$8,470,970

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 1,390; amount insured..	\$1,506,215 00
Policies issued during the year: number 106; amount insured.....	175,847 00
Premiums received during the year.....	44,938 57
Losses and claims incurred during the year	40,939 00
Losses and claims paid during the year.....	30,195 00
Amount of taxes paid to the State of Maine on premiums.....	76 83

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*WILLIAM G. ABBOTT, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$11,755,783 58
Loans on bond and mortgage (first liens).....	27,096,682 82
Loans secured by collaterals.....	283,000 00
Premium notes and loans on policies now in force.....	2,624,723 57
Stocks and bonds owned by the company, market value.....	9,324,075 23
Cash in office of company and deposited in banks and trust companies,	750,110 64
Interest and rents due and accrued ..	1,040,429 74
Net amount deferred and outstanding premiums on policies in force December 31st, 1884.....	51,906 73
Total admitted assets	\$53,426,712 31

UNADMITTED ASSETS.

Agents' balances.....	\$3,320 60
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$4,786 75
Claims for matured endowments due and unpaid	14,170 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	283,599 00
Claims for death losses and other policy claims resisted..	12,000 00
Total policy claims.....	\$314,555 75
Net present value of all outstanding policies in force Dec. 31st, 1884, computed by the Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest ..	\$48,418,419 00
Net re-insurance reserve.....	\$48,418,419 00
Unpaid dividends of surplus or other profits due policy-holders.....	112,156 62
Premiums paid in advance and surrender values.....	119,030 97
Other liabilities of the company, viz: lapsed policy reserve.....	270,212 00
Liabilities as to policy-holders.....	\$49,234,374 34
Surplus as regards policy-holders.....	4,192,337 97
Total liabilities.....	\$53,426,712 31

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$4,707,437 42	
Total premium income		\$4,707,437 42
Received for interest and dividends.....	2,257,767 83	
Received for rents.....	519,461 74	
Other income, viz: balance, profit and loss.....	17,347 91	
Total income.....		<u>\$7,502,014 90</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,470,175 70	
Premium notes, loans or liens used in payment of same..	72,047 48	
Cash paid for surrendered policies.....	732,624 49	
Premium notes, loans or liens used in payment of same and voided by lapse.....	83,850 68	
Cash paid for dividends to policy-holders.....	1,104,048 45	
Premium notes, loans or liens used in payment of same..	49,559 83	
Total paid to policy-holders		\$5,512,306 63
Paid for commissions to agents.....	274,553 23	
Paid for salaries and other compensation of officers and employes	126,385 93	
Paid for taxes	334,270 05	
Paid for rent.....	3,007 48	
Other expenditures, viz: general expenses.....	249,322 41	
Total expenditures.....		<u>\$6,499,845 73</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$2,849,266 50	
Received during the year.....	20,930 00	
Total		\$2,870,196 50
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$226,387 99	
Redeemed by maker in cash.....	19,084 94	
Total		<u>245,472 93</u>
Balance note assets at end of the year.....		<u>\$2,624,723 57</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883	63,595	\$155,433,409
Policies issued during the year	2,861	6,159,931
Old policies revived during the year.....	352	1,123,779
Totals	<u>66,808</u>	<u>\$162,717,119</u>
Deduct policies ceased to be in force.....	3,874	10,486,434
Net policies in force December 31st, 1884	<u>62,934</u>	<u>\$152,230,685</u>

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination :*

Terminated by Death or Maturity.....	1,531	\$3,624,747
By Surrender.....	1,159	3,654,269
By Lapse	922	2,513,418
By Change and Decrease.....	-	166,100
Not taken.....	262	527,900
Totals.....	<u>3,874</u>	<u>\$10,486,434</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 1,727; amount insured..	\$2,684,050 00
Policies issued during the year: number, 83; amount insured	133,915 00
Premiums received during the year	77,744 94
Losses and claims incurred during the year.....	50,265 00
Losses and claims paid during the year.....	<u>47,214 00</u>

CONTINENTAL LIFE INSURANCE COMPANY,
CONNECTICUT.

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	\$248,107 89
Loans on bond and mortgage (first liens)	275,460 90
Loans secured by collaterals	145,276 82
Premium notes and loans on policies now in force	483,516 02
Stocks and bonds owned by the company, market value	669,144 38
Cash in office of company and deposited in banks and trust companies,	45,407 82
Interest and rents due and accrued	320,922 92
Net amount deferred and outstanding premiums on policies in force December 31st, 1884	30,454 99
Total admitted assets	\$2,218,291 74

UNADMITTED ASSETS.

Agents' balances	\$1,163 00
Bills receivable	189,198 13
Other items, viz: furniture, fixtures, safes, &c	8,875 35
Total unadmitted assets	\$199,236 48

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due	\$71,893 46
Claims for death losses and other policy claims resisted	10,100 00
Total policy claims	\$81,993 46
Net present value of all outstanding policies in force December 31st, 1884, computed by the Insurance Department, according to the Actuaries' Table of Mortality, with four per cent interest	\$2,085,587 28
Net re-insurance reserve	2,085,587 28
Liabilities as to policy-holders	\$2,167,580 74
Surplus as regards policy-holders	50,711 00
Total liabilities	\$2,218,291 74

III. INCOME DURING THE YEAR.

Cash received for premiums	\$177,424 07	
Premium notes, loans or liens for premiums	17,987 16	
		<hr/>
Total premium income		\$195,411 23
Received for interest and dividends		61,058 67
Received for rents.....		8,896 29
		<hr/>
Total income.....		<u>\$265,366 19</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy-claims.....	\$157,388 61	
Premium notes, loans or liens used in payment of same..	20,806 97	
Cash paid for surrendered policies.....	42,961 64	
Premium notes, loans or liens used in payment of same and voided by lapse.....	9,672 17	
Cash paid for dividends to policy-holders.....	12,807 50	
Premium notes, loans or liens used in payment of same..	745 42	
		<hr/>
Total paid to policy-holders.....		\$244,352 31
Paid for commissions to agents.....		10,845 32
Paid for salaries and other compensation of officers and employes....		65,598 47
Paid for taxes		4,192 65
Paid for rent.....		4,232 00
Other expenditures, viz: general expenses.....		17,814 22
		<hr/>
Total expenditures.....		<u>\$347,064 97</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$502,297 70	
Received during the year	17,987 16	
		<hr/>
Total.....		\$520,287 86
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$31,224 56	
Redeemed by maker in cash.....	5,544 28	
		<hr/>
Total.....		36,768 84
		<hr/>
Balance note assets at end of the year.....		<u>\$483,516 02</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883	8,378	\$8,610,205 33
Policies issued during the year	1,282	1,782,152 00
Old policies revived during the year.....	3	5,800 00
Totals.....	9,683	\$10,398,157 33
Deduct policies ceased to be in force.....	1,204	1,683,629 33
Net policies in force December 31st, 1884.....	8,479	\$8,714,528 00

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity	234	\$245,221 67
By Surrender.....	123	129,644 00
By Lapse	580	828,715 00
By Change and Decrease.....	-	106,236 33
Not taken	267	373,812 33
Totals.....	1,204	\$1,683,629 33

BUSINESS IN MAINE.

Policies in force December 31st, 1884. number 37; amount insured....	\$45,100 00
Policies issued during the year: number, 0; amount insured.....	0 00
Premiums received during the year.....	1,795 86
Losses and claims incurred during the year.....	5,208 00
Losses and claims paid during the year.....	4,448 00

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE
UNITED STATES,
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	\$10,692,241 67
Loans on bond and mortgage (first liens)	15,494,726 72
Loans secured by collaterals	5,319,641 08
Stocks and bonds owned by the company, market value	18,400,407 00
Cash in office of company and deposited in banks and trust companies,	6,073,951 86
Interest and rents due and accrued	404,530 35
Net amount deferred and outstanding premiums on policies in force December 31st, 1884.....	1,163,217 00
Total admitted assets	\$57,548,715 68

UNADMITTED ASSETS.

Agents' balances	\$112,033 57
Other items, viz: commuted commissions	210,372 29
Total unadmitted assets	\$322,405 86

II. LIABILITIES.

Claims for death losses due and unpaid	\$36,498 00
Claims for matured endowments due and unpaid	20,002 81
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.	128,580 00
Total policy claims	\$185,080 81
Net present value of all outstanding policies in force December 31st, 1884, computed by the Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	\$47,329,425 63
Net re-insurance reserve	47,329,425 62
Unpaid dividends of surplus or other profits due policy-holders	84,355 00
Other liabilities of the company, viz: lapsed policy reserve	79,447 00
Liabilities as to policy-holders	\$47,678,308 44
Surplus as regards policy-holders	9,870,407 24
Total liabilities	\$57,548,715 68

III. INCOME DURING THE YEAR.

Cash received for premiums	\$11,883,775 56
Cash received for annuities.....	147,554 66
Total premium income	\$12,031,330 22
Received for interest and dividends.....	2,500,691 03
Received for rents	471,458 80
Total income.....	\$15,003,480 05

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$4,168,391 15
Cash paid to annuitants.....	90,022 23
Cash paid for surrendered policies.....	1,086,228 76
Cash paid for dividends to policy-holders.....	1,850,144 93
Total paid to policy-holders.....	\$7,194,787 07
Paid for dividends to stockholders.....	7,000 00
Paid for commissions to agents.....	924,695 09
Paid for salaries and other compensation of officers and employes.....	453,672 09
Paid for taxes	125,971 01
Paid for rent.....	105,717 86
Paid for commuting commissions.....	203,302 11
Premiums and securities charged off.....	314,060 03
Other expenditures, viz: general expenses.....	568,803 86
Total expenditures.....	\$9,898,009 12

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	75,196	\$275,160,588
Policies issued during the year.....	19,563	79,773,400
Old policies revived during the year.....	693	3,317,660
Additions by dividends during the year.....	-	1,785,997
Totals	95,452	\$360,037,645
Deduct policies ceased to be in force.....	11,753	50,628,474
Net policies in force December 31st, 1884.....	83,699	\$309,409,171

*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, Maturity or Expiry.....	1,145	\$4,374,347
By Surrender.....	1,209	6,525,735
By Lapse.....	5,970	23,068,829
Not taken	3,429	16,659,563
Totals.....	<u>11,753</u>	<u>\$50,628,474</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 980; amount insured .	\$1,778,026 00
Policies issued during the year: number, 85; amount insured.....	198,738 00
Premiums received during the year.....	47,538 43
Losses and claims incurred during the year	50,550 00
Losses and claims paid during the year.....	<u>39,550 00</u>

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,

MASSACHUSETTS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1857.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,524,239 47
Loans on bond and mortgage (first liens).....	1,903,666 12
Loans secured by collaterals.....	515,731 00
Premium notes and loans on policies now in force.....	545,468 66
Stocks and bonds owned by the company, market value.....	2,636,805 27
Cash in office of company and deposited in banks and trust companies,	87,910 13
Interest and rents due and accrued.....	164,065 18
Net amount deferred and outstanding premiums on policies in force December 31st, 1884.....	201,937 93
	<u>\$7,579,823 76</u>
Less depreciation of assets to bring same to market value.....	32,463 85
Total admitted assets.....	<u><u>\$7,547,359 91</u></u>

UNADMITTED ASSETS.

