

# 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

—❧ 1886 ❧—

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VOLUME II.

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AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1886.

EIGHTEENTH ANNUAL REPORT

OF THE

Insurance Commissioner.



STATE OF MAINE.

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PART II.

Life and Casualty Insurance.

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AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.

1886.



# EIGHTEENTH ANNUAL REPORT

OF THE

## Insurance Commissioner.

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### PART SECOND.

### LIFE AND CASUALTY INSURANCE, AND SURETY BUSINESS.

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*To the Honorable Governor and Council:*

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

At the close of the year 1885, there were eighteen life, two guarantee, one guarantee and casualty, and three casualty insurance companies authorized to transact business in this State.

The Continental Life Insurance Company of Hartford, Conn., has no agents and has transacted no new business during the year 1885, in this State.

The American Steam Boiler Insurance Company of New York, N. Y., was admitted to the State August 25, 1886.

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 | Provident Aid Society.....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.
Massachusetts Mutual.....	Boston, Mass.	Phoenix Mutual .....	Hartford, Conn.
Metropolitan .....	New York City.	Provident Life & Trust, Philadelphia, Pa.	
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 Steam Boiler	New York City.	spection and Insurance, Hartford, Conn.	
American Surety Co.....	New York City.	Travelers'.....	Hartford, Conn.
Fidelity and Casualty....	New York City.		
Guarantee of No. America,	Montreal, Ca.		

Co-OPERATIVE LIFE INSURANCE.

The Maine Benefit Association of Auburn, and the Provident Aid Society of Portland, chartered by the Legislature in 1885, have been at work under their acts of incorporation.

The Maine Benefit Association of Auburn has increased its membership, even beyond the expectation of its most sanguine incorporators, and appears to be on the high road to success. It has received the patronage of many leading citizens in all sections of the State. The result of the annual examination appears in the published statement. The books, accounts,

records and papers are kept in excellent order, the affairs of the association are managed with great care and the business conducted with ability and energy. The favorable showing of the first year's work indicates that the people of the State have confidence in the management.

The Provident Aid Society of Portland, at the close of the year, had done little more than get fairly started. The examination made in January showed that the provisions of its charter had been complied with, and a certificate was issued to that effect. So little business had been done that a formal statement was not required of the Society for the fraction of the year covered by business.

These Associations are now obliged to keep on deposit with the Treasurer of State a sum of money equal to one assessment on all the members, to satisfy any judgment recovered against them on any certificate issued by them. I fail to see why it would not be better for all concerned to have these acts amended so that interest-bearing securities, that could be readily converted into cash, may be deposited instead of the cash itself. These securities, carried on the companies' books as assets, could be taxed under that clause of chapter 329 of the public laws of 1855 which provides for taxation of the surplus of Life Companies in the State. The advance assessment and 10 per cent reserve funds are proving very popular features of the charters of these companies, giving to them the financial standing that gains the confidence of the public.

#### ASSESSMENT COMPANIES OF OTHER STATES.

During the past year the Commissioner has had numerous applications from Assessment Life Insurance Companies organized in other States, for authority to do business in this State. There is no law providing specifically for their admission, supervision or taxation. It may be competent for the Commissioner to admit them under the present statute provision, if they have the required \$100,000 assets, but the

present law was enacted without any reference to this class of companies, and the Commissioner has held that while it might be within the letter of the law to admit them, it would be entirely at variance with the spirit and intent thereof, and has therefore declined to grant the authority asked for. The Legislature should either enact a law providing for the admission of these companies, or modify the present law so as to exclude them, and not leave their admission or rejection to the whim or caprice of a State official. If the former course is adopted these companies should be required to have on deposit with the Treasurer of the State wherein located, a sum of money or securities equal to at least one assessment, as is now required of our home companies by the terms of their charters, and they should also be required to pay an annual tax of at least one per cent on all collections made by them in the State.

#### BUSINESS OF 1885.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1885, and the income and expenditures for the year ending December 31, 1885, 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, 1885.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1885.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1885.

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 1885.

Table No. 7 shows the number and amount of policies of life insurance companies terminated during 1885, and the mode of termination.



Table No. 8 shows the business transacted in Maine during the year ending December 31, 1885, by life, guarantee and casualty insurance companies. The number of life policies issued was 1,315. Amount insured, \$2,071,353.17. Premiums received, \$527,156.54. Losses and claims incurred during the year, \$367,206.91. Losses and claims paid, \$387,037.02.

Thus it appears there was a gain in 1885 of 237 life policies, \$241,800.50 amount insured, and \$19,924.65 premiums received, and a decrease in losses paid of \$23,401.95, as compared with 1884.

The ratio of losses and claims paid to premiums received was about 73.4 per cent in 1885, against 80.8 per cent in 1884.

The amount paid into the State treasury by life companies of other States and countries as taxes on premiums was \$5,231.44. The Union Mutual Company of this State paid a tax on premiums of \$527.51, and on surplus a tax of \$1,174.41; total, \$1,701.98.

The whole number of life policies in force in the State at the close of 1885 was 12,831. The whole amount insured was \$20,037,760.10. Amount insured by casualty companies, \$6,376,383. Premiums received, \$66,768.53. Losses incurred, \$42,745.48. Losses paid, \$42,745.48. Taxes paid on premiums, \$167.20.

The two Assessment Life Companies of the State issued during the year 1,616 certificates, representing \$4,662,000, the aggregate amount for which the certificates were written.



# STATISTICAL TABLES.

**Table I—Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1885, and the Income and Expenditures for the Year Ending December 31st, 1885, 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.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual.....	-	\$6,109,618 82	\$5,744,735 74	\$364,883 08	-	-	\$1,030,654 65	\$1,103,988 18
<b>LIFE COS. OF OTHER STATES.</b>								
Etna, Conn.....	\$1,000,000	30,499,507 92	25,190,876 15	5,308,131 77	\$4,308,131 77	-	4,579,874 87	3,785,865 19
Connecticut Mutual, Conn.....	-	54,374,075 16	49,703,507 04	4,670,568 12	-	-	7,651,213 17	6,926,511 56
*Continental, Conn.....	300,000	2,170,409 24	2,152,520 32	17,888 92	-	\$282,111 08	291,964 60	327,732 40
Equitable, N. Y.....	100,000	65,547,594 26	52,691,148 37	12,856,445 89	12,756,445 89	-	16,590,053 13	10,040,259 94
Massachusetts Mutual, Mass...	-	8,103,490 34	7,476,119 31	627,371 03	-	-	1,613,792 28	1,338,707 80
Metropolitan, N. Y.....	500,000	2,784,954 01	2,078,424 60	706,529 41	206,529 41	-	3,528,877 39	3,068,475 79
Mutual, N. Y.....	-	108,431,779 31	95,120,720 73	13,311,058 58	-	-	20,214,954 28	17,359,223 25
Mutual Benefit, N. J.....	-	39,625,995 39	36,471,556 08	3,154,439 31	-	-	6,323,837 68	5,248,884 05
National, Vt.....	-	3,523,821 09	2,815,065 00	708,756 09	-	-	779,255 65	451,121 01
New England Mutual, Mass....	-	17,846,546 65	15,238,761 16	2,607,785 49	-	-	3,042,782 56	2,538,115 23
New York, N. Y.....	-	66,515,106 36	53,300,359 42	13,215,046 94	-	-	15,905,141 29	10,321,520 12
Northwestern Mutual, Wis....	-	24,238,046 45	20,271,559 63	3,966,486 82	-	-	5,104,229 52	3,488,976 98
Penn Mutual, Pa.....	-	10,338,654 12	8,374,888 83	1,963,765 29	-	-	2,370,213 20	1,760,507 44
Phoenix Mutual, Conn...	100,000	10,430,316 22	9,422,102 38	1,008,213 84	908,213 84	-	1,316,055 85	1,428,640 28
Provident Life and Trust, Pa	1,000,000	10,472,202 94	8,642,142 49	2,254,803 45	1,254,803 45	-	2,219,351 89	1,011,445 60
Travelers', Conn.....	-	6,299,033 31	5,018,870 00	1,280,163 31	-	-	1,229,762 42	593,296 08
United States, N. Y.....	440,000	5,438,118 19	4,831,180 87	606,937 32	166,937 32	-	917,318 47	821,452 46
Washington, N. Y.....	125,000	7,771,774 86	6,824,552 58	947,222 28	822,222 28	-	1,846,457 56	1,335,759 72
<b>Totals, Cos of Other States....</b>	<b>\$3,565,000</b>	<b>\$474,411,725 82</b>	<b>\$405,624,354 96</b>	<b>\$69,211,613 86</b>	<b>\$20,423,283 96</b>	<b>\$282,111 08</b>	<b>\$95,525,135 81</b>	<b>\$71,846,494 90</b>
<b>Aggregate.....</b>	<b>3,565,000</b>	<b>480,521,344 64</b>	<b>411,369,090 70</b>	<b>69,576,496 94</b>	<b>20,423,283 96</b>	<b>282,111 08</b>	<b>96,555,790 46</b>	<b>72,950,483 08</b>

CASUALTY COMPANIES.								
Accident Co. of N. America, Ca.,	\$157,560	\$295,549 99	\$128,118 55	\$167,431 44	\$9,871 44	-	\$347,310 45	\$362,979 28
American Steam Boiler, N. Y.,	200,000	304,836 53	167,847 14	136,989 39	-	\$63,010 61	163,396 19	129,035 13
American Surety, N. Y.....	500,000	548,287 59	64,653 67	483,633 94	-	16,366 06	107,536 20	85,333 54
Fidelity and Casualty, N. Y...	250,000	570,725 22	305,242 27	265,482 95	15,482 95	-	477,925 41	454,759 01
Guarantee Co. of N. America, Ca.	300,000	449,665 86	118,918 47	330,747 39	30,747 39	-	221,356 30	181,905 80
Hartford Steam Boiler, Conn ..	250,000	584,184 13	222,667 34	361,516 79	111,516 79	-	383,029 51	311,900 51
Travelers', Conn.....	600,000	2,118,004 90	844,694 10	1,873,310 80	1,273,310 80	-	2,074,873 15	1,886,628 12
Totals..	\$2,257,560	\$4,871,254 22	\$1,852,141 54	\$3,619,112 70	\$1,440,929 37	\$79,376 67	\$3,775,427 21	\$3,412,541 39

### RECAPITULATION.

Maine Life Company .....	-	\$6,109,618 82	\$5,744,735 74	\$364,883 08	-	-	\$1,030,654 65	\$1,103,988 18
Life Cos. of Other States.....	\$3,565,000	474,411,725 82	405,624,354 96	69,211,613 86	\$20,423,283 96	\$282,111 08	95,525,135 81	71,846,494 90
Casualty Companies.....	2,257,560	4,871,254 22	1,852,141 54	3,619,112 70	1,440,929 37	79,376 67	3,775,427 21	3,412,541 39
Aggregate .....	\$5,822,560	\$485,392,598 86	\$413,221,232 24	\$73,195,609 64	\$21,864,213 33	\$361,487 75	\$100,331,217 67	\$76,363,024 47

\*No new business and no agents.

Table II — Showing the Nature of the Assets on the 31st day of December, 1885, 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.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual .....	\$2,020,199 67	\$1,035,390 53	\$92,867 00	\$668,166 00	\$2,040,108 23	\$98,345 21	\$154,542 18	\$6,109,618 82
<b>LIFE COS. OF OTHER STATES.</b>								
Ætna, Conn .....	369,312 80	15,226,762 97	446,807 31	2,013,561 87	7,971,117 34	165,018 28	4,306,927 35	30,499,507 92
Connecticut Mutual, Conn.	10,966,500 88	27,088,121 62	149,933 00	2,430,563 01	9,833,802 09	66,553 10	3,838,601 46	54,374,075 16
Continental, Conn .....	245,288 27	282,076 15	145,276 82	450,935 76	715,050 61	35,195 90	296,585 73	2,170,409 24
Equitable, N. Y. ....	12,616,067 92	16,588,332 91	1,420,475 00	-	28,104,110 00	1,325,918 00	5,492,690 43	65,547,594 26
Massachus'ts Mut'l, Mass.,	1,369,717 76	1,641,488 34	579,884 00	535,707 87	3,193,637 00	212,140 60	570,914 77	8,103,490 34
Metropolitan, N. Y. ....	384,500 00	1,089,250 00	110,000 00	155,671 22	845,490 00	134,054 53	65,988 26	2,784,954 01
Mutual, N. Y. ....	10,992,720 45	49,228,930 16	3,856,500 00	-	39,366,104 00	1,150,551 64	3,836,973 06	108,431,779 31
Mutual Benefit, N. J. ....	200,000 00	17,337,408 34	3,070,661 69	4,207,348 22	11,191,849 57	278,155 83	3,340,571 74	39,625,995 39
National, Vt .....	223,801 91	1,196,864 20	48,700 00	121,049 98	1,707,380 29	55,197 47	170,827 24	3,523,821 09
New England Mut'l, Mass	1,329,892 85	2,546,448 00	1,684,111 25	840,066 61	10,045,539 50	138,651 79	1,261,836 65	17,846,546 65
New York, N. Y. ....	6,855,532 63	18,159,500 00	451,500 00	416,034 15	36,991,923 88	1,163,088 92	2,477,826 78	66,515,406 36
Northwestern Mut'l, Wis.	1,322,756 28	19,242,625 41	-	1,156,215 05	650,787 86	422,982 63	1,442,679 22	24,238,046 45
Penn Mutual, Pa .....	830,659 21	2,598,731 10	470,786 70	592,262 94	5,539,579 00	184,027 62	122,607 55	10,338,654 12
Phoenix Mutual, Conn ....	1,255,895 59	5,964,466 38	-	1,267,989 89	1,197,249 50	38,024 66	706,690 20	10,430,316 22
Provident Life & Trust, Pa	597,332 00	4,816,992 71	247,760 00	44,932 40	4,282,270 00	313,969 63	168,946 20	10,472,202 94
Travelers', Conn. ....	656,912 37	3,319,917 23	159,616 00	-	1,311,564 13	154,902 86	696,120 72	6,299,033 31
United States, N. Y. ....	80,500 00	2,355,208 23	104,487 45	145,913 31	2,460,451 06	117,263 74	174,294 40	5,438,118 19
Washington, N. Y. ....	571,621 13	5,063,508 67	134,674 94	-	811,750 04	200,969 05	989,251 07	7,771,774 86
Totals, Cos. of Other States	\$50,869,012 05	\$193,746,632 42	\$13,081,174 16	\$14,378,252 28	\$166,219,655 83	\$6,156,666 25	\$29,960,332 83	\$474,411,725 82
Aggregate .....	52,889,211 72	194,782,022 95	13,174,041 16	15,046,418 28	168,259,764 06	6,255,011 46	30,114,875 01	480,521,344 64

CASUALTY COMPANIES.									
Accident Co. of N. A., Ca.	-	-	-	-	\$173,881 92	\$91,168 79	\$30,499 28	\$295,549 99	
Am'n Steam Boiler, N. Y.	-	-	-	-	248,050 00	43,620 49	13,166 04	304,836 53	
American Surety, N. Y.	-	-	\$20,000 00	-	469,656 25	25,591 22	33,040 12	548,287 59	
Fidelity & Casualty, N. Y.	\$6,000 00	\$2,750 00	84,140 00	-	352,461 00	90,588 81	34,785 41	570,725 22	
Guarantee Co. of N. A., Ca.	-	10,907 72	-	-	368,260 42	-	70,497 72	449,665 86	
Hartford St'm Boiler, Conn	-	210,550 00	-	-	282,301 00	41,193 56	50,139 57	584,184 13	
Travelers', Conn.....	80,900 00	66,225 00	186,190 75	-	1,647,795 00	-	136,894 15	2,118,004 90	
<b>Totals .....</b>	<b>\$86,900 00</b>	<b>\$290,432 72</b>	<b>\$290,330 75</b>	<b>-</b>	<b>\$3,542,405 59</b>	<b>\$292,162 87</b>	<b>\$369,022 29</b>	<b>\$4,871,254 22</b>	

### RECAPITULATION.

Maine Life Company .....	\$2,020,199 67	\$1,035,390 53	\$92,867 00	\$668,166 00	\$2,040,108 23	\$98,345 21	\$154,542 18	\$6,109,618 82	
Life Cos. of Other States..	50,869,012 05	193,746,632 42	13,031,174 16	14,378,252 28	166,219,655 83	6,156,666 25	29,960,332 83	474,411,725 82	
Casualty Companies.....	86,900 00	290,432 72	290,330 75	-	3,542,405 59	292,162 87	369,022 29	4,871,254 22	
<b>Aggregate .....</b>	<b>\$52,976,111 72</b>	<b>\$195,072,455 67</b>	<b>\$13,464,371 91</b>	<b>\$15,046,418 28</b>	<b>\$171,802,169 65</b>	<b>\$6,547,174 33</b>	<b>\$30,483,897 30</b>	<b>\$485,392,598 86</b>	

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1885, of Life and Casualty Insurance Companies Transacting Business in this State.

NAME OF COMPANY.	Losses and Claims Due and Unpaid.	Losses and Claims Not Due.	Losses and Claims Resisted.	Re-Insurance Reserve, Actuaries' 4 per cent.	Unpaid Dividends.	Due for Salaries, Rents, etc.	All Other Liabilities.	Total Liabilities, Except Capital.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual.....	\$14,644 95	\$23,637 67	\$34,564 18	\$5,661,627 00	\$6,407 44	-	\$3,854 50	\$5,744,735 74
<b>LIFE COS. OF OTHER STATES.</b>								
Ætna, Conn.....	86,099 00	180,903 00	23,000 00	24,794,348 00	50,534 38	-	55,991 77	25,190,876 15
Connecticut Mutual, Conn....	15,181 25	184,148 00	12,000 00	48,949,331 00	126,800 99	-	416,045 80	49,703,507 04
Continental, Conn.....	-	69,012 42	18,000 00	2,065,507 90	-	-	-	2,152,520 32
Equitable, N. Y.....	110,020 10	224,890 00	15,000 00	52,200,283 27	92,504 00	-	48,451 00	52,691,148 37
Massachusetts Mutual, Mass....	-	53,091 00	21,020 00	7,370,942 00	23,834 89	-	7,231 42	7,476,119 31
Metropolitan, N. Y.....	-	16,101 91	-	2,044,908 00	9,145 13	-	8,269 56	2,078,424 60
Mutual, N. Y.....	54,800 00	820,426 00	92,752 00	94,061,012 00	-	-	91,730 73	95,120,720 73
Mutual Benefit, N. J.....	-	208,728 43	20,000 00	36,036,899 00	193,746 37	-	12,182 28	36,471,556 08
National, Vt.....	3,000 00	6,500 00	10,000 00	2,570,085 84	23,494 65	-	201,984 51	2,815,065 00
New England Mutual, Mass....	184,447 00	-	-	14,966,528 22	82,430 94	-	5,355 00	15,238,761 16
New York, N. Y.....	52,449 27	362,847 12	30,000 00	52,825,129 00	-	-	29,934 03	53,300,359 42
Northwestern Mutual, Wis....	-	161,070 92	59,000 00	19,942,282 00	7,000 00	-	102,206 71	20,271,559 63
Penn Mutual, Pa.....	-	66,710 07	3,000 00	8,111,901 00	32,379 34	-	160,898 42	8,374,888 83
Phoenix Mutual, Conn.....	11,500 00	129,543 00	13,000 00	9,049,446 00	-	-	218,613 38	9,422,102 38
Provident Life and Trust, Pa.	3,413 85	39,814 00	-	8,579,504 00	19,220 09	-	160 55	8,642,142 49
Travelers', Conn.....	-	32,956 00	5,000 00	4,975,914 00	-	-	5,000 00	5,018,870 00
United States, N. Y.....	-	16,242 86	10,000 00	4,795,510 00	-	-	9,428 01	4,831,180 87
Washington, N. Y.....	5,215 54	36,259 00	14,411 99	6,762,846 00	369 25	2,041 68	3,409 12	6,821,552 58
Totals, Cos. of Other States....	\$526,126 01	\$2,609,273 73	\$346,183 99	\$400,102,377 23	\$661,460 03	\$2,041 68	\$1,376,892 29	\$403,624,354 96
Aggregate.....	540,770 96	2,632,911 40	380,748 17	405,764,004 23	667,867 47	2,041 68	1,380,746 79	411,369,090 70



CASUALTY COMPANIES.								
Accident Co. of N. America, Ca.	-	\$25,000 00	-	\$100,984 38	-	\$2,134 17	-	\$128,118 55
American Steam Boiler, N. Y..	-	-	-	166,228 14	-	-	\$1,619 00	167,847 14
American Surety, N. Y. ....	\$542 71	2,861 52	\$2,083 15	50,005 27	-	5,561 02	3,600 00	64,653 67
Fidelity and Casualty, N. Y....	-	36,947 16	-	245,477 93	-	1,377 72	21,439 46	305,242 27
Guarantee Co. of N. America, Ca.	-	19,068 65	-	94,171 20	-	4,338 46	1,340 16	118,918 47
Hartford Steam Boiler, Conn...	-	2,502 17	-	219,715 17	-	450 00	-	222,667 34
Travelers', Conn. ....	-	104,075 00	52,200 00	678,419 10	-	10,000 00	-	844,694 10
Totals .....	\$542 71	\$190,454 50	\$54,283 15	\$1,555,001 19	-	\$23,861 37	\$27,998 62	\$1,852,141 54

### RECAPITULATION.

Maine Life Company .....	\$14,644 95	\$23,637 67	\$34,564 18	\$5,661,627 00	\$6,407 44	-	\$3,854 50	\$5,744,735 74
Life Companies of Other States,	526,126 01	2,609,273 73	346,183 99	400,102,377 23	661,460 03	\$2,041 68	1,376,892 29	405,624,354 96
Casualty Companies .....	542 71	190,454 50	54,283 15	1,555,001 19	-	23,861 37	27,998 62	1,852,141 54
Aggregate .....	\$541,313 67	\$2,823,365 90	\$435,031 32	\$407,319,005 42	\$667,867 47	\$25,903 05	\$1,408,745 41	\$413,221,232 24

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STATISTICAL TABLES.