Bills receivable.....	<u><u>\$5,989 90</u></u>
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$5,214 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.....	68,811 00
Claims for death losses and other policy claims resisted..	<u>21,000 00</u>
Total policy claims.....	\$95,175 00
Net present value of all outstanding policies in force December 31st, 1884, computed by the Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>\$6,921,541 00</u>
Net re-insurance reserve..	\$6,921,541 00
Unpaid dividends of surplus or other profits due policy-holders.....	23,223 65
Premiums paid in advance and surrender values.....	<u>4,854 02</u>
Liabilities as to policy-holders.....	\$7,044,793 67
Surplus as regards policy-holders.....	<u>502,566 24</u>
Total liabilities.....	<u><u>\$7,547,359 91</u></u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$945,590 63	
Premium notes, loans or liens taken for premiums.....	103,338 32	
Total premium income		\$1,048,929 00
Received for interest and dividends.....		360,710 84
Received for rents.....		60,114 53
Total income.....		<u>\$1,469,754 37</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$483,097 60	
Premium notes, loans or liens used in payment of same..	19,826 07	
Cash paid for surrendered policies.....	63,154 41	
Premium notes, loans or liens used in payment of same and voided by lapse	24,646 78	
Cash paid for dividends to policy-holders.....	140,557 09	
Premium notes, loans or liens used in payment of same..	66,684 08	
Total paid to policy-holders		\$797,966 03
Paid for commissions to agents.....		78,369 82
Paid for salaries and other compensation of officers and employes....		155,492 71
Paid for taxes.....		17,961 64
Paid for rent.....		9,934 76
Other expenditures, viz: general expenses.....		78,184 23
Total expenditures.....		<u>\$1,137,909 19</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$562,550 89	
Received during the year	103,338 32	
Total		\$665,889 21
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$111,156 93	
Redeemed by maker in cash	5,887 42	
Total.....		<u>117,044 35</u>
Balance note assets at end of the year		<u>\$548,844 86</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	14,313	\$32,860,164
Policies issued during the year.....	2,213	6,343,270
Old policies revived during the year.....	5	11,500
Old policies increased during the year.....	-	2,515
Additions by dividends during the year.....	-	4,798
Totals.....	16,531	\$39,222,247
Deduct policies ceased to be in force.....	1,796	4,557,140
Net policies in force December 31st, 1884.....	14,735	\$34,665,107

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	547	\$1,102,080
By Surrender.....	179	392,211
By Lapse.....	531	1,277,000
By Change and Decrease.....	-	381,244
Not taken.....	539	1,404,500
Totals....	1,796	\$4,557,140

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 546; amount insured...	\$828,891 00
Policies issued during the year: number, 52; amount insured.....	75,061 00
Premiums received during the year.....	15,712 93
Losses and claims incurred during the year.....	14,068 00
Losses and claims paid during the year.....	9,668 00
Amount of taxes paid to the State of Maine on premiums.....	623 76

METROPOLITAN LIFE INSURANCE COMPANY,
NEW YORK.

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).....	869,350 00
Loans secured by collaterals.....	120,000 00
Premium notes and loans on policies now in force.....	160,771 43
Stocks and bonds owned by the company, market value.....	591,180 00
Cash in office of company and deposited in banks and trust companies,	22,358 86
Interest and rents due and accrued.....	17,155 03
Net amount deferred and outstanding premiums on policies in force December 31st, 1884.....	125,687 55
Total admitted assets ..	\$2,304,002 87

UNADMITTED ASSETS.

Furniture, fixtures, safes, &c.....	\$17,639 47
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II. LIABILITIES.

Total policy claims.....	\$34,267 00
Net present value of all outstanding policies in force December 31st, 1884, computed by the Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$1,644,520 00
Net re-insurance reserve.....	1,644,520 00
Unpaid dividends of surplus or other profits due policy-holders.....	1,926 02
Premiums paid in advance and surrender values.....	3,192 60
Other liabilities of the company, viz: unrealized items in excess of reserve.....	6,865 00
Liabilities as to policy-holders.....	\$1,690,770 62
Surplus as regards policy-holders.....	613,232 25
Total liabilities.....	\$2,304,002 87

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,797,267 78	
Premium notes, loans or liens taken for premiums.....	14,547 72	
Total premium income.....		\$2,811,815 50
Received for interest and dividends.....		77,219 23
Received for rents.....		26,903 13
Total income.....		<u>\$2,915,937 86</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$973,439 11	
Premium notes, loans or liens used in payment of same..	3,469 56	
Cash paid for surrendered policies.....	139,585 94	
Premium notes, loans or liens used in payment of same and voided by lapse	12,335 10	
Cash paid for dividends to policy-holders.....	80,214 44	
Premium notes, loans or liens used in payment of same..	12,183 91	
Total paid to policy-holders		\$1,221,228 06
Paid for dividends to stockholders.....		33,936 30
Paid for commissions to agents.....		515,068 49
Paid for salaries and other compensation of officers and employes.....		526,071 75
Paid for taxes.....		28,086 79
Paid for rent.....		38,096 08
Paid for commuting commissions.....		273,596 16
Other expenditures, viz: general expenses.....		157,899 86
Total expenditures.....		<u>\$2,773,983 49</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$174,212 28	
Received during the year	14,547 72	
Total.....		\$188,760 00
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$27,988 57	
Total.....		27,988 57
Balance note assets at end of the year.....		<u>\$160,771 43</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies issued during the year.....	5,006	\$6,888,782
Old policies revived during the year.....	242	239,292
Totals.....	<u>5,248</u>	<u>\$7,128,074</u>
Deduct policies ceased to be in force.....	800	1,435,289
Net policies in force December 31st, 1884.....	<u>4,448</u>	<u>\$5,692,785</u>

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	107	\$142,750
By Surrender.....	494	1,033,513
By Lapse.....	181	237,500
By Change and Decrease.....	7	10,000
Not taken.....	11	11,526
Totals.....	<u>800</u>	<u>\$1,435,289</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 24; amount insured....	\$33,110 00
Policies issued during the year: number, 1; amount insured.....	1,000 00
Premiums received during the year.....	21,153 59
Losses and claims incurred during the year.....	8,685 01
Losses and claims paid during the year.....	8,685 01
Amount of taxes paid to the State of Maine on premiums.....	<u>216 82</u>

MUTUAL LIFE INSURANCE COMPANY,
NEW YORK.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

F. S. WINSTON, *President.*

ISAAC F. LLOYD, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$10,282,693 04
Loans on bond and mortgage (first liens).....	46,978,527 96
Loans secured by collaterals	6,898,387 50
Stocks and bonds owned by the company, market value.....	34,522,822 00
Cash in office of company and deposited in banks and trust companies,	1,644,988 54
Interest and rents due and accrued.....	1,262,418 54
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	993,463 91
Total admitted assets.....	<u>\$103,583,301 49</u>

UNADMITTED ASSETS.

Agents' balances.....	\$7,196 90
Bills receivable.....	37,314 14
Total unadmitted assets.....	<u>\$44,511 04</u>

II. LIABILITIES.

Claims for death losses due and unpaid	\$54,722 00
Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due	807,665 00
Claims for death losses and other policy claims resisted..	138,578 00
Total policy claims	\$1,000,965 00
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the	
Insurance Department, according to the Actuaries'	
Table of Mortality, with 4 per cent interest....	\$90,337,168 00
Net re-insurance reserve.....	\$90,337,168 00
Premiums paid in advance and surrender values.....	27,477 36
Other liabilities of the company, viz: lapsed policy reserve.....	31,110 00
Liabilities as to policy-holders	\$91,396,720 36
Surplus as regards policy-holders.....	12,186,581 13
Total liabilities.....	<u>\$103,583,301 49</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$13,838,203 27
Cash received for annuities	12,055 16
Total premium income.....	\$13,850,258 43
Received for interest and dividends.....	4,990,836 06
Received for rents.....	254,223 92
Total income.....	\$19,095,318 41

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death policies and policy claims.....	\$7,717,275 82
Cash paid to annuitants.....	26,926 08
Cash paid for surrendered policies.....	3,037,696 17
Cash paid for dividends to policy-holders	3,141,161 12
Total paid to policy-holders	\$13,923,062 19
Paid for commissions to agents.....	907,846 19
Paid for salaries and other compensation of officers and employes.....	483,346 06
Paid for taxes.....	223,169 61
Paid for rent.....	57,114 00
Premiums charged off on securities purchased.....	1,131,172 33
Other expenditures, viz: general expenses.....	331,803 81
Total expenditures.. ..	\$17,057,514 19

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883	110,990	\$342,946,032
Policies issued during the year.....	10,620	27,702,335
Old policies revived during the year.....	574	1,621,680
Additions by dividends during the year.....	-	5,351,974
Totals.....	122,184	\$377,622,021
Deduct policies ceased to be in force.....	7,380	25,832,736
Net policies in force December 31st, 1884.....	114,804	\$351,789,285

*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.....	2,372	\$11,596,915
By Surrender.....	1,245	4,312,660
By Lapse.....	2,505	6,345,835
By Change and Decrease.....	-	207,216
Not taken.....	1,258	3,370,110
	<hr/>	<hr/>
Totals.....	7,380	\$25,832,736
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 1,735; amount insured, \$2,804,591 16	
Policies issued during the year: number, 103; amount insured.....	154,840 00
Premiums received during the year.....	59,810 15
Losses and claims incurred during the year.....	49,614 06
Losses and claims paid during the year.....	49,614 06
	<hr/> <hr/>

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEW JERSEY.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$2,149,596 87
Loans on bond and mortgage (first liens).....	13,184,135 23
Loans secured by collaterals.....	7,200,336 94
Premium notes and loans on policies now in force.....	4,136,977 45
Stocks and bonds owned by the company, market value.....	9,665,892 76
Cash in office of company and deposited in banks and trust companies,	1,479,156 76
Interest and rents due and accrued	542,212 77
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884	249,087 37
Total admitted assets.....	\$38,607,396 20

UNADMITTED ASSETS.

Agents' balances.....	\$7,923 12
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II. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due	\$183,953 77
Claims for death losses and other policy claims resisted..	49,400 00
Total policy claims.....	\$233,353 77
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the Insurance	
Department, according to the Actuaries' Table of	
Mortality, with 4½ per cent interest.....	\$32,776,134 00
Net re-insurance reserve.....	32,776,134 00
Unpaid dividends of surplus or other profits due policy-holders.....	176,305 40
Premiums paid in advance and surrender values.....	8,010 53
Liabilities as to policy-holders.....	\$33,193,803 70
Surplus as regards policy-holders.....	5,413,592 50
Total liabilities.....	\$38,607,396 20

III. INCOME DURING THE YEAR.

Cash received for premiums	\$3,902,718 64
Premium notes, loans or liens taken for premiums	416,170 12
Cash received for annuities	29,076 74
Total premium income	\$4,347,965 50
Received for interest and dividends	1,723,316 84
Received for rents	52,202 50
Other income, viz: balance, profit and loss account	3,698 36
Total income	<u>\$6,127,183 20</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$2,260,803 92
Premium notes, loans or liens used in payment of same ..	108,700 15
Cash paid to annuitants	11,735 71
Cash paid for surrendered policies	545,132 73
Premium notes, loans or liens used in payment of same and voided by lapse	130,114 80
Cash paid for dividends to policy-holders	1,038,824 96
Premium notes, loans or liens used in payment of same ..	22,682 24
Total paid to policy-holders	\$4,118,964 51
Paid for commissions to agents	393,777 35
Paid for salaries and other compensation of officers and employes....	143,235 30
Paid for taxes	141,921 12
Other expenditures, viz: general expenses	70,742 88
Total expenditures	<u>\$4,868,641 16</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year,	\$4,023,424 94
Received during the year	416,170 12
Total	\$4,439,595 06
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated	\$261,497 19
Redeemed by maker in cash	41,120 42
Total	302,617 61
Balance note assets at end of the year	<u>\$4,136,977 45</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	49,178	\$133,298,768
Policies issued during the year.....	5,235	13,555,797
Old policies revived during the year.....	28	70,360
Old policies increased during the year.....	15	47,151
Additions by dividends during the year.....	-	5,076
	<hr/>	<hr/>
Totals.....	54,456	\$146,977,152
Deduct policies ceased to be in force.....	4,095	11,117,609
	<hr/>	<hr/>
Net policies in force December 31st, 1884.....	50,361	\$135,843,543
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*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	1,136	\$3,143,294
By Surrender.....	1,651	4,763,865
By Lapse.....	849	2,108,700
Not taken.....	459	1,117,750
	<hr/>	<hr/>
Totals.....	4,095	\$11,133,609
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 1,233; amount insured,\$2,443,524 00	
Policies issued during the year: number, 146; amount insured.....	219,900 00
Premiums received during the year.....	47,961 57
Losses and claims incurred during the year.....	35,585 00
Losses and claims paid during the year.....	37,646 00
Amount of taxes paid to the State of Maine on premiums.....	16 70
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NATIONAL LIFE INSURANCE COMPANY,

VERMONT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*GEORGE W. REED, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$208,893 55
Loans on bond and mortgage (first liens).....	1,029,616 79
Loans secured by collaterals	108,905 55
Premium notes and loans on policies now in force	23,131 77
Stocks and bonds owned by the company, market value.....	1,578,580 53
Cash in office of company and deposited in banks and trust companies,	142,290 44
Interest and rents due and accrued.....	48,602 53
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	41,141 10
Total admitted assets.	\$3,181,162 26

UNADMITTED ASSETS.