XV

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1885, of Life and Casualty Insurance Companies Transacting Business in this State.

NAME OF COMPANY.	Premiums.	Interest and Dividends.	Rents.	Income From All Other Sources.	Total Income.
<b>MAINE LIFE COMPANY.</b>					
Union Mutual.....	\$668,997 57	\$304,553 27	\$57,103 81	-	\$1,030,654 65
<b>LIFE COMPANIES OF OTHER STATES.</b>					
Aetna, Conn .....	2,845,491 41	1,691,125 43	-	\$43,258 03	4,579,874 87
Connecticut Mutual, Conn.....	4,542,264 74	2,428,711 54	520,525 89	159,711 00	7,651,213 17
Continental, Conn.....	192,039 96	98,151 75	1,772 89	-	291,964 60
Equitable, N. Y.....	13,461,679 22	2,597,425 28	530,948 63	-	16,590,053 13
Massachusetts Mutual, Mass.....	1,201,519 81	341,555 44	70,717 03	-	1,613,792 28
Metropolitan, N. Y.....	3,414,524 60	85,841 40	28,511 39	-	3,528,877 39
Mutual, N. Y.....	14,768,901 93	5,089,559 32	356,493 03	-	20,214,954 28
Mutual Benefit, N. J.....	4,461,122 02	1,821,860 07	35,167 50	5,688 09	6,323,837 68
National, Vt.....	608,531 70	164,111 72	6,612 23	-	779,255 65
New England Mutual, Mass.....	2,111,430 42	828,001 76	68,642 83	34,707 55	3,042,782 56
New York, N. Y.....	12,480,848 00	2,989,045 16	100,373 60	334,874 53	15,905,141 29
Northwestern Mutual, Wis.....	3,785,045 20	1,288,209 69	30,974 63	-	5,104,229 52
Penn Mutual, Pa.....	1,826,700 67	475,811 42	43,821 11	23,880 00	2,370,213 20
Phoenix Mutual, Conn.....	700,349 55	560,790 40	54,915 90	-	1,316,055 85
Provident Life and Trust, Pa.....	1,778,944 37	430,113 94	8,601 08	1,692 50	2,219,351 89
Travelers', Conn.....	846,298 38	338,024 35	27,750 99	17,688 70	1,229,762 42
United States, N. Y.....	660,389 03	254,471 30	2,458 14	-	917,318 47
Washington, N. Y.....	1,392,483 18	387,043 01	16,931 37	50,000 00	1,846,457 56
Totals, Companies of Other States.....	\$71,078,564 19	\$21,869,852 98	\$1,905,218 24	\$671,500 40	\$95,525,135 81
Aggregate.....	71,747,561 76	22,174,406 25	1,962,322 05	671,500 40	96,555,790 46

CASUALTY COMPANIES.					
Accident Company of North America, Ca.....	\$338,739 90	\$8,570 55	-	-	\$347,310 45
American Steam Boiler, N. Y.....	154,621 19	8,775 00	-	-	163,396 19
American Surety, N. Y.....	89,868 09	17,488 49	-	\$179 62	107,536 20
Fidelity and Casualty, N. Y.....	461,144 58	16,780 83	-	-	477,925 41
Guarantee Company of North America, Ca.....	195,676 14	15,615 40	-	10,062 76	221,356 30
Hartford Steam Boiler, Conn.....	354,360 94	26,031 98	-	2,636 59	383,029 51
Travelers', Conn.....	1,974,339 59	99,286 57	\$1,246 99	-	2,074,873 15
Totals.....	\$3,568,752 43	\$192,548 82	\$1,246 99	\$12,878 97	\$3,775,427 21

### RECAPITULATION.

Maine Life Company.....	\$668,997 57	\$304,553 27	\$57,103 81	-	\$1,030,654 65
Life Companies of Other States.....	71,078,564 19	21,869,852 98	1,905,218 24	\$671,500 40	95,525,135 81
Casualty Companies.....	3,568,752 43	192,548 82	1,246 99	12,878 97	3,775,427 21
Aggregate.....	\$75,316,314 19	\$22,366,955 07	\$1,963,569 04	\$684,379 37	\$100,331,217 67

Table V — Showing the Nature of the Expenditures During the Year Ending December 31st, 1885, 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.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual.....	\$636,948 70	\$38,415 38	\$43,249 61	\$52,127 36	\$138,470 28	\$93,613 85	\$101,163 00	\$1,103,988 18
<b>LIFE COS OF OTHER STATES.</b>								
Ætna, Conn.....	2,168,087 39	240,541 71	427,086 50	300,119 77	100,974 54	265,298 96	283,756 32	3,785,865 19
Connecticut Mutual, Pa.....	3,890,289 35	606,120 53	1,150,509 33	269,671 90	132,650 76	699,604 72	177,664 97	6,926,511 56
Continental, Conn.....	139,452 44	33,465 70	12,937 26	46,697 84	25,494 84	29,449 53	40,234 79	327,732 40
Equitable, N. Y.....	4,531,813 59	866,705 65	1,740,169 81	1,133,281 77	523,099 66	1,245,189 46	-	10,040,259 94
Massachusetts Mutual, Mass.....	483,517 93	76,580 22	152,977 02	105,539 16	158,785 20	252,710 19	108,598 08	1,338,707 80
Metropolitan, N. Y.....	1,282,529 52	68,319 82	53,934 03	668,109 10	500,253 42	477,749 10	17,580 80	3,068,475 79
Mutual, N. Y.....	8,019,312 86	3,199,713 59	3,183,023 45	1,228,679 84	326,088 64	1,402,404 87	-	17,359,223 25
Mutual Benefit, N. J.....	2,530,510 56	525,106 93	1,101,252 50	428,571 55	117,645 61	250,664 46	295,132 44	5,248,884 05
National, Vt.....	168,859 01	65,190 39	62,711 94	82,078 10	35,316 93	34,611 00	2,353 64	451,121 01
New England Mutual, Mass.....	1,336,638 37	181,458 21	447,298 25	157,491 66	94,017 65	194,321 52	126,889 57	2,538,115 23
New York, N. Y.....	4,619,292 12	1,350,460 21	1,689,658 88	1,430,265 69	469,399 86	739,980 82	22,462 54	10,321,520 12
Northwestern Mutual, Wis.....	1,536,835 39	300,469 55	778,593 39	460,196 01	180,185 70	210,801 26	21,895 68	3,488,976 98
Penn Mutual, Conn.....	717,788 21	175,258 79	326,448 17	131,394 98	162,264 00	124,841 66	122,511 63	1,760,507 44
Phoenix Mutual, Conn.....	800,871 56	121,352 00	127,682 32	52,495 73	92,349 95	96,265 03	137,623 69	1,428,640 28
Provident Life and Trust, Pa.....	422,589 17	59,761 92	215,624 48	142,592 02	88,612 80	76,771 99	5,493 22	1,011,445 60
Travelers', Conn.....	336,356 35	43,214 44	-	92,619 62	56,675 79	64,429 88	-	593,296 08
United States, N. Y.....	388,526 31	111,979 83	-	86,928 37	108,485 28	125,532 67	-	821,452 46
Washington, N. Y.....	587,265 31	259,886 85	146,289 77	87,599 55	102,182 94	152,535 30	-	1,335,759 72
Totals, Cos. of Other States.....	\$33,960,335 44	\$8,285,586 34	\$11,616,197 16	\$6,904,332 66	\$3,274,483 57	\$6,443,162 42	\$1,362,197 37	\$71,846,494 90
Aggregate.....	34,597,484 14	8,324,001 72	11,659,446 71	6,956,460 02	3,412,953 85	6,536,776 27	1,463,360 37	72,950,483 08

CASUALTY COMPANIES.								
Accident Co. of N. America, Ca..	\$178,818 51	-	-	\$80,437 50	\$56,561 58	\$47,161 69	-	\$362,979 28
American Steam Boiler, N. Y....	630 32	-	-	60,766 28	28,646 51	28,992 02	-	129,035 13
American Surety, N. Y. ....	9,521 79	-	-	5,078 01	32,345 11	38,388 63	-	85,333 54
Fidelity and Casualty, N. Y....	192,258 74	-	-	114,341 93	58,769 88	89,388 46	-	454,759 01
Guarantee Co. of N. America, Ca.	65,302 35	-	-	5,349 72	40,509 13	70,744 60	-	181,905 80
Hartford Steam Boiler, Conn....	10,545 51	-	-	77,181 27	17,633 36	206,540 37	-	311,900 51
Travelers', Conn. ....	885,012 34	-	-	516,681 65	215,028 68	269,905 45	-	1,886,628 12
Totals .....	\$1,342,089 56	-	-	\$859,836 36	\$459,494 25	\$751,121 22	-	\$3,412,541 39

### RECAPITULATION.

Maine Life Company .....	\$636,948 70	\$38,415 38	\$43,249 61	\$52,127 36	\$138,470 28	\$93,613 85	\$101,163 00	\$1,103,988 18
Life Cos. of Other States.....	33,960,535 44	8,285,586 34	11,616,197 10	6,904,332 66	3,274,483 57	6,443,162 42	1,362,197 37	71,846,494 90
Casualty Companies.....	1,342,089 56	-	-	859,836 36	459,494 25	751,121 22	-	3,412,541 39
Aggregate .....	\$35,939,573 70	\$8,324,001 72	\$11,659,446 71	\$7,816,296 38	\$3,872,448 10	\$7,287,897 49	\$1,463,360 37	\$76,363,024 47

Table VI—*Exhibit of Policies.*

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1884.		POLICIES ISSUED DURING 1885.		POLICIES TERMINATED DURING 1885.		POLICIES IN FORCE DEC. 31, 1885.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual .....	13,832	\$24,282,745 09	2,730	\$5,010,843 51	2,601	\$4,726,150 93	13,961	\$24,567,437 67
<b>LIFE COS. OF OTHER STATES.</b>								
Ætna, Conn .....	60,286	84,663,591 44	5,726	11,111,960 00	4,575	7,984,308 00	61,437	87,791,243 44
Connecticut Mutual, Conn....	62,934	152,230,685 00	3,752	9,007,390 00	3,691	9,936,487 00	62,995	151,301,588 00
Continental, Conn .....	8,479	8,714,528 00	998	1,220,534 00	1,308	1,789,646 00	8,169	8,145,416 00
Equitable, N. Y .....	83,699	309,409,171 00	23,968	96,011,378 00	11,795	48,082,303 00	95,872	357,338,216 00
Massachusetts Mutual, Mass..	14,735	34,665,107 00	2,587	8,014,308 00	1,701	4,714,257 00	15,621	37,965,158 00
Metropolitan, N. Y .....	4,448	5,692,785 00	184	176,980 00	550	806,780 00	4,082	5,062,985 00
Mutual, N. Y .....	114,804	351,789,285 00	14,321	46,502,894 00	8,243	29,339,812 00	120,882	368,952,337 00
Mutual Benefit, N. J .....	50,361	135,843,543 00	5,651	14,826,334 00	4,166	11,253,090 00	51,846	139,416,807 00
National, Vt .....	8,917	14,106,761 00	3,508	4,659,306 00	1,649	2,186,549 00	10,776	16,579,518 00
New England Mutual, Mass..	21,279	62,628,796 00	2,523	7,681,937 00	1,737	5,676,333 00	22,065	64,634,400 00
New York, N. Y .....	78,047	229,382,586 00	18,566	68,521,452 00	10,195	38,229,538 00	86,418	259,674,500 00
Northwestern Mutual, Wis...	45,948	98,793,982 00	9,034	26,259,387 00	4,882	14,342,508 00	50,100	110,710,861 00
Penn Mutual, Pa .....	17,743	43,979,860 00	3,883	8,430,635 00	1,792	4,421,272 00	19,834	47,989,223 00
Phoenix Mutual, Conn .....	18,912	27,243,118 00	1,271	1,702,651 00	1,776	2,708,529 00	18,407	26,237,240 00
Provident Life and Trust, Pa..	13,140	41,691,769 00	2,551	7,366,834 00	1,109	3,379,934 00	14,582	45,678,669 00
Travelers', Conn .....	15,340	27,328,814 00	2,809	5,893,682 00	1,579	3,416,365 00	16,570	29,806,131 00
United States, N. Y .....	10,132	19,769,864 00	1,582	4,059,260 00	1,529	3,675,271 00	10,185	20,153,853 00
Washington, N. Y .....	15,043	33,334,672 00	2,408	5,318,665 00	2,066	4,697,013 00	15,385	33,956,324 00
Totals, Cos. of Other States ..	644,247	\$1,681,268,917 44	105,322	\$326,765,607 00	64,343	\$196,640,025 00	685,226	\$1,811,394,499 44
Aggregate .....	658,979	1,705,551,662 53	108,052	331,776,450 51	66,944	201,366,175 93	699,187	1,835,961,937 11

CASUALTY COMPANIES.								
Accident Co. of N. America, Ca	-	\$28,869,000 00	-	\$44,624,550 00	-	\$42,836,050 00	-	\$28,884,700 00
American St'm Boiler, N. Y...	-	5,666,237 00	-	16,639,890 00	-	4,875,835 00	-	17,430,292 00
American Surety, N. Y. ....	-	3,873,555 00	-	14,457,535 00	-	5,872,282 00	-	12,458,808 00
Fidelity and Casualty, N. Y..	-	43,604,113 28	-	68,977,804 13	-	56,105,157 87	-	56,476,759 54
Guarantee Co. of N. A., Ca...	-	22,884,180 00	-	30,699,500 00	-	28,376,030 00	-	24,251,150 00
Hartford Steam Boiler, Ct....	-	26,878,821 00	-	35,032,170 00	-	28,495,595 00	-	33,415,396 00
Travelers', Conn .....	77,766	198,527,051 00	108,248	242,886,268 00	110,904	248,028,611 00	75,110	193,384,708 00
<b>Totals.....</b>	<b>77,766</b>	<b>\$330,302,957 28</b>	<b>108,248</b>	<b>\$453,317,717 13</b>	<b>110,904</b>	<b>\$414,589,560 87</b>	<b>75,110</b>	<b>\$366,301,813 54</b>

### RECAPITULATION.

Maine Life Company .....	13,832	\$24,282,745 09	2,730	\$5,010,843 51	2,601	\$4,726,150 93	13,961	\$24,567,437 67
Life Cos. of Other States.....	644,247	1,681,268,917 44	105,322	326,765,607 00	64,343	196,640,025 00	685,226	1,811,394,499 44
Casualty Companies .....	77,766	330,302,957 28	108,248	453,317,717 13	110,904	414,589,560 87	75,110	366,301,813 54
<b>Aggregate.....</b>	<b>735,845</b>	<b>\$2,035,854,619 81</b>	<b>216,300</b>	<b>\$785,094,167 64</b>	<b>177,848</b>	<b>\$615,955,736 80</b>	<b>774,297</b>	<b>\$2,202,263,750 65</b>

Table VII—Showing the Number and Amount of Policies

NAME OF COMPANY.	BY DEATH, EXPIRY OR MATURITY.		BY SURRENDER.	
	No.	Amount.	No.	Amount.
<b>MAINE LIFE COMPANY.</b>				
Union Mutual .....	645	\$1,124,730 51	109	\$200,035 46
<b>LIFE COS. OF OTHER STATES.</b>				
Etna, Conn.....	1,948	2,564,286 00	889	1,464,910 00
Connecticut Mutual, Conn.....	1,562	3,887,982 00	974	2,938,054 00
Continental, Conn.....	230	201,691 00	149	196,475 00
Equitable, N. Y. ....	1,262	4,840,831 00	1,310	5,628,576 00
Massachusetts Mutual, Mass.....	470	931,785 00	274	532,971 00
Metropolitan, N. Y.....	117	136,483 00	302	522,097 00
Mutual, N. Y.....	2,404	6,856,382 00	1,704	5,682,720 00
Mutual Benefit, N. J.....	1,358	3,811,534 00	1,674	4,719,036 00
National, Vt.....	95	164,631 00	476	651,918 00
New England Mutual, Mass.....	702	2,094,728 00	328	892,225 00
New York, N. Y.....	1,502	3,612,047 00	1,233	6,916,683 00
Northwestern Mutual, Wis.....	807	4,280,813 00	713	1,466,548 00
Penn Mutual, Pa.....	274	708,454 00	364	892,952 00
Phoenix Mutual, Conn.....	613	893,812 00	245	372,925 00
Provident Life and Trust, Pa.....	178	435,915 00	246	910,658 00
Travelers', Conn.....	230	343,000 00	93	137,639 00
United States, N. Y.....	250	438,365 00	199	498,472 00
Washington, N. Y.....	243	517,647 00	473	1,295,714 00
Totals, Cos. of Other States.....	14,245	\$36,720,386 00	11,646	\$35,720,573 00
Aggregate .....	14,890	37,845,116 51	11,755	35,920,608 46
<b>CASUALTY COMPANIES.</b>				
Accident Co. of North America, Ca....	-	-	-	-
American Steam Boiler, N. Y.....	-	-	-	-
American Surety, N. Y.....	-	-	-	-
Fidelity and Casualty, N. Y.....	-	-	-	-
Guarantee Co. of North America, Ca..	-	-	-	-
Hartford Steam Boiler, Conn.....	-	-	-	-
Travelers', Conn.....	110,904	\$248,028,611 00	-	-
Totals.....	110,904	\$248,028,611 00	-	-
<b>RECAPIT</b>				
Maine Life Company .....	645	\$1,124,730 51	109	\$200,035 46
Life Cos. of Other States.....	14,245	36,720,386 00	11,646	35,720,573 00
Casualty Companies.....	110,904	248,028,611 00	-	-
Aggregate .....	125,794	\$285,873,727 51	11,755	\$35,920,608 46



*Terminated During 1885, and the Mode of Termination.*

By LAPSE.		By CHANGE.		NOT TAKEN.		TOTAL POLICIES TERMINATED.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
856	\$1,468,344 26	424	\$849,840 70	567	\$1,083,200	2,601	\$4,726,150 93
894	2,241,666 00	-	39,127 00	844	1,674,319	4,575	7,984,308 00
861	2,259,901 00	1	195,550 00	293	655,000	3,691	9,336,487 00
715	1,015,290 00	-	148,077 00	214	228,113	1,308	1,789,646 00
6,223	21,976,033 00	-	-	3,000	15,636,863	11,795	48,082,303 00
460	1,192,632 00	-	352,419 00	497	1,704,450	1,701	4,714,257 00
116	130,700 00	10	11,000 00	5	6,500	550	806,780 00
2,700	6,938,290 00	-	316,505 00	1,435	4,463,145	8,243	29,339,842 00
647	1,580,170 00	-	-	487	1,142,350	4,166	11,253,090 00
450	575,500 00	15	25,000 00	613	769,500	1,649	2,186,549 00
478	1,764,234 00	4	198,396 00	225	726,750	1,737	5,676,333 00
4,700	14,626,879 00	-	488,314 00	2,760	12,585,615	10,195	38,229,538 00
2,520	5,829,498 00	4	444,934 00	838	2,320,715	4,882	14,342,508 00
827	1,797,611 00	14	269,755 00	313	752,500	1,792	4,421,272 00
506	714,561 00	215	432,995 00	197	294,236	1,776	2,708,529 00
624	1,664,600 00	34	250,261 00	27	118,500	1,109	3,379,934 00
880	1,876,700 00	134	518,776 00	242	540,250	1,579	3,416,365 00
844	2,005,818 00	14	115,116 00	222	617,500	1,529	3,675,271 00
985	1,951,548 00	15	24,284 00	350	907,820	2,066	4,697,013 00
25,430	\$70,141,631 00	460	\$3,830,509 00	12,562	\$45,144,126	64,343	\$196,640,025 00
26,286	71,609,975 26	884	4,680,349 70	13,129	46,227,326	66,944	201,366,175 93
-	-	-	-	-	-	-	\$42,836,050 00
-	-	-	-	-	-	-	4,875,835 00
-	-	-	-	-	-	-	5,872,282 00
-	-	-	-	-	-	-	56,105,157 87
-	-	-	-	-	-	-	28,376,030 00
-	-	-	-	-	-	-	28,495,595 00
-	-	-	-	-	-	110,904	248,028,611 00
-	-	-	-	-	-	110,904	\$414,589,560 87

ULATION.