Agents' balances	\$4,657 73
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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.....	20,000 00
Claims for death losses and other policy claims resisted..	10,000 00
Total policy claims	\$33,000 00
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the	
Insurance Department, according to the Actuaries'	
Table of Mortality, with four per cent interest.....	\$2,276,664 07
Net re-insurance reserve	2,276,664 07
Unpaid dividends of surplus or other profits due policy-holders.....	29,206 44
Premiums paid in advance and surrender values.....	4,835 19
Other liabilities of the company, viz: extra reserve on life endowment	
policies.....	165,000 00
Liabilities as to policy-holders.....	\$2,508,705 70
Surplus as regards policy-holders.....	672,456 56
Total liabilities.....	\$3,181,162 26

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$500,454 85	
Premium notes, loans or liens taken for premiums.....	5,730 96	
		<hr/>
Total premium income.....		\$506,185 81
Received for interest and dividends.....		154,464 75
Received for rents.....		8,242 37
		<hr/>
Total income.....		<u>\$668,892 93</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy-claims.....	\$174,779 43	
Premium notes, loans or liens used in payment of same..	325 96	
Cash paid to annuitants.....	4,996 57	
Cash paid for surrendered policies.....	68,426 59	
Premium notes, loans or liens used in payment of same and voided by lapse.....	607 62	
Cash paid for dividends to policy-holders.....	56,465 36	
Premium notes, loans or liens used in payment of same..	210 59	
		<hr/>
Total paid to policy-holders.....		\$305,812 12
Paid for commissions to agents.....		73,081 13
Paid for salaries and other compensation of officers and employes.....		27,135 46
Paid for taxes.....		9,586 38
Paid for rent.....		3,565 97
Other expenditures, viz: general expenses.....		13,586 88
		<hr/>
Total expenditures.....		<u>\$432,767 94</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$20,674 10	
Received during the year.....	5,730 96	
		<hr/>
Total.....		\$26,405 06
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$1,144 17	
Redeemed by maker in cash.....	2,129 12	
		<hr/>
Total.....		3,273 29
		<hr/>
Balance note assets at end of the year.....		<u>\$23,131 77</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	7,255	\$12,121,725
Policies issued during the year.....	2,921	3,670,500
Old policies revived during the year.....	12	11,200
Additions by dividends during the year.....	-	1,905
Totals	10,188	\$15,805,330
Deduct policies ceased to be in force.....	1,271	1,698,569
Net policies in force December 31st, 1884.....	8,917	\$14,106,716

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	88	\$215,605
By Surrender.....	341	494,939
By Lapse.....	220	261,500
By Change and Decrease.....	13	71,750
Not taken.....	609	654,775
Totals	1,270	\$1,698,569

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 78; amount insured.....	\$141,935 00
Policies issued during the year: number 5; amount insured.....	12,500 00
Premiums received during the year.....	4,020 88
Losses and claims incurred during the year.....	1,000 00
Losses and claims paid during the year.....	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	33 94

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED APRIL 1, 1835. COMMENCED BUSINESS DECEMBER 1, 1843.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,291,778 79
Loans on bond and mortgage (first liens).....	2,329,348 00
Loans secured by collaterals.....	2,301,857 82
Premium notes and loans on policies now in force.....	1,134,915 97
Stocks and bonds owned by the company, market value.....	9,429,851 62
Cash in office of company and deposited in banks and trust companies,	258,547 33
Interest and rents due and accrued ..	210,127 48
Net amount deferred and outstanding premiums on policies in force December 31st, 1884.....	135,725 75
Total admitted assets	<u>\$17,092,152 76</u>

UNADMITTED ASSETS.

Agents' balances.....	<u>\$3,414 34</u>
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$64,472 00
Claims for matured endowments due and unpaid	<u>27,570 00</u>
Total policy claims.....	\$92,042 00
Net present value of all outstanding policies in force Dec. 31st, 1884, computed by the Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest ...	<u>\$14,502,161 11</u>
Net re-insurance reserve.....	14,502,161 11
Unpaid dividends of surplus or other profits due policy-holders	97,143 92
Other liabilities of the company, viz: suspense account	<u>5,355 00</u>
Liabilities as to policy-holders.....	\$14,696,702 03
Surplus as regards policy-holders.....	<u>2,397,430 73</u>
Total liabilities.....	<u>\$17,092,152 76</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,528,738 23	
Premium notes, loans or liens taken for premiums.....	474,919 25	
Total premium income		\$2,003,657 48
Received for interest and dividends.....		763,596 52
Received for rents.....		60,828 94
Other income, viz: balance, profit and loss account		38,563 65
Total income.....		<u>\$2,866,646 59</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,340,362 86	
Premium notes, loans or liens used in payment of same..	48,584 14	
Cash paid for surrendered policies.....	192,809 50	
Premium notes, loans or liens used in payment of same and voided by lapse.....	59,619 33	
Cash paid for dividends to policy-holders.....	488,552 61	
Premium notes, loans or liens used in payment of same..	46,973 10	
Total paid to policy-holders		\$2,176,901 54
Paid for commissions to agents.....		141,336 53
Paid for salaries and other compensation of officers and employes ...		10,158 90
Paid for taxes		82,746 82
Paid for commuting commissions.....		34,555 91
Other expenditures, viz: general expenses.....		137,051 30
Total expenditures.....		<u>\$2,582,751 00</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,200,414 99	
Received during the year.....	474,919 25	
Total		\$1,675,334 24
<i>Deductions During the Year as follows :</i>		
Notes and other obligations used as above stated.....	\$155,176 57	
Redeemed by maker in cash.....	385,241 70	
Total		<u>540,418 27</u>
Balance note assets at end of the year.....		<u>\$1,134,915 97</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883	20,827	\$61,594,591
Policies issued during the year	2,077	5,977,872
Old policies revived during the year.....	126	415,451
Old policies increased during the year.....	1	1,000
Additions by dividends during the year.....	2	-
Totals	23,033	\$68,088,914
Deduct policies ceased to be in force.....	1,754	5,460,118
Net policies in force December 31st, 1884	21,279	\$62,628,796

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination :*

Terminated by Death or Maturity.....	589	\$1,729,255
By Surrender.....	259	853,493
By Lapse	661	2,086,067
By Change and Decrease.....	11	191,203
Not taken.....	234	600,100
Totals	1,754	\$5,460,118

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 1,046; amount insured..	\$2,016,562 00
Policies issued during the year: number, 91; amount insured	150,727 00
Premiums received during the year	40,486 82
Losses and claims incurred during the year.....	83,695 00
Losses and claims paid during the year.....	83,695 00
Amount of taxes paid to State of Maine.....	2,049 60

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

MORRIS FRANKLIN, *President.* WM. H. BEERS, *Vice Pres. and Actuary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$5,520,656 63
Loans on bond and mortgage (first liens).....	21,116,430 00
Loans secured by collaterals.....	370,000 00
Premium notes and loans on policies now in force.....	440,067 12
Stocks and bonds owned by the company, market value.....	27,743,223 05
Cash in office of company and deposited in banks and trust companies,	2,222,343 52
Interest and rents due and accrued.....	460,507 76
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	1,068,511 35
Total admitted assets	\$58,941,739 43

UNADMITTED ASSETS.

Agents' balances.....	\$74,886 30
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II. LIABILITIES.

Uncalled-for amounts due and unpaid on annuity claims,	\$12,681 99
Claims for matured endowments due and unpaid.....	51,383 05
Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	580,098 34
Total policy claims.....	\$679,163 38
Net present value of all outstanding policies in force Dec.	
31st, 1884, computed by the Insurance Department,	
according to the Actuaries' Table of Mortality, with	
4 per cent interest.....	\$51,596,939 00
Net re-insurance reserve.....	51,596,939 00
Premiums paid in advance and surrender values.....	17,386 59
Liabilities to policy-holders.....	\$52,293,488 97
Surplus as regards policy-holders	6,648,230 46
Total liabilities.....	\$58,941,739 43

III. INCOME DURING THE YEAR.

Cash received for premiums	\$9,877,974 35	
Premium notes, loans or liens taken for premiums.....	22,477 82	
Cash received for annuities	1,058,910 67	
Total premium income.....		\$10,959,362 84
Received for interest and dividends.....		2,747,920 74
Received for rents		125,468 28
Total income.....		<u>\$13,832,751 86</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,118,232 48	
Premium notes, loans or liens used in payment of same..	12,751 81	
Cash paid to annuitants.....	852,018 52	
Cash paid for surrendered policies.....	941,129 76	
Premium notes, loans or liens used in payment of same and voided by lapse	20,741 57	
Cash paid for dividends to policy-holders.....	1,790,081 00	
Total paid to policy-holders.....		\$6,734,955 14
Paid for commissions to agents.....		1,359,499 05
Paid for salaries and other compensation of officers and employes....		461,317 74
Paid for taxes.....		102,173 41
Contingent fund.....		469,052 20
Other expenditures, viz: general expenses		599,622 05
Total expenditures.....		<u>\$9,726,619 59</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$461,445 57	
Received during the year.....	22,477 82	
Total.....		\$483,923 39
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$33,493 38	
Redeemed by maker in cash.....	10,362 89	
Total.....		43,856 27
Balance note assets at end of the year.....		<u>\$440,067 12</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	69,227	\$198,746,043
Policies issued during the year	17,405	58,410,028
Old policies revived during the year.....	58	183,628
Old policies increased during the year.....	-	27,458
Additions by dividends during the year.	-	2,863,436
Totals	86,690	\$260,230,593
Deduct policies ceased to be in force.....	8,643	30,848,007
Net policies in force December 31st, 1884.....	78,047	\$229,382,586

Policies which have Ceased to be In Force During the Year, with the Mode of their Termination:

Terminated by Death or Maturity.....	1,388	\$3,254,295
By Surrender	1,004	5,687,536
By Lapse.....	3,754	11,924,360
By Change and Decrease	-	326,882
Not taken.....	2,497	9,652,934
Totals.....	8,643	\$30,848,007

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 756; amount insured ...	\$1,604,735 00
Policies issued during the year; number, 43; amount insured.....	127,225 00
Premiums received during the year.....	46,514 59
Losses and claims incurred during the year	44,217 45
Losses and claims paid during the year.....	41,459 14

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

INCORPORATED IN MARCH, 1857. COMMENCED BUSINESS NOVEMBER 25, 1858.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,059,664 01
Loans on bond and mortgage (first liens).....	17,376,080 54
Premium notes and loans on policies now in force.....	1,266,687 91
Stocks and bonds owned by the company, market value.....	862,109 98
Cash in office of company and deposited in banks and trust companies,	1,293,164 56
Interest and rents due and accrued.....	305,454 70
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	334,611 14
Total admitted assets.....	\$22,497,772 84

UNADMITTED ASSETS.