856	\$1,468,344 26	424	\$849,840 70	567	\$1,083,200	2,601	\$4,726,150 93
25,430	70,141,631 00	460	3,830,509 00	12,562	45,144,126	64,343	196,640,025 00
-	-	-	-	-	-	110,904	414,589,560 87
26,286	\$71,609,975 26	884	\$4,680,349 70	13,129	\$46,227,326	177,848	\$615,955,682 80

Table VIII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1885, by Life and Casualty Insurance Companies.

NAME OF COMPANY.	Number of Policies in Force December 31, 1885.	Amount Insured.	Number of Policies Issued During 1885.	Amount Insured.	Premiums Received.	Losses and Claims Incurred.	Losses and Claims Paid.	Taxes Paid on Premiums.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual .....	777	\$1,076,138 94	158	\$227,306 17	\$28,927 42	\$29,878 84	\$32,200 09	\$1,701 98
<b>LIFE COS. OF OTHER STATES.</b>								
Ætna, Conn .....	1,431	1,594,556 00	132	197,519 00	49,105 49	29,107 00	35,216 21	45 47
Connecticut Mutual, Conn.	1,758	2,721,822 00	145	198,098 00	79,228 22	72,633 00	72,633 00	
Continental, Conn .....	25	39,000 00	-	-	1,547 46	9,151 66	5,093 33	
Equitable, N. Y. ....	971	1,754,666 00	49	106,229 00	41,163 23	17,065 00	23,065 00	169 05
Massachus'ts Mut'l, Mass.,	529	809,743 00	31	50,712 00	17,766 44	13,450 00	17,850 00	617 00
Metropolitan, N. Y. ....	*23	26,110 00	1	1,000 00	20,217 15	7,579 95	7,579 95	239 70
Mutual, N. Y. ....	1,780	2,885,101 16	45	80,510 00	53,661 70	40,066 48	40,066 48	32 06
Mutual Benefit, N. J. ....	1,249	2,440,666 00	103	154,735 00	49,850 51	54,289 00	54,928 00	
National, Vt .....	128	180,300 00	57	67,500 00	4,725 29	1,000 00	1,000 00	50 78
New England Mut'l, Mass.	1,134	2,177,530 00	167	296,500 00	51,069 26	49,368 00	47,368 00	2,060 71
New York, N. Y. ....	788	1,698,860 00	79	165,210 00	47,919 61	13,055 36	14,811 34	445 22
Northwestern Mut'l, Wis..	333	471,491 00	69	101,959 00	16,404 70	11,000 00	11,000 00	39 61
Penn Mutual, Pa .....	312	545,100 00	91	128,000 00	22,653 88	3,000 00	3,000 00	679 61
Phoenix Mutual, Conn .....	587	382,733 00	10	22,771 00	9,026 24	8,502 00	13,165 00	
Provident Life & Trust, Pa	172	236,210 00	30	46,109 00	7,990 39	-	-	239 70
Travelers', Conn .....	601	717,898 00	49	93,500 00	15,695 14	4,837 00	4,837 00	500 15
United States, N. Y. ....	94	122,340 00	34	57,000 00	5,209 61	3,000 00	3,000 00	44 19
Washington, N. Y. ....	139	157,495 00	60	76,695 00	4,994 80	223 62	223 62	68 19
<b>Totals, Cos. of Other States</b>	<b>12,054</b>	<b>\$18,961,621 16</b>	<b>1,157</b>	<b>\$1,844,047 00</b>	<b>\$498,229 12</b>	<b>\$337,328 07</b>	<b>\$354,836 93</b>	<b>\$5,231 44</b>
<b>Aggregate .....</b>	<b>12,831</b>	<b>20,037,760 10</b>	<b>1,315</b>	<b>2,071,353 17</b>	<b>527,156 54</b>	<b>367,206 91</b>	<b>387,037 02</b>	<b>6,933 42</b>

CASUALTY COMPANIES.								
Accident Co. of N. A., Ca..	204	\$329,000 00	204	\$329,000 00	\$2,735 65	\$1,410 72	\$1,410 72	\$26 49
Am'n Steam Boiler, N. Y.	-	5,000 00	-	-	50 00	-	-	1 00
American Surety, N. Y. .	-	897,172 15	-	-	6,593 40	4,739 73	4,739 73	37 07
Fidelity & Casualty, N. Y.	-	-	-	-	-	-	-	-
Guarantee Co. of N. A., Ca.	-	119,500 00	-	56,500 00	971 82	-	-	19 43
Hartford St'm Boiler, Conn	-	450,700 00	-	-	4,467 38	306 59	306 59	83 21
Travelers', Conn.....	2,873	4,792,706 00	4,104	5,990,883 00	51,950 28	36,288 44	36,288 44	-
<b>Totals .....</b>	<b>3,077</b>	<b>\$6,594,078 15</b>	<b>4,308</b>	<b>\$6,376,383 00</b>	<b>\$66,768 53</b>	<b>\$42,745 48</b>	<b>\$42,745 48</b>	<b>\$167 20</b>

### RECAPITULATION.

Maine Life Company .....	777	\$1,076,138 94	158	\$227,306 17	\$28,927 42	\$29,878 84	\$32,200 09	\$1,701 98
Life Cos. of Other States..	12,054	18,961,621 16	1,157	1,844,047 00	498,229 12	337,328 07	354,836 93	5,231 44
Casualty Companies .....	3,077	6,594,078 15	4,308	6,376,383 00	66,768 53	42,745 48	42,745 48	167 20
<b>Aggregate .....</b>	<b>15,908</b>	<b>\$26,631,838 25</b>	<b>5,623</b>	<b>\$8,447,736 17</b>	<b>\$593,925 07</b>	<b>\$409,952 39</b>	<b>\$429,782 50</b>	<b>\$7,100 62</b>

\* Industrial Policies 6,142, insuring \$676,750, not included.



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**MAINE LIFE INSURANCE COMPANY.**

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**ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS  
CONDITION ON THE 31st DAY OF DECEMBER, 1885.**

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# UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, 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 .....	\$2,020,199 67
Loans on bond and mortgage (first liens).....	1,035,390 53
Loans secured by collaterals .....	92,867 00
Loans made in cash to policy-holder on this company's policies .....	9,624 11
Premium notes and loans on policies now in force .....	668,166 00
Stocks and bonds owned by the company, cost value.....	1,972,431 89
Cash in office of company and deposited in banks and trust companies ...	95,625 45
Interest and rents due and accrued .....	64,005 42
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1885 .....	98,345 21
Other assets, viz: cash in transit December 31st, 1885 (since received), \$859.71; market value stocks and bonds over cost, \$67,676.34 .....	68,536 05
	\$6,125,191 33
Deduct depreciation from cost of assets .....	15,572 51
<b>Total admitted assets .....</b>	<b>\$6,109,618 82</b>

ACCOUNT OF STOCKS, BONDS, AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HY-  
POTHECATED TO THE COMPANY AS COLLATERAL SECURITY FOR CASH ACTUALLY  
LOANED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME,  
AND THE AMOUNT LOANED ON EACH.

DESCRIPTION.	Total Par Value.	Total Market Value.	Am't Loaned Thereon.
Maine Central R. R. 7s.....1912	\$1,500	\$1,912 50	} \$10,000
Flint and Pere Marquette R. R. 6s.....1920	5,000	5,825 00	
Cleveland, Ohio, 6s.....1896	1,000	1,148 00	
Bath, Me., 6s.....1891	2,000	2,090 00	
Fort Wayne, Ind., 6s.....1899	1,000	1,098 75	
Westbrook Manufacturing Co.....180 shares	18,000	20,160 00	
“ “ “.....100 “	10,000	11,200 00	9,000
Maine Central R. R. 7s.....1912	10,000	12,750 00	10,000

## MAINE LIFE INSURANCE COMPANY.

DESCRIPTION.	Total Par Value.	Total Market Value.	Am't Loaned Thereon.
Lewiston & Auburn Horse R. R..... 15 shares	\$1,500	\$1,125 00	\$550
Wells, Fargo & Co..... 40 "	4,000	4,800 00	3,000
Central Wharf, Portland, Me..... 24 "	-	24,000 00	12,000
First Nat'l Bank, " "..... 10 "	1,000	1,490 00	1,100
N. Y. C. & H. R. R. R..... 80 "	8,000	8,440 00	6,000
Flint & Pere Marquette R. R..... 100 "	10,000	8,550 00	6,000
European & No. Am. R. R..... 26 "	2,600	2,730 00	1,600
Nineteenth Ward Bank, N. Y. City.. 20 "	2,000	2,200 00	1,600
Flint & Pere Marquette R. R. p'fd... 50 "	5,000	4,275 00	5,600
Chicago & No. Western R. R., common, 20 "	2,000	2,210 00	
Metropolitan Elevated R. R., 2d mortgage, 1899	1,000	1,090 00	5,000
Dennison Paper M'fg Co., 1st mort., 1887 1891	4,000	4,000 00	
Maine Central R. R. 7s..... 1912	1,000	1,275 00	817
Portland, Me, 6s..... 1886	1,000	1,017 50	
St. Louis & San Francisco R. R., "B"..... 1906	1,000	1,060 00	1,000
First Nat'l Bank, Houlton, Me..... 10 shares	1,000	1,200 00	
U. S. Life Ins. Co., N. Y. City..... 116 "	5,800	5,800 00	4,600
	\$99,400	\$131,446 75	\$92,867

ACCOUNT OF STOCKS, BONDS AND TREASURY NOTES OF THE UNITED STATES, AND OF THIS STATE, AND OF OTHER STATES; AND ALSO OF ALL OTHER STOCKS AND BONDS ABSOLUTELY OWNED BY THE UNION MUTUAL LIFE INSURANCE COMPANY, DECEMBER 31ST, 1885.

	DESCRIPTION.	Total Par Value.	Total Market Value
Bond.	United States 4s, Gold..... 1907	\$50,000 00	\$61,562 50
"	United States 6s, Currency..... 1899	50,000 00	67,375 00
"	Atchison, Topeka & Santa Fe R. R. 7s . 1899	25,000 00	30,687 50
"	Buffalo & Erie R. R. (L.S. & M.S.R.K.) 7s, 1898	50,000 00	61,000 00
"	Charles River Street R. R. 5s ..... 1904	10,000 00	10,000 00.
"	Chicago & W. Michigan R. R. 5s ..... 1921	100,000 00	96,000 00
"	Chicago & No. Western R. R. Currency 7s, 1915	25,000 00	34,875 00
"	Chicago & Burlington & Quincy R. R. 4s, 1919	50,000 00	49,625 00
"	Dayton & Michigan R. R. 5s ..... 1911	25,000 00	26,125 00
"	Erie R. R. First Consolidated 7s ..... 1920	50,000 00	64,000 00
"	Fremont, Elkhorn & Mo. Valley R. R. Guaranteed 6s ..... 1933	25,000 00	29,062 50
"	Flint and Pere Marquette R. R. 6s ..... 1920	40,000 00	46,600 00
"	Kansas & Missouri R. R. Guaranteed 5s, 1922	10,000 00	10,000 00
"	Kansas City, St. Jo. & Council Bluffs R. R. 7s ..... 1907	15,000 00	18,487 50
"	Maine Central R. R. Extension 6s ..... 1900	9,000 00	10,080 00
"	Milwaukee & St. Paul R. R., C. & M. Division, 7s ..... 1903	25,000 00	32,500 00
"	Michigan Central R. R., Bay City Division, 5s ..... 1931	50,000 00	52,875 00
"	New Mexico & Southern Pacific R. R. 7s (A. T. & S. F. R. R.) ..... 1909	50,000 00	61,500 00
"	New York & New England R. R. 6s ..... 1905	50,000 00	57,250 00
"	Ohio & Mississippi R. R. Consolidated 7s . 1898	10,000 00	12,300 00
"	Oregon Short Line R. R. 6s ..... 1922	50,000 00	48,750 00
"	Oregon R'y & Navigation Co. 5s ..... 1925	50,000 00	50,500 00
"	Pueblo & Arkansas Valley R. R. 7s, (A. T. & S. F. R. R.) ..... 1905	25,000 00	30,500 00



	DESCRIPTION.	Total Par Value.	Total Market Value
Bonds.	*Portland & Ogdensburg R. R., First Mortgage, 6s .....1900	\$33,500 00	\$35,175 00
"	Quincy, Alton & St. Louis R. R. 5s, (C. B. & Q. R. R.) .....1896	50,000 00	50,500 00
"	St. Louis & San Francisco R. R. "B" 6s, 1906	50,000 00	53,000 00
"	Staten Island Rapid Transit R. R. 6s....1913	8,000 00	9,280 00
"	Union Pacific R. R. 6s.....1896-1899	50,000 00	58,500 00
"	Wichita & South Western R. R. 7s, (A. T. & S. F. R. R.).....1902	10,000 00	11,500 00
Stock.	Portland, Saco & Portsmouth R. R.....	12,500 00	15,437 50
Bonds.	Berlin, N. H. 4s .....1891-1897	7,000 00	6,510 00
"	Brunswick, Me., 4s .....1886-1894	4,000 00	4,000 00
"	Big Run and Georgesville, Franklin Co., Ohio, 6s.....1887 1890	5,000 00	5,107 14
"	Biddeford, Me., 4s.....1897	20,000 00	20,400 00
"	Delaware City, Ohio, 6s .....1901	5,000 00	5,550 00
Notes.	Ellsworth, Me., 5s.....1886	4,000 00	4,000 00
Bonds.	Highland Co., Ohio, 6s.....1890-1900	20,000 00	21,486 00
"	Lewiston, Me., 6s .....1901	20,000 00	23,950 00
"	Louisville, Ky., 4s .....1923	25,000 00	23,937 50
"	Minneapolis, Minn., 4½s.....1912	10,000 00	10,300 00
"	Minnesota 4½s .....1891	25,000 00	26,000 00
"	Miami Co., Ohio, 6s.....1887-1898	24,000 00	25,200 00
"	Province of Ontario, Annuities.....1885-1925	553,000 00	266,849 68
"	Portland, Me., 6s .....1887-1907	76,500 00	88,336 25
"	Richmond, Va., 8s .....1903	10,000 00	14,500 00
"	Shelbyville, Ind., 6s.....1886-1890	3,000 00	3,067 50
"	Springfield, Ohio, 6s .....1895-1900	25,000 00	27,291 66
"	Sheldon, Vt., 4½s .....1886-1890	10,000 00	10,900 00
"	Terre Haute, Ind., 5½s.....1905	10,000 00	10,610 00
"	Union Co., Ohio, 5s.....1886 1887	14,000 00	14,000 00
"	Vigo Co., Ind., 5s.....1896-1905	25,000 00	25,000 00
"	Wilmington, Del., 5s.....1897	5,000 00	5,000 00
Stock.	*Biddeford National Bank, Biddeford, Maine,	2,000 00	2,900 00
"	*Canal National Bank, Portland, "	20,000 00	34,000 00
"	*Casco National Bank, Portland, "	16,300 00	25,754 00
"	*Cumberland National Bank, Portland, "	4,000 00	5,200 00
"	*Georges National Bank, Thomaston, "	1,200 00	1,200 00
"	*First National Bank, Auburn, "	2,000 00	2,900 00
"	*First National Bank, Wiscasset, "	1,000 00	1,300 00
"	*Importers and Traders' Nat'l Bank, N. Y. City,	5,000 00	13,000 00
"	*First National Bank, Lewiston, Maine,	10,000 00	16,500 00
"	*First National Bank, Bangor, "	1,200 00	1,560 00
"	*First National Bank, Biddeford, "	3,800 00	6,270 00
"	*First National Bank, Augusta, "	5,000 00	6,250 00
"	*First National Bank, Portland, "	5,800 00	8,584 00
"	*Lime Rock National Bank, Rockland, "	8,750 00	9,375 00
"	*Merchants' National Bank, Portland, "	1,125 00	1,800 00
"	*Manufacturers' National Bank, Lewiston, "	5,000 00	6,000 00
"	*National Shoe and Leather Bank, Auburn, "	4,000 00	4,640 00
"	*Norway National Bank, Norway, "	1,000 00	1,120 00
"	*Northern National Bank, Hallowell, "	10,000 00	14,300 00
"	*North National Bank, Rockland, "	10,000 00	14,000 00
"	*National Traders' Bank, Portland, "	2,100 00	2,982 00
"	*People's National Bank, Waterville, "	3,000 00	4,200 00
"	*Richmond National Bank, Richmond, "	700 00	910 00
"	*Rockland National Bank, Rockland, "	5,000 00	8,000 00
"	*Ticonic National Bank, Waterville, "	3,500 00	4,970 00
"	*Veazie National Bank, Bangor, "	5,000 00	6,250 00
		\$2,094,975 00	\$2,040,108 23

\*Valued by Bank Examiner of Maine.