Agents' balances.....	\$26,802 30
Bills receivable.....	4,395 38
Total unadmitted assets.....	\$31,197 68

II. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	\$191,519 56
Claims for death losses and other policy claims resisted..	78,500 00
Total policy claims.....	\$270,019 56
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the Insurance De-	
partment, according to the Actuaries' Table of	
Mortality, with 4 per cent interest.....	\$18,626,377 00
Net re-insurance reserve.....	18,626,377 00
Unpaid dividends of surplus or other profits due policy-holders.....	5,000 00
Premiums paid in advance and surrender values.....	2,438 00
Other liabilities of the company, viz: special reserve.....	104,129 59
Liabilities as to policy-holders.....	\$19,007,964 15
Surplus as regards policy-holders.....	3,489,808 69
Total liabilities.....	\$22,497,772 84

III. INCOME DURING THE YEAR.

Total premium income.....	\$3,376,776 07
Received for interest and dividends.....	1,239,661 09
Received for rents.....	35,908 91
Other income, viz: profit and loss.....	3,535 58
Total income.....	<u>\$4,655,881 65</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,474,667 72
Cash paid for surrendered policies.....	264,432 85
Premium notes, loans or liens used in payment of same and voided by lapse.....	19,733 43
Cash paid for dividends to policy-holders.....	727,134 74
Total paid to policy-holders.....	\$2,485,968 74
Paid for commissions to agents.....	380,110 57
Paid for salaries and other compensation of officers and employes.....	165,583 29
Paid for taxes.....	59,732 30
Paid for rent.....	4,549 07
Paid for commuting commissions.....	9,807 84
Other expenditures, viz: general expenses.....	133,958 48
Total expenditures.....	<u>\$3,239,710 29</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year, \$1,388,066 41	
Received during the year.....	172,321 23
Total.....	<u>\$1,560,387 64</u>

Deductions During the Year as follows:

Notes and other obligations used as above stated.....	\$272,423 27
Redeemed by maker in cash and new notes.....	21,276 46
Total.....	<u>293,699 73</u>
Balance note assets at end of the year.....	<u>\$1,266,687 91</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	43,801	\$92,083,093
Policies issued during the year.....	6,734	17,567,386
Old policies revived during the year.....	271	618,929
Old policies increased during the year.....	7	
Additions by dividends during the year.....	-	2,871,637
Totals.....	<u>50,813</u>	<u>\$113,141,045</u>
Deduct policies ceased to be in force.....	4,865	14,347,063
Net policies in force December 31st, 1884.....	<u>45,948</u>	<u>\$98,793,982</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.....	868	\$4,249,910
By Surrender.....	617	1,292,679
By Lapse.....	2,759	6,417,161
By Change and Decrease.....	2	362,738
Not taken.....	619	2,024,575
Totals.....	<u>2,865</u>	<u>\$14,347,063</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 312; amount insured ..	\$446,196 00
Policies issued during the year: number, 41; amount insured.....	52,397 00
Premiums received during the year.....	14,297 52
Losses and claims incurred during the year.....	7,000 00
Losses and claims paid during the year.....	7,000 00
Amount of taxes paid to the State of Maine on premiums.....	<u>103 63</u>

PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED FEBRUARY 24, 1847. COMMENCED BUSINESS MAY 25, 1847.

SAMUEL C. HULY, *President*.

HENRY C. BROWN, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$880,637 69
Loans on bond and mortgage (first liens).....	2,185,053 17
Loans secured by collaterals.....	595,009 73
Premium notes and loans on policies now in force.....	617,363 84
Stocks and bonds owned by the company, market value.....	4,900,714 00
Cash in office of company and deposited in banks and trust companies,	216,949 26
Interest and rents due and accrued.....	45,101 12
Net amount deferred and outstanding premiums on policies in force December 31st, 1884.....	164,560 75
Total admitted assets.....	<u><u>\$9,605,389 56</u></u>

UNADMITTED ASSETS.

Agents' balances.....	\$6,596 75
Bills receivable.....	4,040 28
“ “ for premiums.....	38,662 13
Other items, viz: sundry accounts.....	9,195 54
Total unadmitted assets..	<u><u>\$58,494 70</u></u>

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due... ..	\$133,831 07
Total policy claims	\$133,831 07
Net present value of all outstanding policies in force December 31st, 1884, computed by the Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$7,556,892 00
Net re-insurance reserve.....	7,556,892 00
Contingent reserve.....	27,943 94
Premiums paid in advance and surrender values.....	12,855 64
Script outstanding.....	9,150 00
Other liabilities of the company, viz: accumulations on life rate endowment policies.....	120,643 27
Liabilities as to policy-holders	<u>\$7,861,315 92</u>
Surplus as regards policy-holders	1,744,073 64
Total liabilities	<u><u>\$9,605,389 56</u></u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,544,574 91	
Premium notes, loans or liens taken for premiums.....	97,738 63	
Total premium income		\$1,642,313 54
Received for interest and dividends.....		447,668 03
Received for rents.....		36,091 61
Other income, viz: stocks and R. E. sold.....		14,198 39
Total income.....		<u>\$2,140,271 57</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$524,501 84	
Premium notes, loans or liens used in payment of same..	14,687 35	
Cash paid for surrendered policies.....	112,779 31	
Premium notes, loans or liens used in payment of same and voided by lapse	22,359 51	
Cash paid for dividends to policy-holders.....	301,888 16	
Premium notes, loans or liens used in payment of same..	61,304 39	
Total paid to policy-holders		\$1,037,520 56
Paid for commissions to agents.....		116,011 72
Paid for salaries and other compensation of officers and employes....		116,784 04
Paid for taxes.....		44,298 01
Paid for rent.....		12,405 89
Paid for commuting commissions.....		32,390 75
Other expenditures, viz: general expenses.....		52,909 94
Total expenditures.....		<u>\$1,412,320 91</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$614,904 55	
Received during the year	108,809 02	
Total		\$727,713 57
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$98,351 25	
Redeemed by maker in cash	5,998 48	
Total.....		104,349 73
Balance note assets at end of the year		<u>\$617,363 84</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883	16,483	\$41,521,675
Policies issued during the year	2,630	6,124,930
Old policies revived during the year.....	229	134,312
Old policies increased during the year.....	19	89,242
Additions by dividends during the year	-	23,702
	<hr/>	<hr/>
Totals.....	19,361	\$47,893,861
Deduct policies ceased to be in force.....	1,618	3,914,001
	<hr/>	<hr/>
Net policies in force December 31st, 1884.....	17,743	\$43,979,860

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	230	\$561,990
By Surrender	270	575,140
By Lapse.....	769	1,709,267
By Change and Decrease.....	61	277,129
Not taken	288	790,475
	<hr/>	<hr/>
Totals....	1,618	\$3,914,001

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 260; amount insured ...	\$485,100 00
Policies issued during the year: number, 78; amount insured	123,000 00
Premiums received during the year.....	19,217 69
Losses and claims incurred during the year.....	4,932 00
Losses and claims paid during the year.....	4,932 00
Amount of taxes paid to the State of Maine on premiums	576 52

PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN MAY, 1851. COMMENCED BUSINESS IN MAY, 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.....	\$1,305,629 31
Loans on bond and mortgage (first liens).....	6,237,053 94
Loans secured by collaterals.....	2,000 00
Premium notes and loans on policies now in force.....	1,409,646 59
Stocks and bonds owned by the company, market value.....	1,211,112 75
Cash in office of company and deposited in banks and trust companies,	182,940 05
Interest and rents due and accrued.....	149,330 46
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	40,157 05
Total admitted assets.....	\$10,537,870 15

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$6,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	121,514 00
Claims for death losses and other policy claims resisted..	25,014 00
Total policy claims.....	\$152,528 00
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the Insurance	
Department, according to the Actuaries' Table of	
Mortality, with 4 per cent interest.....	\$9,278,181 00
Net re-insurance reserve.....	9,278,181 00
Special reserve.....	150,000 00
Premiums paid in advance and surrender values.....	5,422 78
Other liabilities of the company, viz: contingent reserve on policy	
account.....	65,394 00
Liabilities as to policy-holders.....	\$9,651,525 78
Surplus as regards policy-holders.....	886,344 37
Total liabilities.....	\$10,537,870 15

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$715,289 83	
Premium notes, loans or liens taken for premiums.....	3,798 84	
Total premium income		\$719,088 67
Received for interest and dividends.....		536,857 99
Received for rents.....		61,869 66
Total income		<u><u>\$1,317,816 32</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.. .. .	\$753,783 63	
Premium notes, loans or liens used in payment of same,	73,950 65	
Cash paid for surrendered policies.....	170,881 73	
Premium notes, loans or liens used in payment of same and voided by lapse.....	46,816 14	
Cash paid for dividends to policy-holders.....	134,715 97	
Premium notes, loans or liens used in payment of same..	4,106 02	
Total paid to policy-holders.....		\$1,144,254 14
Paid for dividends to stockholders.....		24,000 00
Paid for commissions to agents.....		56,794 88
Paid for salaries and other compensation of officers and employes....		99,099 74
Paid for taxes.....		29,002 46
Paid for rent.....		11,529 78
Profit and loss account.....		9,847 69
Other expenditures, viz: general expenses		27,388 65
Total expenditures.....		<u><u>\$1,401,917 34</u></u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year, \$1,536,633 71		
Received during the year.....	3,798 84	
Total.....		\$1,540,432 55
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$124,872 81	
Redeemed by maker in cash	5,913 15	
Total.....		<u>130,785 96</u>
Balance note assets at end of the year.....		<u><u>\$1,409,646 59</u></u>

LIFE INSURANCE COMPANIES

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	19,089	\$27,788,496
Policies issued during the year.....	1,475	2,061,519
Old policies revived during the year.....	32	46,225
Additions by dividends during the year.....	-	11,288
	<hr/>	<hr/>
Totals.....	20,596	\$29,907,528
Deduct policies ceased to be in force.....	1,684	2,664,410
	<hr/>	<hr/>
Not policies in force December 31st, 1884.....	18,912	\$27,243,118
	<hr/> <hr/>	<hr/> <hr/>

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	534	\$815,988
By Surrender.....	295	429,719
By Lapse.....	385	567,840
By Change and Decrease.....	205	437,492
Not taken.....	265	413,371
	<hr/>	<hr/>
Totals.....	1,684	\$2,664,410
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 598; amount insured...	\$394,792 00
Policies issued during the year: number, 9; amount insured.....	9,035 00
Premiums received during the year.....	9,767 48
Losses and claims incurred during the year.....	8,452 00
Losses and claims paid during the year.....	3,054 00
Amount of taxes paid to the State of Maine on premiums.....	35 76
	<hr/> <hr/>

PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

INCORPORATED MARCH 22, 1865. COMMENCED BUSINESS IN JUNE, 1865.