## MAINE LIFE INSURANCE COMPANY.

## UNADMITTED ASSETS.

Agents' and other ledger balances (net).....	\$4,775 78
Bills receivable.....	5,152 55
Total unadmitted assets.....	<u>\$9,928 33</u>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$2,000 00
Claims for matured endowments due and unpaid.....	12,644 95
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	11,395 63
Notices of death on which no proofs have been received....	12,242 04
Claims for death losses and other policy claims resisted....	<u>34,564 18</u>
Total policy claims.....	\$72,846 80
Net present value of all outstanding policies in force December 31st, 1885, computed by the Maine Insurance Department, according to the Actuaries' Table of Mor- tality, with 4 per cent interest.....	\$5,664,518 00
Deduct for re-insurance in other companies.....	<u>2,891 00</u>
Net re-insurance reserve.....	5,661,627 00
Premium obligations in excess of the net value of their policies.....	275 00
Unpaid dividends of surplus or other profits due policy-holders.....	6,407 44
Premiums paid in advance.....	1,599 50
Other liabilities of the company, viz: unpaid bills, taxes, and all other liabilities, estimated, \$1,000; contingent reserve, \$980.....	<u>1,980 00</u>
Liabilities as to policy-holders.....	\$5,744,735 74
Surplus as regards policy-holders.....	364,883 08
Total liabilities.....	<u>\$6,109,618 82</u>

## III. INCOME DURING THE YEAR

Cash received for premiums, { new.....	\$121,839 52
{ renewal.....	548,836 24
Total premium income.....	\$670,675 76
Less re-insurance.....	<u>1,678 19</u>
	\$668,997 57
Received for interest and dividends.....	304,553 27
Received for rents.....	<u>57,103 81</u>
Total income.....	<u>\$1,030,654 65</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$636,948 70	
Premium notes, loans or liens used in payment of same....	66,611 00	
Cash paid for surrendered policies. ....	10,647 37	
Premium notes, loans or liens used in payment of same and voided by lapse.....	17,442 00	
Cash surrender values, including re-converted additions applied in payment of premiums.....	27,768 01	
Cash paid for dividends to policy-holders.....	43,249 61	
Premium notes, loans or liens used in payment of same....	17,010 00	
Total paid to policy-holders .....		\$819,676 69
Paid for commissions to agents.....		52,127 36
Paid for salaries and other compensation of officers and employes.....		44,022 38
Paid for taxes.....		12,718 64
Paid for rent.....		12,406 61
Paid for commuting commissions.....		8,090 91
Other expenditures, viz: general expenses.....		154,845 59
Total expenditures.....		<u>\$1,103,888 18</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$737,590 00	
Received during the year.....	43,006 00	
Total .....		\$780,596 00
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated .....	\$92,218 00	
Redeemed by maker in cash .....	4,989 00	
Transferred .....	5,223 00	
Total.....		<u>112,430 00</u>
Balance note assets at end of the year.....		<u>\$668,166 00</u>

VI. EXHIBIT OF POLICIES.

THE FOLLOWING IS A CORRECT STATEMENT OF THE NUMBER AND AMOUNT OF POLICIES, INCLUDING ADDITIONS, IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE POLICIES ISSUED, REVIVED, OR INCREASED, AND OF THOSE WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR, AND OF THOSE IN FORCE AT END OF YEAR.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNT.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Policies and additions in force at end of previous year.....	6,108	\$11,542,952	6,087	\$9,586,255 00	1,637	\$3,025,224	\$128,314 09	13,832	\$24,282,745 09
New policies issued.....	68	114,082	2,194	4,003,744 00	14	14,500	-	2,276	4,132,326 00
Old policies revived.....	2	3,000	27	48,500 00	1	5,000	1,278 51	30	57,778 51
Old policies transferred.....	-	-	1	3,000 00	-	-	-	1	3,000 00
Additions by dividends.....	-	-	-	-	-	-	42,744 00	-	42,744 00
	6,178	\$11,660,034	8,309	\$13,641,499 00	1,652	\$3,044,724	\$172,336 60	16,139	\$28,518,593 60
Add policies transfer'd to Maine & Mass. N. F. Law Extensions...	-	-	-	-	423	774,995	-	423	774,995 00
	6,178	\$11,660,034	8,309	\$13,641,499 00	2,075	\$3,819,719	\$172,336 60	16,562	\$29,293,588 60
<i>Deduct Policies Ceased to be in Force:</i>									
By death.....	133	301,382	36	60,349 00	16	43,200	2,074 62	185	407,005 62
By maturity and discount.....	-	-	196	232,344 01	-	-	1,235 88	196	233,579 89
By expiry (term).....	-	-	-	-	264	484,145	-	264	484,145 00
By surrender.....	78	156,379	29	25,194 00	2	4,000	14,462 46	109	200,035 46
By lapse.....	109	202,400	731	1,241,100 00	16	23,000	1,844 26	856	1,468,344 26
By re-conversion.....	-	-	-	-	-	-	828 71	-	828 71

By transfer .....	-	-	-	-	1	3,000	-	1	3,000 00
By decrease.....	-	13,000	-	58,016 99	-	-	-	-	71,016 99
Not taken .....	17	33,500	548	1,041,700 00	2	3,000	-	567	1,083,200 00
Total terminated .....	337	\$711,661	1,540	\$2,658,704 00	301	\$560,345	\$20,445 93	2,178	\$3,951,155 93
By policies transf'd to Maine & Mass. N. F. Law Extensions....	98	199,595	325	575,400 00	-	-	-	423	774,995 00
Net numbers and amounts in force at the end of the year .....	435	\$911,256	1,865	\$3,234,104 00	301	\$560,345	\$20,445 93	2,601	\$4,726,150 93
	5,743	10,748,778	6,444	10,407,395 00	1,774	3,259,374	151,890 67	13,961	24,567,437 67
Policies re-insured.....	3	11,778	-	-	15	75,000	-	18	86,778 00

One Annuity Policy of \$169.40 annually, was issued in 1885, and is in force.

## MAINE LIFE INSURANCE COMPANY.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1885 .....	777	\$1,076,138 94
Policies issued during the year.....	158	227,306 17
Premiums received during the year.....	-	28,927 42
Losses and claims incurred during the year.....	24	29,878 84
Losses and claims paid during the year.....	22	32,567 46
Amount of taxes paid to the State of Maine on premiums, \$527.57; on surplus, \$1,174.41; total.....	-	1,701 98

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LIFE INSURANCE COMPANIES OF OTHER STATES.

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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, 1885.

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# ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

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

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## I. ASSETS.

Real estate owned by the company, unincumbered .....	\$369,312 80
Loans on bond and mortgage (first liens) .....	15,226,762 97
Loans secured by collaterals .....	446,807 31
Premium notes and loans on policies now in force .....	2,013,561 87
Stocks and bonds owned by the company, market value .....	7,971,117 34
Cash in office of company and deposited in banks and trust companies ..	3,284,024 86
Interest due and accrued .....	448,003 68
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1885 .....	165,018 28
Other assets, viz: Market value of securities over cost .....	574,898 81
Total admitted assets .....	\$30,499,507 92

## UNADMITTED ASSETS.

Agents' balances .....	\$11,553 92
Loans on personal security, } .....	
Bills receivable, } .....	9,945 43
Other items, } .....	
Total unadmitted assets .....	\$21,499 35

## II. LIABILITIES.

Claims for death losses due and unpaid .....	\$43,460 00
Claims for matured endowments due and unpaid .....	42,639 00
Claims for death losses and matured endowments in process	
of adjustment or adjusted and not due .....	180,903 00
Claims for death losses and other policy claims resisted ....	23,000 00
Total policy claims .....	\$290,002 00

Net present value of all outstanding policies in force December 31st, 1885, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$24,844,629 00
Less value of re-insurance.....	50,281 00
Net re-insurance reserve .....	\$24,794,348 00
Unpaid dividends of surplus or other profits due policy-holders.....	50,534 38
Premiums paid in advance and surrender values.....	5,991 77
Other liabilities of the company, viz: allowance for possible depreciation in real estate.....	50,000 00
Liabilities as to policy-holders .....	\$25,190,876 15
Surplus as regards policy-holders .....	5,308,631 77
Total liabilities.....	\$30,499,507 92

## III. INCOME DURING THE YEAR.

Cash received for premiums .....	\$2,719,198 53
Premium notes, loans or liens taken for premiums .....	126,588 19
Total premium income .....	\$2,845,786 72
Less amount paid to other companies for re-insurance.....	295 31
Received for interest and dividends .....	1,691,125 43
Other income, viz: profits on bonds and stocks sold.....	43,258 03
Total income .....	\$4,579,874 87

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims and matured endowments .....	\$2,172,195 39
Premium notes, loans or liens used in payment of same....	104,287 16
Cash paid for surrendered policies.....	240,541 71
Premium notes, loans or liens used in payment of same and voided by lapse.....	59,266 59
Cash paid for dividends to policy-holders .....	427,086 50
Premium notes, loans or liens used in payment of same....	120,202 57
Total paid to policy-holders.....	\$3,123,579 92
Less amount received for losses re-insured.....	4,108 00
Paid for dividends to stockholders.....	100,000 00
Paid for commissions to agents.....	300,119 77
Paid for salaries and other compensation of officers and employes, and for traveling expenses and salaries paid agents.....	100,974 54
Paid for taxes .....	81,925 60
Paid for rent .....	9,188 60
Other expenditures, viz: general expenses.....	74,184 86
Total expenditures.....	\$3,785,865 19

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year . . .	\$1,940,585	42
Received during the year . . . . .	126,588	19
Total . . . . .	\$2,067,173	61
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated . . . . .	\$283,756	32
Redeemed by maker in cash . . . . .	8,958	12
Total . . . . .	\$292,714	44
Balance note assets at end of the year . . . . .	\$1,774,459	17

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1885 . . . . .	60,286	\$84,663,591 44
Policies issued during the year . . . . .	5,711	11,018,298 00
Old policies revived during the year . . . . .	15	93,662 00
Totals . . . . .	66,012	\$95,775,551 44
Deduct policies ceased to be in force . . . . .	4,575	7,984,308 00
Net policies in force December 31st, 1885 . . . . .	61,437	\$87,791,243 44

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

Terminated by death . . . . .	841	\$1,269,466
By surrender . . . . .	889	1,469,910
By expiry . . . . .	168	418,100
By lapse . . . . .	894	2,241,666
By change and decrease . . . . .	-	39,127
By maturity . . . . .	939	876,720
Not taken . . . . .	844	1,674,319
Totals . . . . .	4,575	\$7,984,308

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 1431; amount insured . . .	\$1,594,556	00
Policies issued during the year: number, 132; amount insured . . . . .	197,519	00
Premiums received during the year . . . . .	49,105	49
Losses and claims incurred during the year . . . . .	29,107	00
Losses and claims paid during the year . . . . .	35,216	21
Amount of taxes paid to the State of Maine on premiums . . . . .	45	47

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

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

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$10,966,500 88
Loans on bond and mortgage (first liens) ....	27,088,121 62
Loans secured by collaterals.....	149,933 00
Premium notes and loans on policies now in force.....	2,430,583 01
Stocks and bonds owned by the company, market value.....	9,833,802 09
Cash in office of company and deposited in banks and trust companies ..	2,844,847 55
Interest and rents due and accrued.....	993,753 91
Net amount deferred and outstanding premiums on policies in force December 31st, 1885.....	66,553 10
Total admitted assets.....	<u>\$54,374,075 16</u>

## UNADMITTED ASSETS.

Agents' balances .....	\$9,574 79
Total unadmitted assets.....	<u>\$9,574 79</u>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$5,489 25
Claims for matured endowments due and unpaid . . . . .	9,692 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....	184,148 00
Claims for death losses and other policy claims resisted....	12,000 00
Total policy claims .....	<u>\$211,329 25</u>
Net present value of all outstanding policies in force December 31st, 1885, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$48,949,331 00
Net re-insurance reserve.....	<u>\$48,949,331 00</u>
Unpaid dividends of surplus or other profits due policy-holders .....	126,800 99
Premiums paid in advance and surrender values.....	109,767 80
Other liabilities of the company, viz: reserve on account of lapsed policies.....	306,278 00
Liabilities as to policy-holders .....	<u>\$49,703,507 04</u>
Surplus as regards policy-holders .....	4,670,568 12
Total liabilities. ....	<u>\$54,374,075 16</u>

## III. INCOME DURING THE YEAR.

Cash for premiums .....	\$2,931,014 42
Premiums by dividends and surrendered policies.....	1,611,250 32
Total premium income .....	<u>\$4,542,264 74</u>
Received for interest and dividends .....	2,428,711 54
Received for rents .....	520,525 89
Other income, viz: balance of profit and loss account .....	159,711 00
Total income .....	<u><u>\$7,651,213 17</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,890,289 35
Premium notes, loans or liens used in payment of same....	69,527 35
Cash paid for surrendered policies .....	606,120 53
Premium notes, loans or liens used in payment of same and voided by lapse .....	56,490 39
Cash paid for dividends to policy-holders.....	1,150,509 33
Premium notes, loans or liens used in payment of same....	51,647 23
Total paid to policy-holders .....	<u>\$5,824,584 18</u>
Paid for commissions to agents.....	269,671 90
Paid for salaries and other compensation of officers and employes .....	132,650 76
Paid for taxes.....	342,311 04
Paid for rent .....	3,998 33
Other expenditures, viz: general expenses.....	353,295 35
Total expenditures .....	<u><u>\$6,926,511 56</u></u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$2,624,723 57
Received during the year.....	18,637 00
Total .....	<u>\$2,643,360 57</u>

*Deductions During the Year as follows:*

Notes and other obligations used as above stated .....	\$196,301 97
Redeemed by maker in cash .....	16,495 59
Total .....	<u>\$212,797 56</u>
Balance note assets at end of the year.....	<u><u>\$2,430,563 01</u></u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 .....	62,934	\$152,230,685
Policies issued during the year .....	3,383	7,845,947
Old policies revived during the year .....	368	1,156,443
Old policies transferred .....	1	5,000
<b>Totals</b> .....	<b>66,686</b>	<b>\$161,238,075</b>
Deduct policies ceased to be in force .....	3,691	9,936,487
<b>Net policies in force December 31st, 1885</b> .....	<b>62,995</b>	<b>\$151,301,582</b>

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

Terminated by death or maturity .....	1,552	\$3,868,482
By surrender .....	974	2,938,054
By lapse .....	861	2,259,901
By transfer .....	1	5,000
By change and decrease .....	-	190,550
By expiry .....	10	19,500
Not taken .....	293	655,000
<b>Totals</b> .....	<b>3,691</b>	<b>\$9,936,487</b>

## BUSINESS IN MAINE.

Policies in force December 31st, 1884: number, 1,758; amount insured ..	\$2,721,882 00
Policies issued during the year: number, 145, amount insured .....	198,098 00
Premiums received during the year .....	79,228 22
Losses and claims incurred during the year .....	72,633 00
Losses and claims paid during the year .....	72,633 00

## \*CONTINENTAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1864.

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

## Capital Paid Up in Cash, \$300,000.

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$245,288 27
Loans on bond and mortgage (first liens) .....	282,076 15
Loans secured by collaterals.....	145,276 82
Premium notes and loans on policies now in force.....	450,935 76
Stocks and bonds owned by the company, market value.....	715,050 61
Cash in office of company and deposited in banks and trust companies...	21,778 80
Interest and rents due and accrued .....	274,806 93
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1885 .....	35,195 90
<b>Total admitted assets.....</b>	<b><u>\$2,170,409 24</u></b>

## UNADMITTED ASSETS.

Agents' balances.....	\$1,163 00
Bills receivable .....	189,198 13
Other items.....	8,875 35
<b>Total unadmitted assets.....</b>	<b><u>\$199,236 48</u></b>

## II. LIABILITIES.

Claims for death losses and matured endowments in process	
of adjustment, or adjusted and not due .....	\$69,012 42
Claims for death losses and other policy claims resisted....	18,000 00
<b>Total policy claims .....</b>	<b>\$87,012 42</b>
Net present value of all outstanding policies in force	
December 31st, 1885, computed by the Connecticut In-	
surance Department, according to the Actuaries' Table	
of Mortality, with 4 per cent interest .....	<u>\$2,065,507 90</u>
<b>Net re-insurance reserve.....</b>	<b>\$2,065,507 90</b>
<b>Liabilities as to policy-holders .....</b>	<b>\$2,152,520 32</b>
<b>Surplus as regards policy-holders.....</b>	<b>17,888 92</b>
<b>Total liabilities.....</b>	<b><u>\$2,170,409 24</u></b>

\*No agents and no new business in Maine.

## III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$183,525 53
Premium notes, loans or liens taken for premiums .....	9,441 47
Total premium income .....	\$192,039 96
Received for interest and dividends.....	98,151 75
Received for rents.....	1,772 89
• Total income.....	\$291,964 60

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$139,372 44
Premium notes, loans or liens used in payment of same....	33,819 44
Cash paid to annuitants .....	80 00
Cash paid for surrendered policies.....	33,465 70
Premium notes, loans or liens used in payment of same and voided by lapse.....	5,655 61
Cash paid for dividends to policy-holders .....	12,937 26
Premium notes, loans or liens used in payment of the same,	759 74
Total paid to policy-holders.....	\$226,090 19
Paid for commissions to agents and salaries of agents .....	46,697 84
Paid for salaries and other compensation of officers and employes, and medical examiners' fees .....	25,494 84
Paid for taxes.....	6,283 78
Paid for rent.....	3,321 71
Other expenditures, viz: general expenses and amount charged to profit and loss, \$9,728 74.....	19,844 04
Total expenditures .....	\$327,732 40

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$483,516 02
Received during the year.....	9,441 47
Total.....	\$492,957 49
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated.....	\$40,234 79
Redeemed by maker in cash.....	1,786 94
Total.....	42,021 73
Balance note assets at end of the year.....	\$450,935 76



## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884.....	8,479	\$8,714,528
Policies issued during the year.....	991	1,218,084
Old policies revived during the year.....	7	2,450
<b>Totals .....</b>	<b>9,477</b>	<b>\$9,935,062</b>
Deduct policies ceased to be in force.....	1,308	1,789,646
<b>Net policies in force December 31st, 1885 .....</b>	<b>8,169</b>	<b>\$8,145,416</b>

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

Terminated by death or maturity.....	230	\$201,690
By surrender .....	149	196,475
By lapse .....	715	1,015,290
By change and decrease.....	-	148,077
Not taken.....	214	228,113
<b>Totals .....</b>	<b>1,308</b>	<b>\$1,789,646</b>

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 25; amount insured.....	\$39,000 00
Premiums received during the year.....	1,547 46
Losses and claims incurred during the year.....	9,151 66
Losses and claims paid during the year .....	5,093 33

EQUITABLE LIFE ASSURANCE SOCIETY OF THE  
UNITED STATES,

NEW YORK.

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 .....	\$12,616,067 92
Loans on bond and mortgage (first liens) .....	16,588,332 91
Loans secured by collaterals .....	1,420,475 00
Stocks and bonds owned by the company, market value.....	28,104,110 00
Cash in office of company and deposited in banks and trust companies....	4,878,078 81
Interest and rents due and accrued.....	614,611 62
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1885.....	<u>1,325,918 00</u>
Total admitted assets .....	<u>\$65,547,594 26</u>

UNADMITTED ASSETS.