SAMUEL R. SHIPLEY, *President.* ASA S. WING, *Vice Pres. and Actuary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$582,078 05
Loans on bond and mortgage (first liens).....	4,133,162 03
Loans secured by collaterals.....	638,116 35
Premium notes and loans on policies now in force.....	48,475 03
Stocks and bonds owned by the company, market value.....	3,350,989 25
Cash in office of company and deposited in banks and trust companies,	17,640 46
Interest and rents due and accrued.....	75,590 75
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	281,272 02
Total admitted assets.....	<u>\$9,127,323 94</u>

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$2,500 00
Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	21,873 00
Due and unpaid on annuity claims.....	86 06
Total policy claims.....	<u>\$24,459 06</u>
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the Insurance De-	
partment, according to the Actuaries' Table of Mor-	
tality, with 4 per cent interest.....	<u>\$7,132,889 00</u>
Net re-insurance reserve.....	\$7,132,889 00
Unpaid dividends of surplus or other profits due policy-holders.....	15,576 97
Premiums paid in advance and surrender values.....	21,885 80
Other liabilities of the company.....	189 60
Liabilities as to policy-holders.....	<u>\$7,195,000 43</u>
Surplus as regards policy-holders.....	<u>1,932,323 51</u>
Total liabilities.....	<u>\$9,127,323 94</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,575,732 77	
Premium notes, loans or liens taken for premiums... ..	4,605 02	
Cash received for annuities	19,336 41	
Total premium income		\$1,599,674 20
Received for interest and dividends.....		379,973 78
Received for rents.....		8,629 17
Other income, viz: bonds and stocks sold		5,932 50
Total income.....		<u>\$1,994,209 65</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$531,268 00	
Cash paid to annuitants.....	17,806 89	
Cash paid for surrendered policies.....	61,844 42	
Premium notes, loans or liens used in payment of same and voided by lapse	464 16	
Cash paid for dividends to policy-holders	185,208 92	
Premium notes, loans or liens used in payment of same..	4,687 48	
Total paid to policy-holders.....		\$801,279 86
Paid for commissions to agents.....		140,505 68
Paid for salaries and other compensation of officers and employes.		84,866 27
Paid for taxes.....		26,705 24
Paid for rent.....		5,581 58
Other expenditures, viz: general expenses.....		38,166 61
Total expenditures..		<u>\$1,097,105 24</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$50,428 23	
Received during the year.....	4,605 02	
Total.....		\$55,033 25
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$5,151 64	
Redeemed by maker in cash.....	1,406 58	
Total.....		6,558 22
Balance note assets at end of the year.....		<u>\$48,475 03</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	11,766	\$37,499,951
Policies issued during the year.....	2,285	7,220,305
Old policies revived during the year.....	28	96,500
Old policies increased or changed during the year.....	62	244,790
Additions by dividends during the year.....	-	49,037
Totals.....	14,141	\$45,110,583
Deduct policies ceased to be in force.....	1,001	3,418,814
Net policies in force December 31st, 1884.....	13,140	\$41,691,769

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	152	\$502,224
By Surrender.....	198	713,190
By Lapse.....	547	1,656,500
By Change and Decrease.....	-	147,790
By Transfer.....	61	236,210
Not taken.....	43	162,900
Totals.....	1,001	\$3,418,814

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 155; amount insured...	\$206,235 00
Policies issued during the year: number, 39; amount insured.....	72,588 00
Premiums received during the year.....	7,026 73
Losses and claims paid during the year.....	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	210 80

* STATE MUTUAL LIFE INSURANCE COMPANY,

WORCESTER, MASS.

INCORPORATED IN MARCH, 1844. COMMENCED BUSINESS IN JUNE, 1845.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$58,000 00
Loans on bond and mortgage (first liens).....	245,659 00
Loans secured by collaterals.....	61,462 00
Premium notes and loans on policies now in force.....	59,769 76
Stocks and bonds owned by the company, market value.....	3,009,023 33
Cash in office of company and deposited in banks and trust companies,	72,387 37
Interest and rents due and accrued.....	43,000 00
Total admitted assets ..	<u>\$3,549,301 46</u>

II. LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1884, computed by the Insurance De- partment, according to the Actuaries' Table of Mor- tality, with 4 per cent interest	<u>\$2,827,085 25</u>
Net re-insurance reserve.....	\$2,827,085 25
Liabilities as to policy-holders.....	\$2,827,085 25
Surplus as regards policy-holders.....	722,216 21
Total liabilities.....	<u>\$3,549,301 46</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$512,359 79
Premium notes, loans or liens taken for premiums.....	59,769 76
Total premium income.....	<u>\$572,129 55</u>
Received for interest and dividends.....	162,717 36
Other income, viz: profit and loss.....	9,870 00
Total income.....	<u>\$744,716 91</u>

* Return received too late for use in tables.

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$232,044 94	
Cash paid for surrendered policies.....	28,574 63	
Cash paid for dividends to policy-holders.....	102,186 69	
Total paid to policy-holders		\$362,806 26
Paid for commissions to agents.....		71,669 12
Paid for salaries and other compensation of officers and employes.....		40,178 00
Paid for taxes.....		9,016 00
Other expenditures, viz: general expenses		5,970 18
Total expenditures.....		\$489,659 56

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$42,486 61	
Received during the year.....	106,119 35	
Total		\$148,605 96
<i>Deductions During the Year as follows:</i>		
Redeemed by maker in cash	\$88,836 20	
Total.....		88,836 20
Balance note assets at end of the year.....		\$59,769 76

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	5,711	\$14,162,113
Policies issued during the year	1,004	2,963,000
Old policies revived during the year.....	7	7,500
Additions by dividends during the year.....	-	10,094
Totals.....	6,722	\$17,142,707
Deduct policies ceased to be in force.....	480	1,310,563
Net policies in force December 31st, 1884.....	6,242	\$15,832,144

*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.....	177	\$381,044
By Surrender.....	86	260,380
By Lapse....	125	345,700
By Change and Decrease.....	-	80,939
Not taken	92	242,500
	<hr/>	<hr/>
Totals	480	\$1,310,563
	<hr/>	<hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 73; amount insured....	\$82,410 00
Policies issued during the year: number, 6; amount insured	8,000 00
Premiums received during the year	2,978 65
Losses and claims incurred during the year.....	1,000 00
Losses and claims paid during the year.....	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	61 97
	<hr/>

TRAVELERS' LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED JUNE 17, 1863. COMMENCED BUSINESS IN JULY, 1866.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$607,238 46
Loans on bond and mortgage (first liens)	3,664,032 10
Loans secured by collaterals.....	114,511 50
Stocks and bonds owned by the company, market value.....	898,495 00
Cash in office of company and deposited in banks and trust companies,	177,638 74
Interest and rents due and accrued.....	95,999 89
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	140,434 15
Total admitted assets	<u>\$5,698,449 84</u>

II. LIABILITIES.

Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	\$49,477 33
Claims for death losses and other policy claims resisted..	7,500 00
Total policy claims.....	<u>\$56,977 33</u>
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the Insurance De-	
partment, according to the Actuaries' Table of Mor-	
tality, with 4 per cent interest.....	<u>\$4,925,823 00</u>
Net re-insurance reserve.....	4,925,823 00
Liabilities as to policy-holders.....	<u>\$4,982,800 33</u>
Surplus as regards policy-holders.....	715,649 51
Total liabilities.....	<u>\$5,698,449 84</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$758,740 94	
Total premium income		\$758,740 94
Received for interest and dividends		304,054 63
Received for rents		9,563 54
Total income		<u>\$1,072,359 11</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$298,472 99	
Cash paid to annuitants	150 00	
Cash paid for surrendered policies	50,460 75	
Total paid to policy-holders		\$349,083 74
Paid for commissions to agents		81,470 14
Paid for salaries and other compensation of officers and employes		49,666 44
Paid for taxes		6,484 25
Paid for rent		716 67
Profit and loss account		50,672 23
Other expenditures, viz: general expenses		51,197 20
Total expenditures		<u>\$592,290 67</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883	14,378	\$25,005,604
Policies issued during the year	2,436	5,581,809
Old policies revived during the year	42	61,531
Old policies increased during the year	-	175
Totals	<u>16,856</u>	<u>\$30,649,119</u>
Deduct policies ceased to be in force	1,516	3,320,305
Net policies in force December 31st, 1884	<u>15,340</u>	<u>\$27,328,814</u>

OF OTHER STATES.

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*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

	<i>Number.</i>	<i>Amount.</i>
Terminated by Death or Maturity.....	203	\$303,871
By Surrender.....	79	116,108
By Lapse.....	815	1,775,150
By Change and Decrease.....	146	497,476
Not taken.....	273	627,700
Totals.....	<u>1,516</u>	<u>\$3,320,305</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 577; amount insured...	\$650,935 00
Policies issued during the year: number, 47; amount insured.....	68,418 00
Premiums received during the year.....	13,062 26
Losses and claims incurred during the year.....	8,300 00
Losses and claims paid during the year.....	9,300 00
Amount of taxes paid to the State of Maine on premiums.....	<u>400 90</u>

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN FEBRUARY, 1850. COMMENCED BUSINESS MARCH 4, 1850.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$95,000 00
Loans on bond and mortgage (first liens).....	2,416,381 76
Loans secured by collaterals.....	219,461 10
Premium notes and loans on policies now in force.....	122,931 32
Stocks and bonds owned by the company, market value.....	1,878,511 10
Cash in office of company and deposited in banks and trust companies,	259,544 17
Interest and rents due and accrued.....	60,546 79
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	114,790 35
Total admitted assets.....	<u>\$5,167,166 59</u>

UNADMITTED ASSETS.

Agents' balances.....	\$31,729 90
Bills receivable.....	10,790 47
Total unadmitted assets.....	<u>\$42,520 37</u>

II. LIABILITIES

Annuity claims due and unpaid.....	\$318 00
Claims for death losses and matured endowments in	
process of adjustment or adjusted and not due.....	12,950 00
Claims for death losses and other policy claims resisted..	10,000 00
Total policy claims.....	<u>\$23,268 00</u>
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the Insurance De-	
partment, according to the Actuaries' Table of Mor-	
tality, with 4 per cent interest.....	\$4,727,869 00
Net re-insurance reserve.....	4,727,869 00
Premiums paid in advance and surrender values.....	4,464 40
Other liabilities of the company, viz: unrepresented accounts.....	4,245 35
Liabilities as to policy-holders.....	<u>\$4,759,846 75</u>
Surplus as regards policy-holders.....	407,319 84
Total liabilities... ..	<u>\$5,167,166 59</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$656,358 82	
Total premium income		\$656,358 82
Received for interest and dividends.....		254,256 95
Received for rents.....		2,649 96
Other income, viz: profit and loss		9,927 46
Total income		<u>\$923,193 19</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$439,306 19	
Premium notes, loans or liens used in payment of same..	37,652 05	
Cash paid to annuitants.....	126 00	
Cash paid for surrendered policies.....	97,179 14	
Premium notes, loans or liens used in payment of same and voided by lapse.....	3,631 31	
Cash paid for dividends to policy-holders.....	58,254 44	
Total paid to policy-holders		\$836,149 13
Paid for dividends to stockholders		30,800 00
Paid for commissions to agents		90,875 36
Paid for salaries and other compensation of officers and employes		119,010 38
Paid for taxes		9,866 54
Paid for rent		22,740 17
Other expenditures, viz: general expenses		48,840 67
Total expenditures		<u>\$958,282 25</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$141,309 66	
Received during the year	43,376 59	
Total		\$184,686 25

Deductions During the Year as follows:

Notes and other obligations used as above stated.....	\$41,283 36	
Redeemed by maker in cash.....	20,471 57	
Total		61,754 93
Balance note assets at end of the year		<u>\$122,931 32</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	9,995	\$19,193,579
Policies issued during the year.....	1,616	3,880,320
Old policies revived during the year.....	14	26,842
Old policies increased during the year.....	64	163,633
Additions by dividends during the year.....	-	55,180
Totals.....	11,689	\$23,319,554
Deduct policies ceased to be in force.....	1,554	3,549,690
Net policies in force December 31st, 1884.....	10,132	\$19,769,864

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination:*

Terminated by Death or Maturity.....	225	\$487,726
By Surrender.....	304	529,784
By Lapse.....	788	1,840,708
By Change and Decrease.....	15	100,472
Not taken.....	225	591,000
Totals.....	1,554	\$3,549,690

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number 69; amount insured....	\$86,840 00
Policies issued during the year: number, 19; amount insured.....	27,860 00
Premiums received during the year.....	3,249 66
Losses and claims incurred during the year.....	9,390 00
Losses and claims paid during the year.....	9,390 00

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN JANUARY, 1860. COMMENCED BUSINESS FEBRUARY 2, 1860.

W. A. BREWER, *President.*WM. HAXTUN, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$530,478 66
Loans on bond and mortgage (first liens)	5,490,889 74
Loans secured by collaterals.....	103,982 37
Stocks and bonds owned by the company, market value.....	866,250 00
Cash in office of company and deposited in banks and trust companies,	25,378 11
Interest and rents due and accrued.....	71,408 21
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1884.....	185,262 76
Total admitted assets	\$7,273,649 85

UNADMITTED ASSETS.