Agents' balances.....	\$168,289 27
Commuted commissions and other items.....	506,023 94
Total unadmitted assets.....	<u>\$674,313 24</u>

II. LIABILITIES.

Claims for death losses due and unpaid .....	\$92,750 00
Claims for matured endowments due and unpaid.....	17,270 10
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	224,890 00
Claims for death losses and other policy claims resisted.....	<u>15,000 00</u>
Total policy claims .....	\$349,910 10
Net present value of all outstanding policies in force December 31st, 1885, computed by the New York Insur- ance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest .....	<u>\$52,200,283 27</u>
Net re-insurance reserve .....	\$52,200,283 27
Unpaid dividends of surplus or other profits due policy-holders.....	92,504 00
Other liabilities of the company.....	<u>48,451 00</u>
Liabilities as to policy-holders.....	\$52,691,148 37
Surplus as regards policy-holders.....	<u>12,856,445 89</u>
Total liabilities .....	<u>\$65,547,594 26</u>

## III. INCOME DURING THE YEAR.

Cash received for premiums .....	\$13,303,361 32
Cash received for annuities .....	159,685 03
Total .....	<u>\$13,463,046 35</u>
Deduct re-insurance.....	1,367 13
Net premium income .....	\$13,461,679 22
Received for interest and dividends .....	2,597,425 28
Received for rents .....	530,948 63
Total income .....	<u><u>\$16,590,053 13</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$4,071,039 92
Cash paid for matured endowments and additions.....	369,193 91
Cash paid annuitants.....	91,579 76
Cash paid for surrendered policies .....	866,705 65
Cash paid for dividends to policy-holders .....	1,740,169 81
Total paid to policy-holders .....	<u>\$7,138,689 05</u>
Paid for dividends to stockholders .....	7,000 00
Paid for commissions to agents .....	1,133,281 77
Paid for salaries and other compensation of officers and employes.....	523,099 66
Paid for taxes.....	165,169 84
Paid for rent.....	116,733 22
Paid for commuting commissions .....	175,570 67
Other expenditures, viz: general expenses.....	780,715 73
Total expenditures .....	<u><u>\$10,040,259 94</u></u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 .....	83,699	\$309,409,171
Policies issued during the year .....	23,255	91,160,044
Old policies revived during the year .....	713	3,142,490
Additions by dividends during the year.....	-	1,708,844
Totals .....	<u>107,667</u>	<u>\$405,420,549</u>
Deduct policies ceased to be in force .....	11,795	48,082,303
Net policies in force December 31st, 1885.....	<u>95,872</u>	<u><u>\$357,338,246</u></u>

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

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	1,210	\$4,644,856
By expiry.....	52	195,975
By surrender.....	1,310	5,628,576
By lapse.....	6,223	21,976,033
Not taken.....	3,000	15,636,863
Total.....	<u>11,795</u>	<u>\$48,082,303</u>

#### BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 971; amount insured....	\$1,754,666 00
Policies issued during the year: number, 49; amount insured .....	106,229 00
Premiums received during the year .....	41,163 23
Losses and claims incurred during the year .....	17,055 00
Losses and claims paid during the year .....	23,065 00
Amount of taxes paid to the State of Maine on premiums.....	169 05

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

E. W. BOND, *President.*

JOHN A. HALL, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,369,717 76
Loans on bond and mortgage (first liens).....	1,641,488 34
Loans secured by collaterals .....	579,884 00
Premium notes and loans on policies now in force.....	535,707 87
Stocks and bonds owned by the company, market value.....	2,980,085 76
Cash in office of company and deposited in banks and trust companies ..	192,303 07
Interest and rents due and accrued.....	129,429 64
Loans on company's policies in force, made to policy-holders.....	190,444 35
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1895.....	212,140 60
Other assets, viz: { Market value of real estate over cost .....	61,947 71
{ " " bonds and stocks over cost .....	213,551 24
	\$8,106,700 34
Deduct depreciation from cost of assets.....	3,210 00
	\$8,103,490 34

UNADMITTED ASSETS.

Bills receivable.....	\$5,263 88
	\$5,263 88
Total unadmitted assets.....	\$5,263 88

II. LIABILITIES.

Claims for death losses and matured endowments in process	
of adjustment, or adjusted and not due .....	\$53,091
Claims for death losses and other policy claims resisted....	21,020
	\$74,111
Total policy claims.....	
Net present value of all outstanding policies in force	
December 31st, 1885, computed by the Massachusetts	
Insurance Department, according to the Actuaries' Table	
of Mortality, with 4 per cent interest.....	\$7,416,235
Deduct re-insurance in other companies.....	45,293
	\$7,370,942

Net re-insurance reserve.....	\$7,370,942 00
Unpaid dividends of surplus or other profits due policy-holders .....	23,834 89
Premiums paid in advance .....	4,586 42
Other liabilities of the company, viz: interest paid in advance.....	2,645 00
Liabilities as to policy-holders .....	\$7,476,119 31
Surplus as regards policy-holders .....	627,371 03
Total liabilities.....	<u>\$8,103,490 34</u>

## III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$964,770 14
Premium notes, loans or liens taken for premiums .....	112,020 11
Premiums paid by dividends.....	139,905 42
Total premium income.....	\$1,216,695 67
Deduct re-insurance paid to other companies .....	15,175 86
	<u>\$1,201,519 81</u>
Received for interest and dividends.....	341,555 44
Received for rents .....	70,717 03
Total income .....	<u>\$1,613,792 28</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$483,517 93
Premium notes, loans or liens used in payment of same ...	15,502 07
Cash paid for surrendered policies .....	76,580 22
Premium notes, loans or liens used in payment of same and voided by lapse.....	24,144 02
Cash paid for dividends to policy-holders .....	152,977 02
Premium notes, loans or liens used in payment of the same,	68,951 99
Total paid to policy-holders.....	\$821,673 25
Paid for commissions to agents.....	105,539 16
Paid for salaries and other compensation of officers and employes, and salaries and expenses of general, special and local agents.....	148,192 20
Paid for taxes.....	20,654 75
Paid for rent.....	11,111 57
Medical examiners' fees .....	10,593 00
Other expenditures, viz: general expenses.....	94,654 86
Profit and loss .....	126,289 01
Total expenditures .....	<u>\$1,338,707 80</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$548,844 86
Received during the year.....	112,020 11
Total.....	<u>\$660,864 97</u>

*Deductions During the Year as follows:*

Notes and other obligations used as above stated.....	\$108,598 08
Redeemed by maker in cash .....	12,223 29
Total.....	<u>\$120,821 37</u>
Balance note assets at end of the year.....	<u>\$540,043 60</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884.....	14,735	\$34,665,107
Policies issued during the year.....	2,584	7,992,020
Old policies revived during the year.....	3	7,500
Old policies increased during the year.....	-	5,097
Additions by dividends during the year.....	-	9,691
Totals .....	<u>17,322</u>	<u>\$42,679 415</u>
Deduct policies ceased to be in force.....	<u>1,701</u>	<u>4,714,257</u>
Net policies in force December 31st, 1885.....	<u>15,621</u>	<u>\$37,965,158</u>

Re-insurance.....	\$523,485
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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 .....	273	\$482,585
By surrender .....	274	532,971
By lapse .....	460	1,192,632
By change and decrease.....	-	352,419
Not taken.....	497	1,704,450
By expiry .....	197	449,200
Totals .....	<u>1,701</u>	<u>\$4,714,257</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 529; amount insured ...	\$809,743 00
Policies issued during the year: number, 31; amount insured.....	50,712 00
Premiums received during the year.....	17,766 44
Losses or claims unpaid December 31st, 1884. ....	4,400 00
Losses and claims incurred during the year.....	13,450 00
Losses and claims paid during the year.....	17,850 00
Amount of taxes paid to the State of Maine on premiums .....	617 00

## METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President*.JOHN R. HEGEMAN, *Secretary*.

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

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## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$384,500 00
Loans on bond and mortgage (first liens) .....	1,089,250 00
Loans secured by collaterals.....	110,000 00
Premium notes and loans on policies now in force.....	155,671 22
Stocks and bonds owned by the company, market value.....	845,490 00
Cash in office of company and deposited in banks and trust companies..	45,153 42
Interest and rents due and accrued.....	20,834 84
Net amount deferred and outstanding premiums on policies in force December 31st, 1885.....	134,054 53
<b>Total admitted assets.....</b>	<b><u>\$2,784,954 01</u></b>

## UNADMITTED ASSETS.

Furniture, fixtures, &c.....	\$19,021 72
<b>Total unadmitted assets .....</b>	<b><u>\$19,021 72</u></b>

## II. LIABILITIES.

Total policy claims .....	\$16,101 91
Net present value of all outstanding policies in force De- cember 31st, 1885, computed by the New York Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest .....	<u>\$2,044,908 00</u>
Net re-insurance reserve .....	2,044,908 00
Unpaid dividends of surplus or other profits due policy-holders.....	9,145 13
Premiums paid in advance .....	2,546 56
Other liabilities of the company, viz: unrealized assets in excess of re- serve.....	5,723 00
<b>Liabilities as to policy-holders .....</b>	<b><u>\$2,078,424 60</u></b>
<b>Surplus as regards policy-holders.....</b>	<b><u>706,529 41</u></b>
<b>Total liabilities .....</b>	<b><u>2,784,954 01</u></b>



## III INCOME DURING THE YEAR.

Cash received for premiums .....	\$3,402,044 01
Premium notes, loans or liens taken for premiums .....	12,480 59
<b>Total premium income</b> .....	<b>\$3,414,524 60</b>
Received for interest and dividends .....	85,841 40
Received for rents .....	28,511 39
<b>Total income</b> .....	<b>\$3,528,877 39</b>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$1,282,529 52
Premium notes, loans or liens used in payment of same ....	5,235 61
Cash paid for surrendered policies .....	68,319 82
Premium notes, loans or liens used in payment of same and voided by lapse .....	12,345 19
Cash paid for dividends to policy-holders .....	53,934 03
<b>Total paid to policy-holders</b> .....	<b>\$1,422,364 17</b>
Paid for dividends to stockholders .....	35,000 00
Paid for commissions to agents .....	668,109 10
Paid for medical examiners' fees .....	34,479 25
Paid for salaries and other compensation of officers and employes .....	89,258 94
Paid for taxes .....	34,107 56
Paid for rent .....	34,660 14
Paid for salaries and travelling expenses of superintendents, assistant superintendents, inspectors, &c .....	376,515 23
Paid for commuting commissions .....	284,327 83
Paid for advertising, printing, stationery and supplies .....	46,328 36
Other expenditures, viz: general expenses, law, agency and office ex- penses .....	43,325 21
<b>Total expenditures</b> .....	<b>\$3,068,475 79</b>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ....	\$160,771 43
Received during the year .....	12,480 59
<b>Total</b> .....	<b>\$173,252 02</b>
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated .....	\$17,580 80
<b>Total</b> .....	<b>17,580 80</b>
<b>Balance note assets at end of the year</b> .....	<b>\$155,671 22</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884.....	4,448	\$5,692,785
Policies issued during the year, } .....	184	176,980
Old policies revived during the year, }		
Totals .....	4,632	\$5,869,765
Deduct policies ceased to be in force .....	550	806,780
Net policies in force December 31st, 1885.....	4,082	\$5,062,985
Industrial policies in force .....	829,833	\$91,434,252
<i>Policies which have Ceased to be in Force During the Year, with the Mode of their Termination:</i>		
Terminated by death or maturity .. .....	117	\$136,483
By surrender.....	302	522,097
By lapse. ....	116	130,700
By change and decrease.....	10	11,000
Not taken .....	5	6,500
Totals .....	550	\$806,780
13,696 industrial claims paid, insuring.....		\$1,151,413 22

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 23; amount insured ....	\$26,110 00
Policies issued during the year: number, 1; amount insured.....	1,000 00
Premiums received during the year .....	20,217 15
Losses and claims incurred during the year .....	7,579 95
Losses and claims paid during the year .....	7,579 95
Amount of taxes paid to the State of Maine on premiums .....	239 70
6142 industrial policies in force in the State of Maine, insuring.....	\$76,750 00

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

R. A. McCURDY, *President*.WM. J. EASTON, *Secretary*.

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$10,992,720 45
Loans on bond and mortgage (first liens) ... ..	49,228,930 16
Loans secured by collaterals .....	3,856,500 00
Stocks and bonds owned by the company, market value .....	39,366,104 00
Cash in office of company and deposited in banks and trust companies...	2,619,643 21
Interest and rents due and accrued .....	1,217,329 85
Net amount deferred and outstanding premiums on policies in force December 31st, 1885 .....	1,150,551 64
<b>Total admitted assets.....</b>	<b>\$108,431,779 31</b>

## UNADMITTED ASSETS.

Agents' balances .....	\$3,688 63
Suspense account .....	185,861 66
<b>Total unadmitted assets ... ..</b>	<b>\$189,550 29</b>

## II. LIABILITIES.

Claims for death losses due and unpaid .....	\$54,800 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....	820,426 00
Claims for death losses and other policy claims resisted or awaiting further proof .....	92,752 00
<b>Total policy claims .....</b>	<b>\$967,978 00</b>
Net present value of all outstanding policies in force December 31st, 1885, estimated according to the American Table of Mortality, with 4½ per cent interest .....	\$94,061,012 00
Net re-insurance reserve .....	94,061,012 00
Premiums paid in advance .....	50,080 73
Other liabilities of the company, viz: non-forfeiture clause in policies..	41,650 00
<b>Liabilities as to policy-holders .....</b>	<b>\$95,120,720 73</b>
<b>Surplus as regards policy-holders.....</b>	<b>13,311,058 58</b>
<b>Total liabilities.....</b>	<b>\$108,431,779 31</b>

## III. INCOME DURING THE YEAR.

Cash received for premiums .....	\$14,721,967 36
Cash received for annuities .....	46,934 57
Total premium income .....	<u>\$14,768,901 93</u>
Received for interest and dividends .....	5,089,559 32
Received for rents .....	356,493 03
Total income .....	<u><u>\$20,214,954 28</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$7,990,436 31
Cash paid to annuitants .....	28,876 55
Cash paid for surrendered policies and additions .....	3,199,713 59
Cash paid for dividends to policy-holders .....	3,183,023 45
Total paid to policy-holders .....	<u>\$14,402,049 90</u>
Paid for commissions to agents .....	1,228,679 84
Paid for salaries and other compensation of officers and employes .....	326,088 64
Paid for taxes .....	266,656 50
Paid for rent .....	85,671 00
Paid for premiums on securities purchased .....	469,882 87
Other expenditures, viz: general expenses .....	580,194 50
Total expenditures .....	<u><u>\$17,359,223 25</u></u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 .....	114,804	\$351,789,285
Policies issued during the year .....	13,704	39,142,313
Old policies revived during the year .....	617	1,994,980
Additions by dividends during the year .....	-	5,365,601
Totals .....	<u>129,125</u>	<u>\$398,292,179</u>
Deduct policies ceased to be in force .....	8,243	29,339,842
Net policies in force December 31st 1885 .....	<u>120,882</u>	<u>\$368,952,337</u>

OF OTHER STATES.

33

*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 .....	2,404	\$6,856,382
By surrender and lapse .....	4,404	12,621,010
By additions terminated .....	-	5,082,800
By change and decrease .....	-	316,505
Not taken ....	1,435	4,463,145
	<hr/>	<hr/>
Totals .....	8,243	\$29,339,842
	<hr/>	<hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 1780; amount insured..	\$2,885,101 16
Policies issued during the year: number, 45; amount insured .....	80,510 00
Premiums received during the year .....	53,661 70
Losses and claims incurred during the year .....	40,066 48
Losses and claims paid during the year .....	40,066 48
Amount of taxes paid to the State of Maine on premiums .....	32 06

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, 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, company's office building .....	\$200,000 00
Loans on bond and mortgage (first liens) .....	17,337,408 34
Loans secured by collaterals .....	3,070,661 69
Premium notes and loans on policies now in force .....	4,207,348 22
Stocks and bonds owned by the company, market value .....	11,191,849 57
Cash in office of company and deposited in banks and trust companies...	1,003,857 75
Interest and rents due and accrued .....	522,020 23
Net amount deferred and outstanding premiums on policies in force December 31st, 1885 .....	278,155 83
Other assets, viz: { Real estate purchased on foreclosure .....	1,745,037 59
{ Premiums in transit, since received .....	69,656 17
Total admitted assets .....	<u>\$39,625,995 39</u>

## UNADMITTED ASSETS.

Agents' balances, and cash obligations .....	<u>\$9,532 81</u>
Total unadmitted assets .....	<u>\$9,532 81</u>

## II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....	\$208,728 43
Claims for death losses and other policy claims resisted .....	<u>20,000 00</u>
Total policy claims .....	\$228,728 43
Net present value of all outstanding policies in force December 31st, 1885, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest .....	<u>\$36,036,899 00</u>
Net re-insurance reserve .....	36,036,899 00
Unpaid dividends of surplus or other profits due policy-holders .....	193,746 37
Premiums paid in advance and surrender values .....	<u>12,182 28</u>
Liabilities as to policy-holders .....	\$36,471,556 08
Surplus as regards policy-holders .....	<u>3,154,439 31</u>
Total liabilities. ....	<u>\$39,625,995 39</u>

## III. INCOME DURING THE YEAR.

Cash received for premiums .....	\$4,020,616 21
Premium notes, loans or liens taken for premiums .....	416,934 84
Cash received for annuities.....	23,570 97
Total premium income .....	\$4,461,122 02
Received for interest and dividends .....	1,821,860 07
Received for rents (net).....	35,167 50
Other income, viz: balance of profit and loss account.....	5,688 09
Total income .....	<u>\$6,323,837 68</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,518,154 24
Premium notes, loans or liens used in payment of same....	122,894 09
Cash paid to annuitants .....	12,356 32
Cash paid for surrendered policies.....	525,106 93
Premium notes, loans or liens used in payment of same and voided by lapse.....	153,111 38
Cash paid for dividends to policy-holders.....	1,101,252 50
Premium notes, loans or liens used in payment of same....	19,126 97
Total paid to policy-holders .....	\$4,452,002 43
Paid for commissions to agents, and agency expenses .....	428,571 55
Paid for salaries and other compensation of officers and employes.....	117,645 61
Paid for taxes.....	148,345 76
Other expenditures, viz: general expenses.....	102,318 70
Total expenditures.....	<u>\$5,248,884 05</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ...	\$4,136,977 45
Received during the year .....	416,934 84
Total .....	\$4,553,912 29
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated.....	\$295,132 44
Redeemed by maker in cash .....	51,431 63
Total.....	<u>346,564 07</u>
Balance note assets at end of the year.....	<u>\$4,207,348 22</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884.....	50,361	\$135,843,543
Policies issued during the year.....	5,608	14,710,850
Old policies revived during the year.....	30	82,500
Old policies increased during the year.....	13	24,897
Additions by dividends during the year.....	-	8,107
<b>Totals.....</b>	<b>56,012</b>	<b>\$150,669,897</b>
Deduct policies ceased to be in force.....	4,166	11,253,090
<b>Net policies in force December 31st, 1885.....</b>	<b>51,846</b>	<b>\$139,416,807</b>

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

Terminated by death or maturity.....	1,358	\$3,811,534
By surrender.....	1,674	4,719,036
By lapse.....	647	1,580,170
Not taken.....	487	1,142,350
<b>Totals.....</b>	<b>4,166</b>	<b>\$11,253,090</b>

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 1249; amount insured...\$2,440,666 00	
Policies issued during the year: number, 108; amount insured.....	154,735 00
Premiums received during the year.....	49,850 51
Losses and claims incurred during the year.....	54,289 00
Losses and claims paid during the year.....	54,928 00



## NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VERMONT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

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

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$223,801 91
Loans on bond and mortgage (first liens) .....	1,196,864 20
Loans secured by collaterals .....	48,700 00
Premium notes and loans on policies now in force .....	121,049 98
Stocks and bonds owned by the company, market value .....	1,707,380 29
Cash in office of company and deposited in banks and trust companies...	98,105 80
Interest and rents due and accrued.....	50,867 75
Net amount deferred and outstanding premiums on policies in force December 31st, 1885 .....	55,197 47
Other assets, viz: cash received from agents.....	21,853 69
<b>Total admitted assets .....</b>	<b>\$3,523,821 09</b>

## UNADMITTED ASSETS.

Agents' balances .....	\$6,837 63
<b>Total unadmitted assets.....</b>	<b>\$6,837 63</b>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$3,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....	6,500 00
Claims for death losses and other policy claims resisted....	10,000 00
<b>Total policy claims .....</b>	<b>\$19,500 00</b>
Net present value of all outstanding policies in force December 31st, 1885, computed by the Vermont Insurance Department, according to the Actuaries' Table of Mor- tality, with 4 per cent interest.....	\$2,570,085 84
Net re-insurance reserve .....	2,570,085 84
Unpaid dividends of surplus or other profits due policy-holders.....	23,494 65
Premiums paid in advance and surrender values .....	1,984 51
Other liabilities of the company, viz: extra reserve on life-rate endow- ment policies.....	200,000 00
<b>Liabilities as to policy-holders.....</b>	<b>\$2,815,065 00</b>
<b>Surplus as regards policy-holders.....</b>	<b>708,756 09</b>
<b>Total liabilities.....</b>	<b>\$3,523,821 09</b>

## III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$601,297 19	
Premium notes, loans or liens taken for premiums.....	7,234 51	
Total premium income.....		\$608,531 70
Received for interest and dividends.....		164,111 72
Received for rents.....		6,612 23
Total income.....		<u>\$779,255 65</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims, additions, \$2,398.71.....	\$136,644 41	
Premium notes, loans or liens used in payment of same....	409 30	
Cash paid for matured endowments and additions.....	26,400 00	
Cash paid to annuitants.....	5,814 60	
Cash paid for surrendered policies.....	65,190 39	
Premium notes, loans or liens used in payment of same and voided by lapse.....	1,797 38	
Cash paid for dividends to policy-holders.....	62,711 94	
Premium notes, loans or liens used in payment of same....	146 96	
Total paid to policy-holders.....		\$299,114 98
Paid for commissions to agents.....		82,078 10
Paid for salaries and other compensation of officers and employes....		24,847 16
Paid for medical examiners' fees.....		10,469 77
Paid for taxes.....		18,187 07
Paid for rent.....		3,558 90
Paid for commuting commissions.....		1,959 61
Other expenditures, viz: general expenses.....		10,905 42
Total expenditures.....		<u>\$451,121 01</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$23,131 77	
Received during the year.....	7,234 51	
Total.....		\$30,366 28
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$2,353 64	
Redeemed by maker in cash.....	2,862 59	
Total.....		5,216 23
Balance note assets at end of the year.....		<u>\$25,150 01</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1885 .....	8,917	\$14,106,761
Policies issued during the year. . . . .	3,497	4,645,150
Old policies revived during the year. . . . .	11	11,000
Old policies increased during the year . . . . .	-	500
Additions by dividends during the year. . . . .	-	2,656
	<hr/>	<hr/>
Totals .....	12,425	\$18,766,067
Deduct policies ceased to be in force. . . . .	1,649	2,186,549
	<hr/>	<hr/>
Net policies in force December 31st, 1885 .....	10,776	\$16,579,518
	<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. . . . .	95	\$164,631
By surrender. . . . .	476	651,918
By lapse. . . . .	450	575,500
By change and decrease. . . . .	15	25,000
Not taken .....	613	769,500
	<hr/>	<hr/>
Totals. . . . .	1,649	\$2,186,549
	<hr/> <hr/>	<hr/> <hr/>

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 128; amount insured ....	\$180,300 00
Policies issued during the year: number, 57, amount insured. . . . .	67,500 00
Premiums received during the year . . . . .	4,725 29
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 . . . . .	50 78

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

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

## I. ASSETS.

Real estate owned by the company, unincumbered .....	\$1,329,892 85
Loans on bond and mortgage (first liens) .....	2,546,448 00
Loans secured by collaterals.....	1,684,111 25
Premium notes and loans on policies now in force.....	840,066 61
Stocks and bonds owned by the company, market value.....	10,045,539 50
Cash in office of company and deposited in banks and trust companies...	800,057 02
Interest and rents due and accrued .....	208,585 37
Net amount deferred and outstanding premiums on policies in force December 31st, 1885 .....	138,651 79
Other assets, viz: quarterly and semi-annual premium notes, being part of premium note account secured by premium reserve, as other pre- mium notes are.....	253,194 26
Total admitted assets.....	<u>\$17,846 546 65</u>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$138,815
Claims for matured endowments due and unpaid .....	45,632
Total policy claims .....	\$184,447 00
Net present value of all outstanding policies in force December 31st, 1885, computed according to the Com- bined Experience Table of Mortality, with 4 per cent interest .....	\$14,966,528 22
Net re-insurance reserve.....	14,966,528 22
Unpaid dividends of surplus or other profits due policy-holders.....	82,430 94
Other liabilities of the company, viz: suspense account.....	5,355 00
Liabilities as to policy-holders .....	\$15,238,761 16
Surplus as regards policy-holders .....	2,607,785 49
Total liabilities.....	<u>\$17,846,546 65</u>

## III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,612,459 28
Premium notes, loans or liens taken for premiums .....	498,971 14
Total premium income .....	\$2,111,430 42
Received for interest and dividends.....	828,001 76
Received for rents.....	68,642 83
Other income, viz: balance profit and loss account .....	34,707 55
Total income.....	<u>\$3,042,782 56</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,336,638 37
Premium notes, loans or liens used in payment of same....	43,184 63
Cash paid for surrendered policies.....	181,458 21
Premium notes, loans or liens used in payment of same and voided by lapse.....	49,670 45
Cash paid for distribution to policy-holders.....	447,298 25
Premium notes, loans or liens used in payment of same....	34,034 49
Total paid to policy-holders.....	\$2,092,284 40
Paid for commissions to agents.....	157,491 66
Paid for salaries and other compensation of officers and employes.....	82,857 07
Paid for taxes.....	35,337 80
Paid for medical examiners' fees .....	11,160 58
Paid for interest.....	39,153 62
Other expenditures, viz: general expenses, printing, stationery, and all other incidental expenses at home office and at agencies, and adver- tising .....	119,830 10
Total expenditures.....	<u>\$2,538,115 23</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$1,134,915 97
Received during the year.....	498,971 14
Total .....	\$1,633,887 11
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated.....	\$128,433 53
Redeemed by maker in cash.....	412,192 71
Total.....	<u>540,626 24</u>
Balance note assets at end of the year.....	<u>\$1,093,260 87</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1885 .....	21,279	\$62,628,796
Policies issued during the year .....	2,454	7,451,227
Old policies revived during the year .....	69	230,710
<b>Totals .....</b>	<b>23,802</b>	<b>\$70,310,733</b>
Deduct policies ceased to be in force .....	1,737	5,676,333
<b>Net policies in force December 31st, 1885 .....</b>	<b>22,065</b>	<b>\$64,634,400</b>

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

Terminated by death or maturity .....	464	\$1,472,228
By expiry .....	238	622,500
By surrender .....	328	892,225
By lapse .....	478	1,764,234
By change and decrease .....	4	198,396
Not taken .....	225	726,750
<b>Totals .....</b>	<b>1,737</b>	<b>\$5,676,333</b>

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 1134; amount insured ...	\$2,177,530 00
Policies issued during the year: number 167; amount insured .....	296,500 00
Premiums received during the year .....	51,069 26
Losses and claims incurred during the year .....	49,368 00
Losses and claims paid during the year .....	47,368 00
Amount of taxes paid to the State of Maine on premiums .....	2,060 71

## NEW YORK LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

WILLIAM H. BEERS, *President.*HENRY TUCK, *Vice President.*

## I. ASSETS.

Real estate owned by the company, unincumbered .....	\$6,855,532 63
Loans on bond and mortgage (first liens) ... ..	18,159,500 00
Loans secured by collaterals ... ..	451,500 00
Premium notes and loans on policies now in force.....	416,034 15
Stocks and bonds owned by the company, market value .....	36,991,923 88
Cash in office of company and deposited in banks and trust companies...	2,042,542 60
Interest and rents due and accrued.....	435,284 18
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1885.....	1,163,088 92
Total admitted assets.....	<u>\$66,515,406 36</u>

## UNADMITTED ASSETS.

Agents' balances .....	\$58,142 73
Total unadmitted assets .....	<u>\$58,142 73</u>

## II. LIABILITIES.

Claims for death losses due and unpaid .....	\$10,595 21
Claims for matured endowments due and unpaid .....	41,854 06
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	362,847 12
Claims for death losses and other policy claims resisted ..	30,000 00
Total policy claims .....	<u>\$445,296 39</u>
Net present value of all outstanding policies in force De- cember 31st, 1885, computed according to the Combined Experience Table of Mortality, with 4 per cent interest, \$53,179,688 00	
Deduct re-insurance in other companies.....	354,559 00
Net re-insurance reserve .....	52,825,129 00
Premiums paid in advance .....	29,934 03
Liabilities as to policy-holders .....	\$53,300,359 42
Surplus as regards policy-holders.....	13,215,046 94
Total liabilities.....	<u>\$66,515,406 36</u>

## III. INCOME DURING THE YEAR.

Cash received for premiums .....	\$11,625,970 09
Premium notes, loans or liens taken for premiums.....	64,515 84
Cash received for annuities .....	913,395 14
Total premium income .....	\$12,603,881 07
Deduct re-insurance .....	123,033 07
	<u>\$12,480,848 00</u>
Received for interest and dividends .....	2,989,045 16
Received for rents.....	100,373 60
Other income, viz: cash received for profits on bonds, stocks and real estate .....	334,874 53
Total income .....	<u>\$15,905,141 29</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$3,720,021 28
Premium notes, loans or liens used in payment of same....	20,852 83
Cash paid to annuitants .....	899,270 84
Cash paid for surrendered policies .....	1,350,460 21
Cash paid for dividends to policy-holders .....	1,689,658 88
Premium notes, loans or liens used in payment of the same,	1,609 71
Total paid to policy-holders .....	\$7,681,873 75
Paid for commissions to agents .....	1,430,265 69
Paid for salaries and other compensation of officers and employes.....	469,399 86
Paid for taxes.....	127,109 25
Other expenditures, viz: general expenses .....	612,871 57
Total expenditures.....	<u>\$10,321,520 12</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ....	\$440,067 12
Received during the year.....	64,515 84
Total .....	\$504,582 96
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated .....	\$37,835 74
Redeemed by maker in cash .....	50,713 07
Total .....	<u>88,548 81</u>
Balance note assets at end of the year .....	<u>\$116,034 15</u>



VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 .....	78,047	\$229,382,586
Policies issued during the year .....	18,496	65,531,513
Old policies revived during the year.....	70	276,184
Old policies increased during the year.....	-	54,755
Additions by dividends during the year.....	-	2,659,000
<b>Totals .....</b>	<b>96,613</b>	<b>\$297,904,038</b>
Deduct policies ceased to be in force .....	10,195	38,229,538
<b>Net policies in force December 31st, 1885 .....</b>	<b>86,418</b>	<b>\$259,674,500</b>

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

Terminated by death or maturity .. .....	1,300	\$3,610,047
By expiry.....	202	2,000
By surrender.....	1,233	6,916,683
By lapse. ....	4,700	14,626,879
By change and decrease.....	-	488,314
Not taken .....	2,760	12,585,615
<b>Totals .....</b>	<b>10,195</b>	<b>\$38,229,538</b>

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 788; amount insured ...	\$1,698,860 00
Policies issued during the year: number, 79; amount insured.....	165,210 00
Premiums received during the year .....	47,919 61
Losses and claims incurred during the year .....	13,055 36
Losses and claims paid during the year .....	14,811 34
Amount of taxes paid to the State of Maine on premiums .....	445 22

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

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

## I. ASSETS.

Real estate owned by the company, unincumbered .....	\$1,322,756 28
Loans on bond and mortgage (first liens) .....	19,242,625 41
Premium notes and loans on policies now in force .....	1,136,215 05
Stocks and bonds owned by the company, market value.....	650,787 86
Cash in office of company and deposited in banks and trust companies....	1,081,240 39
Interest and rents due and accrued .....	361,438 83
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1885.....	422,982 63
Total admitted assets .....	<u>\$24,238,046 45</u>

## UNADMITTED ASSETS.

Agents' balances.....	\$24,639 79
Bills receivable.....	2,570 32
Total unadmitted assets.....	<u>\$27,210 11</u>

## II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$161,070 92
Claims for death losses and other policy claims resisted.....	59,000 00
Total policy claims .....	<u>\$220,070 92</u>
Net present value of all outstanding policies in force December 31st, 1885, computed by the Wisconsin Insur- ance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest .....	\$19,942,282 00
Net re-insurance reserve .....	19,942,282 00
Unpaid dividends of surplus or other profits due policy-holders.....	7,000 00
Premiums paid in advance.....	3,000 00
Other liabilities of the company, viz: accrued commissions, &c .....	99,206 71
Liabilities as to policy-holders.....	<u>\$20,271,559 63</u>
Surplus as regards policy-holders.....	3,966,486 82
Total liabilities .....	<u>\$24,238,046 45</u>

III. INCOME DURING THE YEAR.

New premiums, including notes . . . . .	\$878,486 29
Renewal premiums, including notes . . . . .	2,906,558 91
Total premium income . . . . .	<u>\$3,785,045 20</u>
Received for interest and dividends . . . . .	1,288,209 69
Received for rents . . . . .	30,974 63
Total income . . . . .	<u><u>\$5,104,229 52</u></u>

IV. EXPENDITURES DURING THE YEAR.

Paid for death losses and policy claims . . . . .	\$1,536,835 39
Paid for surrendered policies . . . . .	300,469 55
Premium notes, loans or liens used in payment of same and voided by lapse . . . . .	21,895 68
Paid for dividends to policy-holders . . . . .	778,593 39
Total paid to policy-holders . . . . .	<u>\$2,637,794 01</u>
Paid for commissions to agents . . . . .	460,196 01
Paid for salaries and other compensation of officers and employes . . . . .	180,185 70
Paid for taxes . . . . .	65,236 58
Paid for rent . . . . .	5,770 71
Other expenditures, viz: general expenses . . . . .	139,793 97
Total expenditures . . . . .	<u><u>\$3,488,976 98</u></u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year . . . . .	\$1,266,687 91
Received during the year . . . . .	158,513 39
Total . . . . .	<u>\$1,425,201 30</u>
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated . . . . .	\$239,936 51
Redeemed by maker in cash . . . . .	29,049 74
Total . . . . .	<u>268,986 25</u>
Balance note assets at end of the year . . . . .	<u><u>\$1,156,215 05</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 . . . . .	45,948	\$98,793,982
Policies issued during the year . . . . .	8,667	22,577,186
Old policies revived during the year . . . . .	347	877,843
Old policies increased during the year . . . . .	20	-
Additions by dividends during the year . . . . .	-	2,804,35
Totals . . . . .	<u>54,982</u>	<u>\$125,053,369</u>
Deduct policies ceased to be in force . . . . .	4,882	14,342,508
Net policies in force December 31st, 1885 . . . . .	<u>50,100</u>	<u>\$110,710,861</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 .....	789	\$1,503,785
By expiry .....	18	2,777,028
By surrender .....	713	1,466,548
By lapse .....	2,520	5,829,498
By change and decrease .....	4	444,934
Not taken .....	838	2,320,715
Totals.....	<u>4,882</u>	<u>\$14,342,508</u>

#### BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 333; amount insured....	\$471,491 00
Policies issued during the year: number, 69; amount insured .....	101,959 00
Premiums received during the year .....	16,404 70
Losses and claims incurred during the year .....	11,100 00
Losses and claims paid during the year .....	11,100 00
Amount of taxes paid to the State of Maine on premiums.....	39 61

PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

SAMUEL C. HUEY, *President.*

HENRY C. BROWN, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$830,659 21
Loans on bond and mortgage (first liens).....	2,598,731 10
Loans secured by collaterals .....	470,786 70
Premium notes and loans on policies now in force .....	592,262 94
Stocks and bonds owned by the company, market value .....	5,539,579 00
Cash in office of company and deposited in banks and trust companies ..	73,081 08
Interest and rents due and accrued.....	49,526 47
Net amount deferred and outstanding premiums on policies in force December 31st, 1885.....	184,027 62
<b>Total admitted assets.....</b>	<b>\$10,338,654 12</b>

UNADMITTED ASSETS.

Agents' balances.....	\$5,877 79
Bills receivable.....	7,115 64
Other items, viz: sundry accounts, premium notes, &c.....	40,883 66
<b>Total unadmitted assets.....</b>	<b>\$53,877 09</b>

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due .....	\$66,710 07
Claims for death losses and other policy claims resisted....	3,000 00
<b>Total policy claims.....</b>	<b>\$69,710 07</b>
Net present value of all outstanding policies in force December 31st, 1885, computed by the Pennsylvania Insurance Department, according to the American Expe- rience Table of Mortality, with 4½ per cent interest....	\$8,111,901 00
<b>Net re-insurance reserve.....</b>	<b>8,111,901 00</b>
Unpaid dividends of surplus or other profits due policy-holders .....	32,379 34
Premiums paid in advance .....	9,928 11
Other liabilities of the company, viz: outstanding scrip and life-rate endowment fund.....	150,970 31
<b>Liabilities as to policy-holders .....</b>	<b>\$8,374,888 83</b>
<b>Surplus as regards policy-holders .....</b>	<b>1,963,765 29</b>
<b>Total liabilities.....</b>	<b>\$10,338,654 12</b>

## III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,732,731 52
Premium notes, loans or liens taken for premiums .....	97,514 78
Total .....	<u>\$1,830,246 30</u>
Deduct re-insurance.....	3,545 63
Total premium income.....	<u>\$1,826,700 67</u>
Received for interest and dividends.....	475,811 42
Received for rents .....	43,821 11
Other income, viz: profit on bonds, stocks, &c .....	23,880 00
Total income .....	<u><u>\$2,370,213 20</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$718,788 21
Premium notes, loans or liens used in payment of same ...	28,556 67
Cash paid for surrendered policies .....	175,258 79
Premium notes, loans or liens used in payment of same and voided by lapse.....	33,699 74
Cash paid for dividends to policy-holders .....	326,448 17
Premium notes, loans or liens used in payment of same ...	60,255 22
Total paid to policy-holders.....	<u>\$1,342,006 80</u>
Paid for commissions to agents .....	131,394 98
Paid for salaries and other compensation of officers and employes.....	162,264 00
Paid for taxes.....	47,286 57
Paid for rent.....	12,982 58
Paid for commuting commissions .....	3,382 63
Other expenditures, viz: general expenses.....	61,189 88
Total expenditures .....	<u><u>\$1,760,507 44</u></u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$617,363 84
Received during the year .....	104,416 49
Total.....	<u>\$721,780 33</u>
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated.....	\$122,511 63
Redeemed by maker in cash .....	10,191 16
Total .....	<u>132,702 79</u>
Balance note assets at end of the year.....	<u><u>\$589,077 54</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884.....	17,743	\$43,979,860
Policies issued during the year.....	3,550	8,078,028
Old policies revived during the year.....	318	269,015
Old policies changed and increased during the year.....	15	55,642
Additions by dividends during the year.....	-	27,950
Totals .....	<u>21,626</u>	<u>\$52,410,495</u>
Deduct policies ceased to be in force.....	1,792	4,421,272
Net policies in force December 31st, 1885.....	<u>19,834</u>	<u>\$47,989,223</u>

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

Terminated by death or maturity .....	269	\$698,954
By expiry .....	5	9,500
By surrender .....	364	892,952
By lapse .....	827	1,797,611
By change and decrease.....	14	269,755
Not taken. ....	313	752,500
Totals .....	<u>1,792</u>	<u>\$4,421,272</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 312; amount insured ...	\$545,100 00
Policies issued during the year: number, 91; amount insured.....	128,000 00
Premiums received during the year.....	22,653 88
Losses and claims incurred during the year.....	3,000 00
Losses and claims paid during the year.....	3,000 00
Amount of taxes paid to the State of Maine on premiums .....	679 61

## PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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


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

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## I. ASSETS.