Agents' balances.....	\$31,259 99
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$9,067 00
Claims for matured endowments due and unpaid.....	11,108 91
Claims for death losses and matured endowments in pro-	
cess of adjustment or adjusted and not due.....	65,819 67
Claims for death losses and other policy claims resisted..	14,411 99
Total policy claims.....	\$100,407 17
Net present value of all outstanding policies in force	
December 31st, 1884, computed by the Insurance De-	
partment, according to the Actuaries' Table of Mor-	
tality, with 4 per cent interest	\$6,367,409 00
Net re-insurance reserve.....	6,367,409 00
Unpaid dividends of surplus or other profits due stockholders.....	315 00
Premiums paid in advance and surrender values.....	3,302 09
Other liabilities of the company, viz: office expenses	2,708 35
Liabilities as to policy-holders.....	\$6,474,141 61
Surplus as regards policy-holders	799,508 24
Total liabilities.....	\$7,273,649 85

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,434,332 34	
Total premium income.....		\$1,434,332 34
Received for interest and dividends.....	330,762 97	
Received for rents.....	10,074 73	
Other income, viz: profit on stock and bonds sold.....	163 75	
Total income.....		\$1,775,333 79

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$596,865 00	
Cash paid to annuitants.....	3,110 23	
Cash paid for surrendered policies.....	313,458 46	
Return premiums.....	1,338 11	
Cash paid for dividends to policy-holders	234,869 00	
Total paid to policy-holders		\$1,149,640 80
Paid for dividends to stockholders.....	8,820 00	
Paid for commissions to agents.....	81,103 90	
Paid for salaries and other compensation of officers and employes.....	104,644 50	
Paid for taxes.....	13,967 60	
Paid for rent.....	8,250 00	
Paid for commuting commissions.....	48,277 72	
Profit and loss.....	16,185 36	
Other expenditures, viz: general expenses.....	48,475 19	
Total expenditures.....		\$1,479,365 07

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	14,425	\$31,994,723
Policies issued during the year	2,791	6,158,617
Old policies revived during the year	126	313,011
Additions by dividends during the year	-	426,872
Totals.....	27,342	\$38,893,223
Deduct policies ceased to be in force.....	2,299	5,558,551
Net policies in force December 31st, 1884	15,043	\$33,334,672

*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.....	263	\$590,894
By Surrender.....	351	1,151,984
By Lapse.....	1,145	2,431,443
By Change and Decrease.....	19	35,363
Not taken.....	521	1,348,867
Totals.....	2,299	\$5,558,551

BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 106; amount insured ...	\$117,505 00
Policies issued during the year; number, 27; amount insured.....	36,500 00
Premiums received during the year.....	3,583 33
Losses and claims incurred during the year.....	3,000 00
Losses and claims paid during the year.....	3,048 90

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, 1884.

ACCIDENT INSURANCE COMPANY OF NORTH AMERICA,
CANADA.

INCORPORATED IN JUNE, 1872. COMMENCED BUSINESS IN JUNE, 1874.

A. T. GALT, *President.*

EDWARD RAWLINGS, *Manager.*

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$184,144 18
Cash in office of company and deposited in banks and trust companies,	26,131 27
Interest and rents due and accrued.....	2,024 58
Premiums in course of collection.....	66,747 21
Total admitted assets.....	\$279,047 24

UNADMITTED ASSETS.

Other items, viz: furniture, fixtures and safes	\$1,822 28
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II. LIABILITIES.

Total unearned premiums.....	\$100,140 60
Liabilities of the company, viz: salaries, rents and office expenses ...	2,113 17
Total liabilities, except capital stock and net surplus	\$102,253 77
Capital stock paid up in cash	157,560 00
Net surplus	19,233 47
Total liabilities.....	\$279,047 24

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$340,997 79
Received for interest and dividends.....	5,534 53
Total income.....	\$346,532 32

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$144,661 80
Paid for dividends to stockholders.....	9,453 60
Paid for commissions to agents	95,959 52
Paid for salaries and other compensation of officers and employes.....	49,557 80
Paid for taxes.....	6,550 74
Profit and loss.....	614 35
Other expenditures, viz: general expenses.....	29,786 75
Total expenditures.....	<u>\$336,584 56</u>

V. RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31st, 1883	\$20,584,300	\$146,152 81
Written during the year	39,677,400	421,767 21
Total.....	<u>\$60,261,700</u>	<u>\$567,920 02</u>
Deduct those expired and terminated.....	30,421,750	362,069 41
In force at end of year	\$29,839,950	\$205,850 61
Deduct amount re-insured.....	970,950	5,569 42
Net amount in force December 31st, 1884.....	<u>\$28,869,000</u>	<u>\$200,281 19</u>

BUSINESS IN MAINE.

Premiums received during the year	\$4,332 46
Losses incurred during the year.....	3,074 98
Losses paid during the year	3,074 98
Amount of taxes paid to the State of Maine on premiums.....	25 14

FIDELITY AND CASUALTY INSURANCE COMPANY,
NEW YORK.

—
INCORPORATED IN MARCH, 1876. COMMENCED BUSINESS IN MAY, 1876.

WM. M. RICHARDS, *President.*

JOHN M. CRANE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$5,000 00
Loans on bond and mortgage (first liens).....	1,850 00
Loans secured by collaterals	69,140 00
Stocks and bonds owned by the company, market value.....	344,731 25
Cash in office of company and deposited in banks and trust companies,	28,850 39
Interest and rents due and accrued	1,377 39
Gross premiums in course of collection, not more than three months due	47,681 55
All other assets.....	1,262 02
Total admitted assets.....	\$499,892 60

UNADMITTED ASSETS.

Unspecified assets	\$1,600 00
Other items, viz: judgments, balances, salvage, &c.....	10,716 01
Total unadmitted assets.....	\$12,316 01

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$5,746 31
Total amount unearned premiums	190,337 59
Salaries and other expenses due and accrued.....	1,930 79
Commissions and brokerage.....	13,471 64
Total liabilities, except capital stock and net surplus.....	\$211,486 33
Capital paid up in cash	250,000 00
Net surplus.....	38,406 27
Total liabilities.....	\$499,892 60

CASUALTY INSURANCE COMPANIES

III. INCOME DURING THE YEAR.

Cash received for premiums	\$413,934 85
Received for interest and dividends.....	14,822 63
	<hr/>
Total income.....	\$428,757 48
	<hr/> <hr/>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for losses	\$164,318 19
Paid for dividends to stockholders.....	20,000 00
Paid for commissions.....	106,757 55
Paid for salaries and other compensation of officers and employes.....	49,402 56
Paid for taxes	9,560 33
Other expenditures, viz: general expenses.....	52,697 36
	<hr/>
Total expenditures.....	\$402,735 99
	<hr/> <hr/>

V. RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31st, 1883.....	\$36,089,200 74	\$305,047 70
Written during the year	52,968,410 85	503,337 39
	<hr/>	<hr/>
Totals.....	\$89,057,611 59	\$808,385 09
Deduct those expired and terminated.....	45,453,898 31	434,470 55
	<hr/>	<hr/>
Net amount in force December 31st, 1884.....	\$43,604,113 28	\$373,914 54
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Risks in force December 31st, 1884.....	\$766,740 35
Premiums received during the year.....	5,313 42
Losses incurred during the year.....	2,188 25
Losses paid during the year.....	2,188 25
Amount of taxes paid to the State of Maine on premiums.....	62 65
	<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.....	355,616 68
Cash in office of company and deposited in banks and trust companies,	39,544 29
Interest and rents due and accrued	2,943 99
Gross premiums in course of collection.....	42,050 95
Total admitted assets.....	<u>\$442,155 91</u>

UNADMITTED ASSETS.

Bills receivable.....	\$3,135 75
Other items, viz: furniture, fixtures and safes.....	4,009 25
Total unadmitted assets.....	<u>\$7,145 00</u>

II. LIABILITIES.

Net amount unpaid losses and claims.....	\$11,594 61
Total unearned premiums.....	91,134 38
Due for salaries and other expenses.....	3,619 16
Commissions and brokerage.....	1,880 84
Total liabilities, except capital and net surplus.....	<u>\$108,228 99</u>
Capital paid in cash.....	300,000 00
Net surplus.....	33,926 92
Total liabilities.....	<u>\$442,155 91</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$191,698 02
Interest and dividends	11,108 40
Income from all other sources.....	15,293 95
Total cash income	<u>\$218,100 37</u>

CASUALTY INSURANCE COMPANIES

IV. EXPENDITURES DURING THE YEAR.

Net cash paid for losses.....	\$92,852 76
Paid dividends	18,000 00
Paid for commissions and brokerage.....	8,785 87
Paid for salaries and other compensation of officers and employes.....	45,205 33
Paid for taxes.....	3,306 28
Other expenditures, viz: general expenses.....	31,546 59
Total expenditures.....	<u>\$199,696 83</u>

V. RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31st, 1883	\$17,622,655	\$143,702 84
Written during the year	36,280,568	217,014 51
Total.....	<u>\$53,903,223</u>	<u>\$360,717 35</u>
Deduct expirations and cancellations.....	30,368,543	172,818 43
In force December 31st, 1884.....	\$23,534,680	\$187,898 92
Deduct amount re-insured.....	650,500	5,630 16
Net amount in force.....	<u>\$22,884,180</u>	<u>\$182,268 76</u>

BUSINESS IN MAINE.

Risks in force December 31st, 1884.....	\$78,500 00
Risks taken.....	47,500 00
Premiums received during the year.....	576 54
Losses and claims paid during the year.....	77 86
Amount of taxes paid to the State of Maine on premiums	9 97

HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN JUNE, 1866. COMMENCED BUSINESS IN OCTOBER, 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).....	211,050 00
Stocks and bonds owned by the company, market value.....	207,240 00
Cash in office of company and deposited in banks and trust companies,	34,317 38
Interest and rents due and accrued	8,657 25
Gross premiums in course of collection.....	39,523 07
Total admitted assets.....	<u>\$505,273 81</u>

II. LIABILITIES.

Net unpaid losses.....	\$1,750 00
Total unearned premiums.....	156,744 87
Salaries and other expenses.....	450 00
Commissions and brokerage.....	9,424 36
Total liabilities, except capital stock and net surplus.....	<u>\$168,369 23</u>
Paid up cash capital.....	250,000 00
Net surplus.....	86,904 58
Total liabilities.....	<u>\$505,273 81</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums and inspections.....	\$301,607 10
Received for interest and dividends.....	22,515 97
Other income, viz: mechanical services.....	2,529 55
Total income.....	<u>\$326,652 62</u>

IV. EXPENDITURES DURING THE YEAR.

Net cash paid losses	\$15,301 03
Cash paid dividends.....	25,000 00
Paid commissions.....	67,241 40
Paid for salaries and other compensation of officers and employes	17,350 00
Paid for taxes	6,043 11
Other expenditures, viz: general expenses.....	160,108 51
Total expenditures.....	<u>\$291,044 05</u>

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
Risks in force December 31st, 1883.....	\$25,371,802	\$303,307 80
Written during the year.....	27,876,055	318,902 00
Total.....	<u>\$53,247,857</u>	<u>\$621,209 80</u>
Deduct those expired and terminated.....	26,369,036	313,662 39
In force December 31st, 1884.....	<u>\$26,878,821</u>	<u>\$307,547 41</u>

BUSINESS IN MAINE.

Risks written during the year.....	\$195,800 00
Gross premiums received during the year.....	1,406 01
Received for inspections... ..	602 57
Amount of taxes paid to the State of Maine on premiums.....	40 17

TRAVELERS' LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED JUNE 17, 1863. COMMENCED BUSINESS APRIL 1, 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.....	\$81,840 12
Loans on bond and mortgage (first liens).....	75,825 00
Loans secured by collaterals.....	230,000 00
Stocks and bonds owned by the company, market value.....	1,591,264 00
Cash in office of company and deposited in banks and trust companies,	146,588 73
Interest and rents due and accrued.....	2,489 14
Total admitted assets.....	<u>\$2,128,006 99</u>

UNADMITTED ASSETS.