Real estate owned by the company, unincumbered .....	\$1,255,895 59
Loans on bond and mortgage (first liens) .....	5,964,466 38
Premium notes and loans on policies now in force.....	1,267,989 89
Stocks and bonds owned by the company, market value.....	1,197,249 50
Cash in office of company and deposited in banks and trust companies..	562,888 85
Interest and rents due and accrued.....	143,801 35
Net amount deferred and outstanding premiums on policies in force December 31st, 1885.....	38,024 66
<b>Total admitted assets.....</b>	<b>\$10,430,316 22</b>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$11,500 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	129,543 00
Claims for death losses and other policy claims resisted....	13,000 00
<b>Total policy claims .....</b>	<b>\$154,043 00</b>
Net present value of all outstanding policies in force De- cember 31st, 1885, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mor- tality, with 4 per cent interest .....	\$9,056,392 00
Deduct re-insurance.....	6,946 00
Net re-insurance reserve.....	9,049,446 00
Premiums paid in advance, \$3,230.02; special reserve, \$150,000.....	153,230 02
Other liabilities of the company, viz: contingent reserve policy account,	65,383 36
<b>Liabilities as to policy-holders .....</b>	<b>\$9,422,102 38</b>
Surplus as regards policy-holders.....	1,008,213 84
<b>Total liabilities .....</b>	<b>\$10,430,316 22</b>



## III INCOME DURING THE YEAR.

Cash received for premiums .....	\$698,807 75
Premium notes, loans or liens taken for premiums .....	1,541 80
Total premium income.....	<u>\$700,349 55</u>
Received for interest and dividends .....	560,790 40
Received for rents.....	54,915 90
Total income .....	<u><u>\$1,316,055 85</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$800,871 56
Premium notes, loans or liens used in payment of same....	84,341 60
Cash paid for surrendered policies.....	121,352 00
Premium notes, loans or liens used in payment of same and voided by lapse .....	49,790 15
Cash paid for dividends to policy-holders .....	127,682 32
Premium notes, loans or liens used in payment of same....	3,491 94
Total paid to policy-holders.....	<u>\$1,187,529 57</u>
Paid for dividends to stockholders.....	24,000 00
Paid for commissions to agents.....	52,495 73
Paid for salaries and other compensation of officers and employes .....	48,195 83
Paid for taxes.....	28,972 47
Paid for rent.....	11,539 67
Other expenditures, viz: general expenses.....	75,907 01
Total expenditures.....	<u><u>\$1,428,640 28</u></u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,409,646 59
Received during the year.....	1,541 80
Total .....	<u>\$1,411,188 39</u>
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated.....	\$137,623 69
Redeemed by maker in cash.....	5,574 81
Total.....	<u>143,198 50</u>
Balance note assets at end of the year.....	<u><u>\$1,267,989 89</u></u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884.....	18,912	\$27,243,118
Policies issued during the year.....	1,259	1,676,658
Old policies revived during the year.....	12	13,569
Additions by dividends during the year.....	-	12,424
Totals .....	20,183	\$28,945,769
Deduct policies ceased to be in force .....	1,776	2,708,529
Net policies in force December 31st, 1885.....	18,407	\$26,237,240

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

Terminated by death or maturity.....	613	\$893,812
By surrender.....	245	372,925
By lapse.....	506	714,561
By change and decrease.....	215	432,995
Not taken.....	197	294,236
Totals.....	1,776	\$2,708,529

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 587; amount insured....	\$382,733 00
Policies issued during the year: number, 10; amount insured.....	22,771 00
Premiums received during the year.....	9,026 24
Losses and claims incurred during the year .....	8,502 00
Losses and claims paid during the year.....	13,165 00

## THE PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

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

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

## I. ASSETS.

Real estate owned by the company, unincumbered. ....	\$597,332 00
Loans on bond and mortgage (first liens) .....	4,816,992 71
Loans secured by collaterals.....	247,760 00
Premium notes and loans on policies now in force.....	44,932 40
Stocks and bonds owned by the company, market value.....	4,282,270 00
Cash in office of company and deposited in banks and trust companies...	77,716 10
Interest and rents due and accrued.....	91,230 10
Net amount deferred and outstanding premiums on policies in force December 31st, 1885.....	313,969 63
Total admitted assets.....	<u>\$10,472,202 94</u>

## II. LIABILITIES.

Claims for death losses due and unpaid .....	\$3,294 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	39,844 00
Claims for annuities .....	119 85
Total policy claims .....	<u>\$43,257 85</u>
Net present value of all outstanding policies in force December 31st, 1885, computed by the Pennsylvania Insurance Department, according to the Combined Expe- rience Table of Mortality, with 4½ per cent interest ...	<u>\$8,154,761 00</u>
Net re-insurance reserve .....	8,154,761 00
Unpaid dividends of surplus or other profits due policy-holders .....	19,220 09
Other liabilities of the company.....	160 55
Liabilities as to policy-holders.....	<u>\$8,217,399 49</u>
Surplus as regards policy-holders.....	<u>2,254,803 45</u>
Total liabilities. ....	<u>\$10,472,202 94</u>

## III. INCOME DURING THE YEAR.

Cash received for premiums .....	\$1,735,383 86
Premium notes, loans or liens taken for premiums .....	4,480 40
Cash received for annuities.....	39,080 11
<b>Total premium income .....</b>	<b>\$1,778,944 37</b>
Received for interest and dividends .....	430,113 94
Received for rents .....	8,601 08
Other income .....	1,692 50
<b>Total income .....</b>	<b>\$2,219,351 89</b>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$294,182 41
Cash paid for matured endowments .....	109,215 00
Cash paid to annuitants .....	19,191 76
Cash paid for surrendered policies.....	59,761 92
Premium notes, loans or liens used in payment of same and voided by lapse.....	962 14
Cash paid for dividends to policy-holders.....	215,624 48
Premium notes, loans or liens used in payment of same....	4,531 08
<b>Total paid to policy-holders .....</b>	<b>\$703,468 79</b>
Paid for commissions to agents.....	142,592 02
Paid for salaries and other compensation of officers and employes.....	88,612 80
Paid for taxes.....	33,811 52
Paid for rent.....	5,558 33
Other expenditures, viz: general expenses.....	37,402 14
<b>Total expenditures.....</b>	<b>\$1,011,445 60</b>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ...	\$48,475 03
Received during the year .....	4,480 40
<b>Total .....</b>	<b>\$52,955 43</b>
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated.....	\$5,493 22
Redeemed by maker in cash .....	2,529 81
<b>Total .....</b>	<b>8,023 03</b>
<b>Balance note assets at end of the year.....</b>	<b>\$44,932 40</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884.....	13,140	\$41,691,769
Policies issued during the year.....	2,480	7,109,171
Old policies revived during the year.....	37	86,561
Old policies increased or changed during the year .....	34	113,961
Additions by dividends during the year.....	-	57,141
Totals .....	<u>15,691</u>	<u>\$49,058,603</u>
Deduct policies ceased to be in force.....	1,109	3,379,934
Net policies in force December 31st, 1885.....	<u>14,582</u>	<u>\$45,678,669</u>

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

Terminated by death or maturity.....	176	\$432,915
By surrender or expiry.....	248	913,658
By lapse.....	624	1,664,600
By change and decrease.....	34	250,261
Not taken .....	27	118,500
Totals .....	<u>1,109</u>	<u>\$3,379,934</u>

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 172; amount insured....	\$236,210 00
Policies issued during the year: number, 30; amount insured.....	46,109 00
Premiums received during the year.....	7,990 39
Amount of taxes paid to the State of Maine on premiums.....	239 70

## TRAVELERS' LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

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

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$656,912 37
Loans on bond and mortgage (first liens) .....	3,319,917 23
Loans secured by collaterals .....	159,616 00
Stocks and bonds owned by the company, market value .....	1,311,564 13
Cash in office of company and deposited in banks and trust companies...	604,075 51
Interest accrued.....	92,045 21
Net amount deferred and outstanding premiums on policies in force December 31st, 1885 .....	154,902 86
<b>Total admitted assets .....</b>	<b>\$6,299,033 31</b>

## UNADMITTED ASSETS.

Agents' balances .....	\$27,532 37
Bills receivable.....	48,000 00
<b>Total unadmitted assets.....</b>	<b>\$75,532 37</b>

## II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$32,956 00
Claims for death losses and other policy claims resisted....	5,000 00
<b>Total policy claims .....</b>	<b>\$37,956 00</b>
Net present value of all outstanding policies in force December 31st, 1885, computed by the Connecticut Insur- ance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$4,995,764 00
Deduct re-insurance .....	19,850 00
<b>Net re-insurance reserve .....</b>	<b>4,975,914 00</b>
Other liabilities of the company, viz: reserve for indemnity contracts ..	5,000 00
<b>Liabilities as to policy-holders.....</b>	<b>\$5,018,870 00</b>
Surplus as regards policy-holders.....	1,280,163 31
<b>Total liabilities.....</b>	<b>\$6,299,033 31</b>

## III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$848,373 74
Deduct re-insurance .....	2,075 36
Total premium income .....	<u>\$846,298 38</u>
Received for interest and dividends.....	338,024 35
Received for rents .....	27,750 99
Other income, viz: profits on bonds, stocks, &c.....	17,688 70
Total income.....	<u><u>\$1,229,762 42</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$336,206 35
Cash paid to annuitants.....	150 00
Cash paid for surrendered policies.....	43,214 44
Total paid to policy-holders.....	<u>\$379,570 79</u>
Paid for commissions to agents.....	92,619 62
Paid for salaries and other compensation of officers and employes ...	56,675 79
Paid for taxes .....	7,790 43
Paid for rent .....	1,016 69
Other expenditures, viz: general expenses.....	55,622 76
Total expenditures.....	<u><u>\$593,296 08</u></u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 .....	15,340	\$27,328,814
Policies issued during the year. . . . .	2,724	5,769,241
Old policies revived during the year.....	85	121,169
Old policies increased during the year .....	-	3,272
Totals .....	<u>18,149</u>	<u>\$33,222,496</u>
Deduct policies ceased to be in force .....	1,579	3,416,365
Net policies in force December 31st, 1885 .....	<u>16,570</u>	<u><u>\$29,806,131</u></u>

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

Terminated by death or maturity.....	219	\$323,500
By expiry .....	11	19,500
By surrender.....	93	137,639
By lapse.....	880	1,876,700
By change and decrease .....	134	518,776
Not taken .....	242	540,250
Totals.....	<u>1,579</u>	<u><u>\$3,416,365</u></u>

## BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 601; amount insured.....	\$717,898 00
Policies issued during the year: number, 49, amount insured.....	93,500 00
Premiums received during the year .....	15,695 14
Losses and claims incurred during the year.....	4,837 00
Losses and claims paid during the year.....	4,837 00
Amount of taxes paid to the State of Maine on premiums .....	500 15



## THE UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

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

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$80,500 00
Loans on bond and mortgage (first liens) .....	2,355,208 23
Loans secured by collaterals.....	104,487 45
Premium notes and loans on policies now in force.....	145,913 31
Stocks and bonds owned by the company, market value.....	2,460,451 06
Cash in office of company and deposited in banks and trust companies...	105,913 48
Interest and rents due and accrued .....	68,380 92
Net amount deferred and outstanding premiums on policies in force December 31st, 1885 .....	117,263 74
Total admitted assets.....	<u>\$5,438,118 19</u>

## UNADMITTED ASSETS.

Agents' balances.....	\$25,132 60
Bills receivable.....	10,173 57
Total unadmitted assets.....	<u>\$35,306 17</u>

## II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due. ....	\$16,242 86
Claims for death losses and other policy claims resisted....	10,000 00
Total policy claims .....	\$26,242 86
Net present value of all outstanding policies in force December 31st, 1885, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$4,798,246 00
Net re-insurance reserve.....	4,798,246 00
Premiums paid in advance and liability for surrender values .....	4,886 74
Other liabilities of the company, viz: accrued rents and unrepresented accounts .....	4,541 27
Liabilities as to policy-holders .....	\$4,833,916 87
Surplus as regards policy-holders .....	604,201 32
Total liabilities.....	<u>\$5,438,118 19</u>

## III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$660,389 03	
Total premium income .....		\$660,389 03
Received for interest and dividends.....	254,471 30	
Received for rents.....	2,458 14	
Total income.....		<u>\$917,318 47</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$387,765 11	
Cash paid to annuitants .....	761 20	
Cash paid for surrendered policies and additions .....	111,979 83	
Total paid to policy-holders .....		\$500,506 14
Paid for interest to stockholders.....		30,800 00
Paid for commissions to agents.....		86,928 37
Paid for salaries and other compensation of officers and employes.....		47,472 59
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents .....		61,180 59
Paid for taxes.....		15,507 37
Medical examiners' fees .....		9,832 10
Paid for rent.....		21,731 67
Other expenditures, viz: general expenses .....		57,493 63
Total expenditures.....		<u>\$821,452 46</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$122,931 32	
Received during the year.....	52,895 32	
Total .....		\$175,826 64
<i>Deductions During the Year as follows:</i>		
Notes and other obligations used as above stated.....	\$10,657 05	
Redeemed by maker in cash.....	19,256 28	
Total.....		<u>29,913 33</u>
Balance note assets at end of the year .....		<u>\$145,913 31</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 .....	10,132	\$19,769,864
Policies issued during the year.....	1,477	3,787,955
Old policies revived during the year.....	13	50,500
Old policies increased and changed during the year.....	87	220,805
Totals .....	11,714	<u>\$23,829,124</u>
Deduct policies ceased to be in force.....	1,529	3,675,271
Net policies in force December 31st, 1885 .....	10,185	<u>\$20,153,853</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 .....	235	\$391,365
By surrender .....	199	498,472
By lapse.....	844	2,005,818
By expiry .....	15	47,000
By change and decrease and correction.....	14	115,116
Not taken.....	222	617,500
<b>Totals .....</b>	<b>1,529</b>	<b>\$3,675,271</b>

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 94; amount insured .....	\$122,340 00
Policies issued during the year: number 34; amount insured.....	57,000 00
Premiums received during the year.....	5,209 61
Losses and claims incurred during the year.....	3,000 00
Losses and claims paid during the year .....	3,000 00
Amount of taxes paid to the State of Maine on premiums.....	44 19

## WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR., *President.*      Wm. HAXTUN, *Vice President and Secretary.*

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

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$571,621 13
Loans on bond and mortgage (first liens) .....	5,063,508 67
Loans secured by collaterals.....	134,674 94
Stocks and bonds owned by the company, market value.....	811,750 00
Cash in office of company and deposited in banks and trust companies....	932,404 79
Interest and rents due and accrued.....	56,846 28
Net amount deferred and outstanding premiums on policies in force December 31st, 1885.....	200,969 05
<b>Total admitted assets .....</b>	<b><u>\$7,771,774 86</u></b>

## UNADMITTED ASSETS.

Agents' balances.....	\$32,632 69
<b>Total unadmitted assets.....</b>	<b><u>\$32,632 69</u></b>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$5,000 00
Claims for matured endowments due and unpaid.....	215 54
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	36,259 00
Claims for death losses and other policy claims resisted.....	14,411 99
<b>Total policy claims .....</b>	<b>\$55,886 53</b>
Net present value of all outstanding policies in force December 31st, 1885, computed by the New York Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$6,762,846 00
Net re-insurance reserve .....	6,762,846 00
Premiums paid in advance and surrender values .....	3,409 12
Other liabilities of the company, viz: rents and salaries, \$2,041.68; dividends due stockholders, \$369.25.....	2,410 93
<b>Liabilities as to policy-holders.....</b>	<b><u>\$6,824,552 58</u></b>
<b>Surplus as regards policy-holders.....</b>	<b>947,222 28</b>
<b>Total liabilities .....</b>	<b><u>\$7,771,774 86</u></b>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,386,254 14
Cash received for annuities.....	6,229 04
Total premium income.....	<u>\$1,392,483 18</u>
Received for interest and dividends.....	387,043 01
Received for rents.....	16,931 37
Other income, viz: profit on bonds sold.....	50,000 00
Total income.....	<u><u>\$1,846,457 56</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$583,177 28
Cash paid to annuitants.....	4,088 03
Cash paid for surrendered policies.....	259,886 85
Cash paid for dividends to policy-holders.....	146,289 77
Total paid to policy-holders.....	<u>\$993,441 93</u>
Paid for dividends to stockholders.....	8,695 75
Paid for commissions to agents.....	87,599 55
Paid for salaries and other compensation of officers and employees.....	52,556 53
Paid for taxes.....	14,731 89
Paid for rent.....	8,250 00
Paid for commuting commissions.....	48,138 25
Other expenditures, viz: general expenses: agents' salaries and traveling expenses, \$36,954.16; medical examinations, \$12,672.25; advertising, \$18,348.84; miscellaneous, \$54,370.57.....	122,345 82
	<u>342,317 79</u>
Total expenditures.....	<u><u>\$1,335,759 72</u></u>

## VII. EXHIBIT OF POLICIES.

THE FOLLOWING IS A CORRECT STATEMENT OF THE NUMBER AND AMOUNT OF POLICIES, INCLUDING ADDITIONS, IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE POLICIES ISSUED, REVIVED, OR INCREASED, AND OF THOSE WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR, AND OF THOSE IN FORCE AT END OF YEAR.

CLASSIFICATION.	1. LIFE.		2. ENDOWMENT.		3. ANNUITIES	4. REVERSIONARY ADDITIONS.			5. TOTAL POLICIES AND REVERSION.	
	Number	Amount.	Number.	Amount.	Number.	Life.	Endowm't.	Total.	Number.	Amount.
Policies and additions in force Dec. 31st, 1884.....	8,815	\$19,633,474	6,210	\$12,725,455	18	\$802,890	\$172,853	\$975,743	15,043	\$33,334,672
New policies issued.....	811	1,769,531	1,391	2,831,396	5	-	-	-	2,207	4,600,930
Old policies revived.....	103	231,878	98	209,860	-	12,678	3,618	16,296	201	460,974
Old policies increased.....	-	-	-	-	-	-	-	-	-	-
Additions by dividends.....	-	-	-	-	-	188,950	67,811	256,761	-	256,761
Totals.....	9,729	\$21,637,886	7,699	\$15,766,651	23	\$1,004,518	\$244,282	\$1,248,800	17,451	\$38,653,337
<i>Deduct policies and additions terminated in 1885:</i>										
By death.....	129	\$307,509	48	\$71,760	-	\$17,762	\$731	\$18,493	177	\$397,762
By surrender.....	287	681,983	186	389,850	-	172,930	48,851	220,881	473	1,295,714
By lapse.....	323	665,704	662	1,267,215	-	13,181	5,418	18,599	985	1,951,518
By maturity.....	-	-	66	114,025	-	-	5,860	5,860	66	119,885
By discount.....	-	-	15	23,785	-	-	499	499	15	24,284

By transfer .....	-	-	-	-	-	-	-	-	-	-
Not taken.....	91	274,430	259	621,664	-	7,609	4,117	11,726	350	907,820
Total terminated.....	830	\$1,932,626	1,236	\$2,488,329	-	\$210,582	\$65,476	\$276,058	2,066	\$4,697,013
Net numbers and amounts in force Dec. 31st, 1885 .....	8,899	\$19,705,260	6,463	\$13,278,322	23	\$793,936	\$178,806	\$972,742	15,385	\$33,956,324

OF OTHER STATES.

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 139; amount insured....	\$157,495 00
Policies issued during the year: number, 60; amount insured .....	76,695 00
Premiums received during the year .....	4,994 80
Losses and claims incurred during the year .....	223 62
Losses and claims paid during the year .....	223 62
Amount of taxes paid to the State of Maine on premiums.....	68 19



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CASUALTY AND GUARANTEE INSURANCE COMPANIES  
OF OTHER STATES AND COUNTRIES.

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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, 1885.

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THE ACCIDENT INSURANCE COMPANY OF NORTH  
AMERICA,

MONTREAL, CANADA.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1874.

SIR ALEX. T. GALT, G. C. M. G., *President.* EDW'D RAWLINGS, *Manag'g Director.*

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

I. ASSETS.

Stocks and bonds owned by the company, market value .....	\$173,881 92
Cash in office of company and deposited in banks and trust companies...	20,724 70
Interest due and acerued .....	1,774 58
Due for re-insurance.....	8,000 00
Net amount deferred and outstanding premiums on policies in force December 31st, 1885 .....	91,168 79
Total admitted assets .....	<u>\$295,549 99</u>

UNADMITTED ASSETS.

Furniture, &c.....	\$2,460 95
Total unadmitted assets.....	<u>\$2,460 95</u>

II. LIABILITIES.

Total policy claims .....	\$25,000 00
Net re-insurance reserve .....	100,984 38
Other liabilities of the company, viz: due on account of salaries and office expenses .....	2,134 17
Liabilities as to policy-holders .....	<u>\$128,118 55</u>
Surplus as regards policy-holders.....	167,431 44
Total liabilities .....	<u>\$295,549 99</u>

## III. INCOME DURING THE YEAR.

Total premium income .....	\$338,739 90
Received for interest and dividends.....	8,570 55
Total income.....	<u>\$347,310 45</u>

## IV. EXPENDITURES DURING THE YEAR.

	<i>On Accident Risks.</i>
Gross amount actually paid for losses .....	\$189,966 21
Deduct all amounts actually received for salvages, and all amounts actually received for re-insurances in other companies.....	11,147 70
Net amount paid during the year for losses .....	\$178,818 51
Cash dividends actually paid stockholders.....	9,453 60
Paid for commissions or brokerage.....	80,437 50
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes.....	56,561 58
Paid for State, national and local taxes in this and other States .....	7,466 70
All other payments and expenditures, viz: advertising, \$7,206.97; printing and stationery, \$7,687.41; office charges, \$540.66; rent, \$5,128 68; medical fees, \$3,506.78; postage, express and telegrams, \$3,905.28; furniture, \$638.67; profit and loss, agents' balances written off, &c., \$1,626 94 .....	30,241 39
Aggregate amount of actual expenditures during the year, in cash..	<u>\$362,979 28</u>

## VI. RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums Thereon.</i>
In force on 31st day of December of the preceding year..	\$28,869,000	\$200,281 19
Written or renewed during the year .....	44,624,550	446,556 42
Totals .....	\$73,493,550	\$646,837 61
Deduct those expired and marked off as terminated.....	42,836,050	432,186 66
In force at the end of the year .....	\$30,657,500	\$214,650 95
Deduct amount re-insured.....	1,772,800	12,682 18
Net amount in force .....	<u>\$28,884,700</u>	<u>\$201,968 77</u>

## BUSINESS IN MAINE.

Policies issued during the year: number, 204, amount insured.....	\$329,000 00
Premiums received during the year .....	2,735 65
Losses and claims incurred during the year.....	1,410 72
Losses and claims paid during the year.....	1,410 72
Amount of taxes paid to the State of Maine on premiums .....	26 49

## AMERICAN STEAM BOILER INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

WILLIAM K. LOTHROP, *President.*VINCENT R. SCHENCK, *Secretary.*


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 Capital Paid Up in Cash, \$200,000.
 