Agents' balances.....	\$2,863 36
Bills receivable.....	181,138 11
Total unadmitted assets.....	<u>\$184,001 47</u>

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$122,200 00
Claims for death losses and other policy claims resisted..	55,400 00
Total policy claims.....	<u>\$177,600 00</u>
Net present value of all outstanding policies in force Dec. 31st, 1884, computed at 50 per cent of premiums received.....	\$700,464 36
Net re-insurance reserve.....	700,464 36
Other liabilities of the company, viz: salaries, rent and office expenses,	10,000 00
Liabilities as to policy-holders.....	\$888,064 36
Surplus as regards policy-holders.....	1,239,942 63
Total liabilities.....	<u>\$2,128,006 99</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,068,967 53
Total premium income.....	\$2,068,967 53
Received for interest and dividends.....	114,123 86
Received for rents ..	1,444 00
Other income, viz: stocks and bonds sold ..	15,623 00
Total income.....	\$2,200,158 39

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$950,588 57
Paid for dividends to stockholders.....	96,000 00
Paid for commissions to agents.....	537,136 81
Paid for salaries and other compensation of officers and employes.....	220,492 97
Paid for taxes.....	29,426 47
Paid for rent.....	25,779 07
Other expenditures, viz: general expenses	199,982 75
Total expenditures.....	\$1,989,406 64

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1883.....	78,294	\$192,923,743
Policies issued during the year.....	102,199	237,719,908
Totals.....	180,493	\$430,643,651
Deduct policies ceased to be in force.....	102,974	232,541,000
Net policies in force December 31st, 1884.....	77,519	\$198,102,651

*Policies which have Ceased to be In Force During the Year,
with the Mode of their Termination :*

Terminated by Death or Maturity.....	102,974	\$232,541,000
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BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 3,804; amount insured, \$5,758,151 00	
Policies issued during the year: number, 5,004; amount insured	6,937,533 00
Premiums received during the year.....	62,658 06
Losses and claims incurred during the year.....	45,117 08
Losses and claims paid during the year.....	44,117 08

LICENSED AGENTS.

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

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL.

J. F. Ferris.....	Portland	Fred W. Brown.....	Belfast
John Sully.....	Portland	Freeland Howe.....	Norway
F. E. Purchase.....	Portland	J. W. Wheeler.....	So. Paris
H. J. Cole.....	Rockport	Spaulding & Stewart.....	Richmond

LIFE INSURANCE COMPANIES OF OTHER STATES.

ÆTNA.

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

CONNECTICUT MUTUAL.

H. A. Fairbanks.....	Bangor	H. H. Gray	Millbridge
M. W. Farr.....	Augusta	F. O. Purrington.....	Mechanic Falls
William E. Brown.....	Bangor	Charles B. Haskell & Co.....	Pittsfield
Frank Nelson.....	Calais	N. Perry & Co	Presque Isle
A. H. Bartlett	Cherryfield	S. W. Gould.....	Skowhegan
C. W. Curtis.....	Dexter	R. H. T. Taylor	Wiscasset

CONTINENTAL.

Ferdinand A. Hart. Hartford, Conn

EQUITABLE.

T. R. Earl, General Agent.....	Portland		John B. Magoun	Portland
Joshua Nye, General Agent.....	Augusta			

MANHATTAN.

Sylvester L. Brown

Waldoboro'

MASSACHUSETTS MUTUAL.

W. H. H. Bean, Gen. Agent ...	Portland		S. S. Hubbard	Saco
-------------------------------	----------	--	---------------------	------

METROPOLITAN.

C. P. Williams, Gen. Agent...	Portland		A. H. Teale.....	Lewiston
John Waters	Biddeford		H. R. Leveck.....	Portland
Alphonso Save	Biddeford		D. Tottin.....	Portland
R. E. Scott.....	Biddeford		George Smith	Portland
Ed. Ouellet	Biddeford		P. W. Denar.....	Portland
George Hanson	Biddeford		William Dixon	Portland
F. X. Fortin.....	Lewiston			

MUTUAL.

C. M. Gignoux, Gen. Agt.,	Portsmouth, N. H.		Geo. W. Norton	Eastport
M. W. Farr	Augusta		William O. McDonald.....	Ellsworth
C. P. Wiggins.....	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
B. F. Chadbourne.....	Biddeford		Il. W. Seavey.....	Portsmouth, N. H.
Thomas H. Riley.....	Brunswick		J. W. Trafton.....	Portsmouth, N. H.
W. H. Pilsbury	Bucksport		Cochran & Sewall ..	Rockland
Fred I. Campbell.....	Cherryfield		C. F. Jones.....	Skowhegan
E. W. Dunbar.....	Damariscotta		J. B. Bradbury.....	Waterville
C. C. 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. Agt.....	Portland		George P. Dewey.....	Portland
J. M. Goodwin.....	Biddeford		Edward P. Burnham.....	Saco
C. G. Moffitt	Rockland		J. B. Nealley.....	South Berwick

NEW ENGLAND MUTUAL.

V. Richard Foss, Gen. Agent...Portland	E. W. Ayer	Lewiston
G. W. E. Barrows.....Bangor	C. A. Webb.....	Lewiston
S. Thomas Woodward	A. L. Talbot.....	Lewiston
D. M. Humphreys.....Bath	Jas. Garcelon.....	Lewiston
Fred O. Tarbox	F. A. Boothby	Portland
F. P. Bennett	J. W. Munger	Portland
A. B. Jordan.....Falmouth	J. W. Fogg.....	Portland
A. L. Berry.....Gardiner	James M. Milliken.....	Portland
George E. Ingalls.....Houlton	Cochran & Sewall.....	Rockland

NEW YORK.

Ben. S. Calef.....Boston, Mass	Jas. Frank Holland.....	Houlton
George F. Patch.....Augusta	Freeland Howe.....	Norway
George Gregg.....Andover	Wm. H. Anderson.....	Portland
Jos. M. Bright.....Bangor	David H. Bidwell.....	Portland
J. W. Clapp.....Bangor	George A. Clark.....	Portland
Henry H. Corbett.....Belfast	W. S. Noyes.....	Saco
W. J. Betts.....Calais	C. K. Mathews.....	Waterville
E. E. Livermore.....Eastport		

NORTHWESTERN MUTUAL.

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

PENN MUTUAL.

A. M. Austin, Gen. AgentPortland	J. H. De Costa	Mechanic Falls
Edward E. Harding.....Fryeburg	S. S. Hubbard	Saco

PHOENIX MUTUAL.

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

J. Watson Smith.....Philadelphia, Pa.	Hoag, Holway & Co.....	Boston, Mass
B. Redford Melcher	Geo. Tabor	Vassalboro'

STATE MUTUAL.

(No Agents.)

TRAVELERS' (LIFE DEPARTMENT.)

W. A. Carleton.....Portland	Nathan Stiles.....	Bath
A. A. Miller.....Auburn	Francis E. Crowley.....	Belfast
Edwin C. Wood.....Auburn	C. F. Cobbett.....	Belfast
George E. Macomber	M. W. Chandler.....	Bethel
E. H. Walker	George D. Crane.....	Ellsworth
A. W. Benson.....Bangor	Wm. G. Ross.....	Princeton
Jos. M. Bright.....Bangor	J. M. Frye.....	Bucksport
D. M. Howard.....Bangor	Frank P. Bennett	Bridgton
Charles S. Pearl.....Bangor	Dennis L. Drew.....	Bar Harbor
E. S. Crosby.....Bath	F. J. Goodwin.....	Biddeford

TRAVELERS'—CONCLUDED.

F. E. Richardson.....	Biddeford	William F. Fernald.....	Old Orchard
H. W. Wheeler.....	Brunswick	Thomas F. Hegarty.....	Oldtown
Frank L. Lincoln.....	Bucksport	Parks Bros.....	Pittsfield
Donald Harvey.....	Calais	William Allen, Jr.....	Portland
W. W. Porry.....	Camden	D. M. Baker.....	Portland
Edwin F. Metcalf.....	Damariscotta	A. J. Chase.....	Portland
Charles H. Langmade.....	Danville	James M. French.....	Portland
John E. Moore.....	Deering	Samuel H. Hellen.....	Portland
H. C. Parsons.....	Dexter	W. D. Little & Co.....	Portland
George E. Howard.....	Dover	John Lawlor.....	Portland
Samuel D. Leavitt.....	Eastport	Rollins & Adams.....	Portland
C. C. Burrill.....	Ellsworth	M. L. Williams.....	Portland
G. F. Jennings.....	Farmington	E. A. Waldron.....	Portland
A. L. Berry.....	Gardiner	Charles I. Wiggin.....	Portland
James H. Cusick.....	Gardiner	Arthur C. Perry.....	Presque Isle
H. K. Morrell.....	Gardiner	E. Sumner Perry.....	Presque Isle
E. A. Leighton.....	Great Falls, N. H.	Andrew J. Erskine.....	Rockland
D. Hegarty.....	Hallowell	Sumner Cummings.....	Saco
J. Edwin Nye.....	Hallowell	Benjamin F. Eaton.....	Skowhegan
J. H. Bradford.....	Houlton	Griffin & Dyer.....	Skowhegan
William C. Donnell.....	Houlton	Thomas A. Carr.....	Thomaston
Charles C. Benson.....	Lewiston	L. F. Moreau.....	Vanceboro
Charles H. Sheffield.....	Lewiston	William F. Bodge.....	Waterville
David Cargill.....	Livermore Falls	C. K. Mathews.....	Waterville
James A. Ballinger.....	Machias	Fred Atwood.....	Winterport
William D. Webb.....	Newcastle	Daniel F. Hegarty.....	Winthrop
Freeland Howe.....	Norway	E. W. Abbe.....	Boston, Mass
James Lowe.....	Oakland		

UNITED STATES.

C. A. Woodbury..... Portland | George R. Gardner..... Calais

WASHINGTON.

J. B. Brackett..... Leeds Junction | F. E. Voter..... Farmington

CASUALTY INSURANCE COMPANIES.

ACCIDENT OF NORTH AMERICA.

Prentiss Loring, Gen. Agent... Portland	Couant & Eaton..... Lewiston
Charles C. Hunt..... Augusta	Chamberlain & Webb..... Lewiston
Charles P. Wiggin..... Bangor	G. A. Gordon..... Livermore
J. W. Kelley..... Bath	Wesley G. Smith..... Old Orchard
Morris & Tatterson..... Biddeford	L. A. Wheeler..... Pittsbon
Edward H. Gove..... Biddeford	J. S. Foster..... Rockport
A. S. Hathaway..... Canton	W. T. Emmons..... Saco
Geo. M. Currier..... Farmington	Clark W. Drummond..... Waterville
Augustus Bailey..... Gardiner	

FIDELITY AND CASUALTY.

Blake, Barrows & Brown, General Ag'ts, Bangor	F. O. Purington Mechanic Falls
J. S. Ricker & Son..... Bangor	A. J. Rowe Norway
George N. Lawrence Augusta	Albert White Orono
S. Thomas Woodward..... Bath	Morse & Pinkham Portland
F. A. Greer..... Belfast	N. Perry & Co Presque Isle
John F. Nourse Biddeford	Cochran & Sewall Kockland
E. C. Gardner..... Bucksport	William J. Frost Sanford
A. H. Bartlett Cherryfield	Samuel W. Gould..... Skowhegan
David H. Chandler..... Farmington	C. F. Jones..... Skowhegan
Seth W. Fife Fryeburg	W. J. Wheeler..... South Paris
J. C. McIntire..... Houlton	C. E. Quinby..... Westbrook
A. L. Talbot..... Lewiston	W. J. Hamilton..... Waldoboro'

GUARANTEE COMPANY OF NORTH AMERICA.

Prentiss Loring..... Portland

AMERICAN SURETY.

Baker, Baker & Cornish Augusta

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

James S. Blenkinsop..... Boston, Mass

TRAVELERS' (ACCIDENT DEPARTMENT.)

Same as Life Department.

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APPENDIX.

STATE OF MAINE.

PUBLIC ACTS

Relating to Insurance,

ENACTED BY THE

LEGISLATURE OF MAINE,

With the Date of Approval Thereof.

1885.

State of Maine.

An Act to regulate the admission of Foreign Surety Companies to do business in this State.

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

SECT. 1. Any company, incorporated and legally organized under the laws of any foreign country, or of any state of the United States, other than the state of Maine, for the purpose of transacting business as surety on obligations of persons or corporations, may transact such business in this state upon complying with the provisions of this act, and not otherwise.

SECT. 2. No surety company not incorporated under the authority of this state shall, directly or indirectly, take risks or transact business in this state until it shall have first appointed, in writing, the insurance commissioner of Maine to be the true and lawful attorney of such company in and for this state, upon whom all lawful process, in any action or proceeding against the company, may be served with the same effect as if the company existed in this state. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this state. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the said insurance commissioner, and copies certified by him shall be received in evidence in all the courts of this state. Service upon such attorney, or upon any duly appointed agent of the company within this state, shall be deemed sufficient service upon the company.

SECT. 3. Whenever lawful process against a surety company shall be served upon said insurance commissioner, he shall forthwith forward a copy of the process served on him, by mail, postpaid, and directed to the secretary of the company. For each copy of process, the insurance commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

SECT. 4. No person shall act within this state, as agent or otherwise, in procuring or securing applications for suretyship upon the bond of any person or corporation, or aid in transacting the business of such suretyship for any company incorporated or organized under the laws of any other state or country, unless such company is possessed of two hundred and fifty thousand dollars capital, and unless at least one hundred thousand dollars of said capital is invested in stocks or securities created by the laws of the United States, or in other safe stocks or securities, the value of which, at the time of such deposit, shall be at or above par, and deposited with the insurance commissioner, auditor, comptroller, or chief financial officer of the state under whose laws such company is incorporated; and in case of a company incorporated under the laws of a foreign country, such deposit shall be made with any of the officers above designated in the state of New York, or in any of the New England states; and unless the insurance commissioner is furnished with the certificate of such insurance commissioner, auditor, comptroller, or chief financial officer aforesaid, under his hand and official seal, that he, as such insurance commissioner, auditor, comptroller, or chief financial officer of such state, holds in trust for the benefit of all obligees of such company, the deposit before mentioned; which certificates shall embrace the items of security so held, and shall state that he is satisfied that such securities are worth one hundred thousand dollars.

SECT. 5. Every person who shall so far represent any surety company established in any other state or country, as to receive or transmit applications for suretyship, or to receive for delivery, bonds founded on applications forwarded from this state, or otherwise to procure suretyship to be effected by such company upon the bonds of persons or corporations in this state, or upon bonds given to persons or corporations in this state, shall be deemed as acting as agent for said company, and shall be subject to the restrictions and liable to the penalties herein made applicable to agents of such companies.

SECT. 6. Every such company, before transacting any business as aforesaid, shall deposit with the insurance commissioner a copy of its charter, and also a statement, signed and sworn to by the president and secretary of the company, stating the amount of its capital and the manner of its investments, designating the amount invested in mortgage, in public securities, in the stock of incorporated companies, stating what companies, and also the amount invested in other securities, particularizing each item of investment, the amount of existing bonds upon which such company is surety, stating what portion thereof is secured by the deposit with such company of collateral security, the amount of premium thereon, and the amount of liabilities, specifying therein the amount of outstanding claims adjusted or unadjusted, due or not due; and thereupon said commissioner may grant a license, authorizing said company to transact surety business in this state subject to its laws, until the first day of July next following, and such license may be renewed annually thereafter.

SECT. 7. Every such company shall, in the month of January, annually, also deposit with the said insurance commissioner a similar statement of its capital, assets and liabilities, and the investments and risks as aforesaid, to be made up to the thirty-first day of December next preceding, signed and sworn to as above directed, and the insurance com-

missioner, in his annual report, shall publish an abstract thereof.

SECT. 8. No person shall act as agent as aforesaid for any such surety company in this state, unless the capital stock of the company which he represents amounts to the sum of two hundred and fifty thousand dollars actually paid in, in money and invested, exclusive of any obligations of the stockholders of any description.

SECT. 9. No person shall act as agent of any such surety company until such company and such agent shall have complied with all the requirements of the laws of this state, relating to such companies and their agents, and every person acting without such compliance shall be fined one hundred dollars.

SECT. 10. The insurance commissioner shall annually examine the statements and returns required to be made by the companies as aforesaid, and if in his opinion any return shall be obscure, defective or unsatisfactory, he shall immediately require answers under oath from the officer or officers by whom such obscure, defective or unsatisfactory return shall have been made, to such interrogatories as he may deem necessary or proper in order to explain such return and exhibit a full and accurate view of the business and resources of the company.

SECT. 11. Every company, the officers of which shall refuse or neglect to answer such interrogatories for the space of thirty days, may be suspended from transacting business in this state until satisfactory answers are made by them.

SECT. 12. The insurance commissioner, either personally, or by a committee appointed by him, consisting of one or more persons not directors, officers or agents of any surety company doing business in this state, may at any time examine into the affairs of such surety companies. The officers or agents of such companies shall exhibit their books to said commissioner or committee, and otherwise facilitate such examination, and the commissioner or committee may examine,

under oath, the officers and agents of such companies in relation to their affairs; and said commissioner shall, if he deems it necessary or proper, publish the result of such investigation in one or more newspapers published in the state. Whenever it shall appear to the said commissioner, from the statement or from an examination of the affairs of any surety company, not incorporated under the authority of this state, that such company is insolvent, or is conducting its business fraudulently, or refuses or neglects to comply with the laws of the state, relating to surety companies, it shall be the duty of said commissioner to revoke the license issued to such company and its agents, and he shall cause a notice thereof to be published in one or more newspapers published in this state, and the agent or agents of such company, after such notice, shall transact no further business in this state. All the expenses of an examination made under the provisions of this section shall be paid to the commissioner by the company examined.

SECT. 13. The insurance commissioner shall report to the attorney general the violation of any provision of this act, which shall come to his knowledge, and the attorney general shall institute proper legal proceedings in the name of the state, against any person or company violating any such provision.

SECT. 14. Every surety company, not incorporated in this state, applying for admission to transact business therein, shall pay to the insurance commissioner, for the use of the state, upon filing a copy of its charter or deed of settlement and statement preliminary to admission, a license fee of twenty dollars and a like sum annually for each renewal of said license, and for filing each annual statement after admission, the sum of twenty dollars, and for each agent's certificate, annually, the sum of one dollar. Said companies shall also pay on or before the first day of May, annually, a tax of two per cent upon all premiums received in excess over losses actually paid during the year, on contracts made in the state

and over rebates on premiums allowed to persons guaranteed. Said tax to be assessed and paid in accordance with the provisions of section sixty-one of chapter six of the revised statutes.

Approved February 27, 1885.

An Act to facilitate the giving of Bonds required by law.

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

Section 1. Any company with a paid up capital of not less than two hundred and fifty thousand dollars, duly incorporated and organized for the purpose of transacting business as surety on obligations of persons or corporations, and which has complied with all the requirements of the law regulating the admission of such companies to transact business in this state, may, upon production of evidence of solvency and credit satisfactory to the judge, head of department or other officer authorized to approve such bond, be accepted as surety upon the bond of any person or corporation required by the laws of this state to execute a bond, and if such surety company shall furnish satisfactory evidence of its ability to provide all the security required by law, no additional surety may be exacted, but other surety or sureties may, in the discretion of the official authorized to approve such bond, be required, and such surety company may be released from its liability on the same terms and conditions as are by law prescribed for the release of individuals, it being the true intent and meaning of this act to enable corporations created for that purpose to become surety on bonds required by law, subject to all the rights and liabilities of private individuals.

Section 2. Any court or officer whose duty it is to pass upon the account of any person or corporation required by law to give a bond, may, whenever such person or corporation has given any such surety company as surety upon said bond, allow in the settlement of such account a reasonable sum for the expense of procuring such surety.

Section 3. Any company which shall execute any bond as surety under the provisions of this act shall be estopped in any proceedings to enforce the liability which it shall have assumed to incur, to deny its corporate power to execute such instrument or assume such liability.

Section 4. All acts and parts of acts inconsistent herewith are hereby repealed.

Approved February 27, 1885.

An Act to amend section seventy-three of chapter forty-nine of the Revised Statutes, relating to Licensing Insurance Agents.

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

Section seventy-three of chapter forty-nine of the revised statutes is amended by striking out the words "he has" in the second line and inserting instead thereof the words 'there has been;,' also by inserting after the word "act" in the third line 'or a certificate from the company setting forth that such person has been duly appointed and authorized as agent thereof,' also by inserting after the word "power" in the fourth line of said section, the words 'or certificate,' so that said section, as amended, shall read as follows:

'SECT. 73. No person shall act as agent of an insurance company until there has been filed with the commissioner a duplicate power of attorney from the company, or its authorized agent, empowering him to act, or a certificate from the company setting forth that such person has been duly appointed and authorized as agent thereof. Upon filing such power or certificate the commissioner shall issue a license to him, if the company is a domestic company or has received a license to do an insurance business in this state; and such license shall continue until the first day of the next July, and may be renewed from year to year on producing a certificate from the company that his agency is continued. For each such license or renewal, the commissioner shall receive one dollar. And if any person solicits, receives, or forwards any risk or application for insurance to any company, without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he forfeits not more than fifty dollars for each

offence ; but any policy issued on such application, binds the company, if otherwise valid.'

Approved March 4, 1885.

An Act limiting section eighty-eight of chapter forty-nine of the Revised Statutes, in relation to the publication of statements of Insurance Companies.

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

Section eighty-eight of chapter forty-nine of the revised statutes shall not apply to foreign life insurance companies doing business in this state.

Approved March 4, 1885.

An Act providing for the taxation of Life Insurance Companies.

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

SECT. 1. Every life insurance company or association, organized under the laws of this state, in lieu of all other taxation, shall be taxed as follows: First, its real estate shall be taxed by the municipality in which such real estate is situated, in the same manner as other real estate is taxed therein. Second, it shall pay a tax of two per cent upon all premiums, whether in cash or notes absolutely payable, received from residents of this state during the year preceding the assessment, as hereinafter provided, first deducting therefrom all dividends paid to policy holders in this state on account of said premiums. Third, it shall pay a tax of one-half of one per cent per annum on its surplus, computed according to the laws of this state, after deducting the value of its real estate in this state, as fixed in determining such surplus, said surplus to be determined by the insurance commissioner, and his certificate thereof to the state treasurer to be final.

SECT. 2. Every such company shall inclose in its annual return to the insurance commissioner, a statement of the amount of premiums liable to taxation, as provided in the preceding section, and of the real estate held by it on the thirty-first day of December.

SECT. 3. Sections sixty-one and sixty-two of chapter six of the revised statutes, so far as not inconsistent herewith, shall apply to such companies or associations.

SECT. 4. This act shall take effect when approved.

Approved March 5, 1885.

An Act to amend section eighty-eight of chapter forty-nine of the Revised Statutes, relating to Insurance Companies.

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

Section eighty-eight of chapter forty-nine of the revised statutes, is hereby amended by striking out the word "takes" in the fourth line, and inserting in place thereof the word 'issues,' so that said section as amended, shall read as follows :

‘SECT. 88. Every foreign insurance company doing business in this state, shall annually, publish three weeks successively, in some daily or weekly paper printed in every county where it has a duly authorized agent, or issues policies, a condensed statement of its condition conformable to its last annual report to the commissioner; and any such insurance company which neglects or refuses to publish such statement, forfeits not less than fifty dollars.’

Approved March 6, 1885.

An Act exempting Masonic, Odd Fellows, and other relief associations, from the operation of the statutes relating to Life Insurance.

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

Masonic, Odd Fellows, Knights of Pythias, Knights of Honor, Royal Arcanum, Ancient Order of United Workmen, United Order of the Golden Cross, and other relief associations doing business upon the assessment plan, which do not employ paid solicitors or canvassers, or pay, or cause or allow to be paid, commissions or fees for procuring membership therein, or obtaining applications for insurance upon the assessment plan, shall not be deemed life insurance companies, under the laws of this state.

Approved March 6, 1885.