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## I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$248,050 00
Cash in company's principal office and in bank .....	13,166 04
Premiums in due course of collection .....	43,620 49
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$304,836 53</u>

## UNADMITTED ASSETS.

Fixtures, tools, &c.....	<u>\$10,490 77</u>
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## II. LIABILITIES.

Total unearned premiums.....	\$166,228 14
All other demands against the company, viz: commissions, etc .....	1,619 00
Total amount of liabilities, except capital stock .....	167,847 14
Capital actually paid up in cash .....	200,000 00
Aggregate amount of liabilities.....	<u>\$367,847 14</u>

## III. INCOME DURING THE YEAR.

Net cash received for premiums (explosion).....	\$154,621 19
Received for interest and dividends from all sources.....	8,775 00
Aggregate amount of income received in cash .....	<u>\$163,396 19</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....	\$630 32
Cash dividends actually paid .....	7,000 00
Paid for commissions or brokerage .....	60,766 28
Salaries and other charges of officers, clerks and employes .....	38,646 51
Paid State, national and local taxes .....	2,368 42
All other expenditures, viz: general expenses .....	19,623 60
Aggregate amount of expenditures in cash .....	<u>\$129,035 13</u>

## MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Explosion Risks.</i>	<i>Premiums.</i>
In force December 31, 1884. ....	\$5,666,237	\$59,976 34
Written during the year .....	16,639,890	215,435 28
Total .....	<u>\$22,306,127</u>	<u>\$275,412 62</u>
Deduct those expired and terminated .....	4,875,835	50,203 08
In force at end of the year .....	<u>\$17,430,292</u>	<u>\$225,209 54</u>
Net amount in force .....	<u>\$17,430,292</u>	<u>\$225,209 54</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (explosion) .....	\$5,000 00
Premiums received .....	50 00
Amount of taxes paid to the State of Maine on premiums .....	1 00

## AMERICAN SURETY COMPANY,

NEW YORK.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

RICHARD A. ELMER, *President.*HENRY D. LYMAN, *Secretary.*

Capital Paid Up in Cash, 500,000.

## I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$469,656 25
Loans secured by collaterals .....	20,000 00
Cash in company's principal office and in bank .....	32,258 87
Interest due and accrued.....	781 25
Premiums in due course of collection .....	25,591 22
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$548,287 59</u>

## UNADMITTED ASSETS.

Furniture and fixtures.....	\$3,971 83
Total unadmitted assets .....	<u>\$3,971 83</u>

## II. LIABILITIES.

Loans adjusted and unpaid .....	\$542 71
Losses unadjusted, including all reported and supposed losses .....	2,861 52
Losses resisted, including interest, costs and expenses.....	4,171 22
Gross amount of claims for losses.....	\$7,575 45
Deduct re-insurance and salvage .....	2,088 07
Net amount of unpaid losses and claims.....	\$5,487 38
Total unearned premiums.....	50,005 27
All other demands against the company, viz: commissions, etc .....	9,161 02
Total amount of liabilities, except capital stock .....	\$64,653 67
Capital actually paid up in cash.....	500,000 00
Aggregate amount of liabilities .....	<u>\$564,653 67</u>

## III. INCOME DURING THE YEAR.

Net cash received for premiums (surety).....	\$89,868 09
Received for interest and dividends from all sources.....	17,488 49
Income from all other sources.....	179 62
Aggregate amount of income received in cash.....	<u>\$107,536 20</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (surety).....	\$9,521 79
Paid for commissions or brokerage.....	5,078 01
Salaries and other charges of officers, clerks and employes.....	32,345 11
Paid State, national and local taxes.....	1,773 42
All other expenditures, viz: general expenses.....	36,615 21
Aggregate amount of expenditures in cash.....	<u>\$85,333 54</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force December 31, 1884.....	\$3,873,555	\$32,893 51
Written during the year.....	14,457,535	114,291 64
Totals.....	<u>\$18,331,090</u>	<u>\$147,185 15</u>
Deduct those expired and terminated.....	5,872,282	47,174 62
In force at end of the year.....	<u>\$12,458,808</u>	<u>\$100,010 53</u>
Net amount in force.....	<u>\$12,458,808</u>	<u>\$100,010 53</u>



## FIDELITY AND CASUALTY COMPANY,

NEW YORK.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WM. M. RICHARDS, *President.*JOHN M. CRANE, *Secretary.*


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

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## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$6,000 00
Loans on bond and mortgage (first liens).....	2,750 00
Stocks and bonds owned by the company, market value .....	352,461 00
Loans secured by collaterals .....	84,140 00
Cash in company's principal office and in bank .....	32,668 40
Interest due and accrued.....	1,390 06
Premiums in due course of collection .....	90,588 81
Other assets.....	726 95
<b>Aggregate of all the admitted assets of the company at their actual value .....</b>	<b>\$570,725 22</b>

## UNADMITTED ASSETS.

Ledger balances, bills receivable, &c.....	\$22,070 40
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## II. LIABILITIES.

Loans unadjusted, including all reported and supposed losses .....	\$36,947 16
Gross amount of claims for losses.....	\$36,947 16
Net amount of unpaid losses and claims.....	\$36,947 16
Total unearned premiums .....	245,477 93
All other demands against the company, viz: commissions, etc .....	22,817 18
<b>Total amount of liabilities, except capital stock and net surplus.....</b>	<b>\$305,242 27</b>
Capital actually paid up in cash .....	250,000 00
Surplus beyond capital.....	15,482 95
<b>Aggregate amount of liabilities .....</b>	<b>\$570,725 22</b>

## III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$461,144 58
Received for interest and dividends from all sources.....	16,780 83
	<hr/>
Aggregate amount of income received in cash .....	<u>\$477,925 41</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses . . . . .	\$192,258 74
Cash dividends actually paid . . . . .	20,000 00
Paid for commissions or brokerage . . . . .	114,341 93
Salaries and other charges of officers, clerks and employes . . . . .	58,769 88
Paid State, national and local taxes. . . . .	9,546 40
All other expenditures, viz: general expenses.....	59,842 06
	<hr/>
Aggregate amount of expenditures in cash.....	<u>\$454,759 01</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1884 . . . . .	\$43,604,113 28	\$373,914 54
Written during the year . . . . .	68,977,804 13	628,115 85
	<hr/>	<hr/>
Total . . . . .	\$112,581,917 41	\$1,002,030 39
Deduct those expired and terminated.....	56,105,157 87	520,634 02
	<hr/>	<hr/>
In force at end of the year . . . . .	\$56,476,759 54	\$481,396 37
	<hr/>	<hr/>
Net amount in force.....	<u>\$56,476,759 54</u>	<u>\$481,396 37</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks in force Dec. 31, 1885.....	\$897,172 15
Premiums received . . . . .	6,593 40
Losses paid on risks taken.....	4,739 73
Losses incurred in Maine.....	4,739 73
Amount of taxes paid to the State of Maine on premiums.....	37 07

## GUARANTEE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

ALEXANDER T. GALT, *President.*ROBERT KERR, *Accountant.*


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 Capital Paid Up in Cash, \$300,000.
 

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## I. ASSETS.

Mortgages on real estate . . . . .	\$10,507 72
Loans on paid-up life policies . . . . .	400 00
Stocks and bonds owned by the company, market value . . . . .	368,260 42
Cash in company's principal office and in bank . . . . .	67,212 05
Interest due and accrued . . . . .	3,285 67
Aggregate of all the admitted assets of the company at their actual value . . . . .	<u>\$449,665 86</u>

## UNADMITTED ASSETS.

Agents' ledger balances and bills receivable . . . . .	\$26,863 19
Furniture, fixtures, &c . . . . .	5,386 68
Total . . . . .	<u>\$32,249 87</u>

## II LIABILITIES.

Losses unadjusted, including all reported and supposed losses . . . . .	\$19,068 65
Gross amount of claims for losses . . . . .	\$19,068 65
Net amount of unpaid losses and claims . . . . .	\$19,668 65
Total unearned premiums . . . . .	94,171 20
All other demands against the company, viz: commissions, etc . . . . .	5,678 62
Total amount of liabilities, except capital stock and net surplus . . . . .	<u>\$118,918 47</u>
Capital actually paid up in cash . . . . .	300,000 00
Surplus beyond capital . . . . .	30,747 39
Aggregate amount of liabilities . . . . .	<u>\$449,665 86</u>

## III. INCOME DURING THE YEAR.

Net cash received for premiums .....	\$195,678 14
Received for interest and dividends from all sources .....	15,615 40
Income from all other sources.....	10,062 76
	<hr/>
Aggregate amount of income received in cash .....	\$221,356 30
	<hr/> <hr/>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$65,302 35
Cash dividends actually paid .....	18,000 00
Paid for commissions or brokerage .....	5,349 72
Salaries and other charges of officers, clerks and employes .....	40,509 13
Paid State, national and local taxes.....	2,972 25
All other expenditures, viz: general expenses .....	49,772 35
	<hr/>
Aggregate amount of expenditures in cash.....	\$181,905 80
	<hr/> <hr/>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Guarantee Risks.</i>	<i>Premiums.</i>
In force December 31, 1884.....	\$22,884,180	\$182,268 76
Written during the year.....	30,699,500	202,704 69
	<hr/>	<hr/>
Totals .....	\$53,583,680	\$384,973 45
Deduct those expired and terminated.....	28,376,030	189,095 75
	<hr/>	<hr/>
In force at end of the year .....	\$25,207,650	\$195,877 70
Deduct amount re-insured .....	956,500	7,535 30
	<hr/>	<hr/>
Net amount in force .....	\$24,251,150	\$188,342 40
	<hr/> <hr/>	<hr/> <hr/>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks in force December 31, 1885 .....	\$119,500 00
Premiums received.....	971 82
Amount of taxes paid to the State of Maine on premiums .....	19 43

HARTFORD STEAM BOILER INSPECTION AND  
INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

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

I. ASSETS.

Loans on bonds and mortgage (first liens).....	\$210,550 00
Stocks and bonds owned by the company, market value.....	282,301 00
Cash in the company's principal office and in bank .....	40,044 40
Interest due and accrued .....	10,095 17
Premiums in due course of collection .....	41,193 56
Aggregate of all the admitted assets of the company at their actual value .....	<u>\$584,184 13</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$2,502 17
Gross amount of claims for losses .....	\$2,502 17
Net amount of unpaid losses and claims .....	\$2,502 17
Total unearned premiums .....	219,715 17
All other demands against the company, viz: commissions, etc .....	450 00
Total amount of liabilities, except capital stock and net surplus ... ..	<u>\$222,607 34</u>
Capital actually paid up in cash .....	250,000 00
Surplus beyond capital.....	111,516 79
Aggregate amount of liabilities .....	<u>\$584,184 13</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums and inspections.....	\$354,360 94
Received for interest and dividends from all sources....	26,031 98
Income from all other sources.....	2,636 59
Aggregate amount of income received in cash.....	<u>\$383,029 51</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....	\$10,545 51
Cash dividends actually paid.....	25,000 00
Paid for commissions or brokerage.....	77,181 27
Salaries and other charges of officers, clerks and employes.....	17,633 36
Paid State, national and local taxes .....	5,914 17
All other expenditures, viz: general expenses .....	175,626 20
Aggregate amount of expenditures in cash.....	<u>\$311,900 61</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force December 31, 1884 .....	\$26,878,821	\$307,547 41
Written during the year.....	35,032,170	386,489 36
Totals .....	<u>\$61,910,991</u>	<u>\$694,036 77</u>
Deduct those expired and terminated .....	28,495,595	311,144 11
In force at end of the year .....	<u>\$33,415,396</u>	<u>\$382,892 66</u>
Net amount in force .....	<u>\$33,415,396</u>	<u>\$382,892 66</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (steam boiler) .....	\$450,700 00
Premiums received.....	3,127 17
Received for inspections.....	1,340 21
Losses paid on risks taken .....	306 09
Losses incurred in Maine .....	306 09
Amount of taxes paid to the State of Maine on premiums .....	83 21

TRAVELERS' INSURANCE COMPANY (*Accident Department*),

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

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

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 Capital Paid Up in Cash, \$600,000.
 

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## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$80,900 00
Loans on bond and mortgage (first liens) .....	66,225 00
Loans secured by collaterals .....	186,190 75
Stocks and bonds owned by the company, market value.....	1,647,795 00.
Cash in office of company and deposited in banks and trust companies ..	134,614 56.
Interest and rents due and accrued .....	2,279 59.
Total admitted assets.....	<u>\$2,118,004 90.</u>

## UNADMITTED ASSETS.

Agents' balances.....	\$4,213 34
Bills receivable.....	280,611 92
Total unadmitted assets .....	<u>\$284,825 26</u>

## II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$104,075 00
Claims for death losses and other policy claims resisted....	52,200 00
Total policy claims.....	<u>\$156,275 00</u>
Net re-insurance reserve .....	678,419 10
Other liabilities of the company, viz: salaries, rents and office expenses,	10,000 00
Liabilities as to policy-holders .....	\$844,694 10
Surplus as regards policy-holders.....	<u>1,273,310 80</u>
Total liabilities .....	<u>\$2,118,004 90</u>

84 CASUALTY INSURANCE COMPANIES OF OTHER STATES.

III. INCOME DURING THE YEAR.

Total premium income.....	\$1,974,339 59
Received for interest and dividends.....	99,286 57
Received for rents .....	1,246 99
<b>Total income .....</b>	<b><u>\$2,074,873 15</u></b>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$885,012 34
Paid for dividends to stockholders.....	84,000 00
Paid for commissions to agents.....	516,681 65
Paid for salaries and other compensation of officers and employes ....	215,028 68
Paid for taxes .....	30,114 42
Paid for rent .....	22,248 45
Other expenditures, viz: general expenses.....	133,542 58
<b>Total expenditures .....</b>	<b><u>\$1,886,628 12</u></b>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1884 .....	77,766	\$198,527,051
Policies issued during the year .....	108,248	242,886,268
<b>Totals .....</b>	<b>186,014</b>	<b>\$441,413,319</b>
Deduct policies ceased to be in force .....	110,904	248,028,611
<b>Net policies in force December 31st, 1885.....</b>	<b>75,110</b>	<b><u>\$193,384,708</u></b>

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

Terminated by death .....	225	\$386,400
By expiry .....	110,679	247,642,211
<b>Totals.....</b>	<b>110,904</b>	<b><u>\$248,028,611</u></b>

BUSINESS IN MAINE.

Policies in force December 31st, 1885: number, 2873; amount insured ..	\$4,792,706 00
Policies issued during the year: number, 4104; amount insured .....	5,990,883 00
Premiums received during the year .....	51,950 28
Losses and claims incurred during the year.....	36,288 44
Losses and claims paid during the year .....	36,288 44



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**CO-OPERATIVE INSURANCE ASSOCIATIONS OR  
SOCIETIES.**

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**ABSTRACT COMPILED FROM THE ANNUAL STATEMENTS OF CO-OPERATIVE OR ASSESSMENT ORGANIZATIONS OF THE STATE, SHOWING THEIR CONDITION DECEMBER 31st, 1885.**

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# MAINE BENEFIT ASSOCIATION,

AUBURN, ME.

INCORPORATED MARCH 5, 1885. COMMENCED BUSINESS MARCH 17, 1885.

GEORGE C. WING, *President.*

S. A. LOWELL, *Secretary.*

## I. ASSETS.

Cash in hands of Treasurer of State, advance assessment .....	\$5,800 00
Cash in treasury, death benefit fund .....	28 59
general fund .....	55 07
advance assessment (bal).....	6 76
Cash in hands of agents.....	98 20
Amount due from members .....	46 48
<b>Total cash assets .....</b>	<b>\$6,035 10</b>
All other assets, office furniture, books, stationery, etc .....	1,000 00
<b>Total assets .....</b>	<b>\$7,035 10</b>

## II. LIABILITIES.

Due for salaries, rent and office expenses.....	\$1,423 82
Due to officers and others, advances on account of expenses of organization, etc .....	1,310 50
Amount of other liability, viz: assumed from original Maine Benefit Association, commissions, etc .....	2,122 76
Death benefit fund paid in advance.....	28 59
Surplus.....	2,149 43
<b>Total.....</b>	<b>\$7,035 10</b>

## III. INCOME.

<i>Gross Amount Paid by Members to the Association or its Agents, as follows:</i>	
Membership fees.....	\$13,317 50
Annual dues .....	274 54
Assessments.....	5,835 35
Medical examiners' fees .....	1,610 00
Cash received from all other sources, treasurer's note, ledger balance and miscellaneous .....	422 29
<b>Total.....</b>	<b>\$21,459 64</b>

## IV. DISBURSEMENTS.

Entrance fee and advance assessments returned to applicants.....	\$98 09
Commissions and fees retained by or paid to agents.....	10,166 91
Paid manager and special agents .....	778 87
medical examiners' fees.....	1,610 00
salaries and other compensation to officers .....	974 26
rent .....	82 65
advertising and printing .....	564 33
all other items, viz: notes, interest, licenses, postage and miscella- neous .....	1,192 31
Deposited with Treasurer of State.....	5,800 00
<b>Total disbursements .....</b>	<b>\$21,271 02</b>
Less amount in agents' hands .....	98 20
Balance cash in treasury .....	90 42
<b>Total .....</b>	<b>\$21,459 64</b>

## V. EXHIBIT OF CERTIFICATES.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during the year .....	1539	\$4,309,000
Less lapsed and cancelled for larger re-issue .....	56	107,000
<b>Total certificates in force December 31, 1885 .....</b>	<b>1503</b>	<b>\$4,202,000</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during 1885 .....	1540	\$4,251,000
Deduct number and amount which have ceased to be in force .....	56	107,000
<b>Total certificates in force December 31, 1885.....</b>	<b>1484</b>	<b>\$4,144,000</b>

## MISCELLANEOUS.

Number of members .....	1503
Maximum amount of certificate .....	\$5,000
Number of agents employed .....	57
Reserved fund (advance assessment).....	\$5,800
No deaths during the year.	
Assessments graded on Combined American Experience Table.	

## PROVIDENT AID SOCIETY,

PORTLAND, ME.

INCORPORATED MARCH 5, 1885, BY SPECIAL ACT OF THE LEGISLATURE. COMMENCED  
BUSINESS OCTOBER 15, 1885.

FRANKLIN J. ROLLINS, *President.*EVERETT SMITH, *Secretary.*

## I. ASSETS.

Cash in hands of Treasurer of State .....	\$504 67
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## II. LIABILITIES.

Due to officers for advances on account of expense of organization .....	\$360 00
Balance net surplus .....	144 67
Total .....	<u>\$504 67</u>

## III. INCOME DURING THE YEAR 1885.

[In operation 2½ months.]

Membership fees .....	\$836 77
Received from other sources, viz: advanced by officers of society .....	360 00
Total .....	<u>\$1,196 77</u>

## IV. DISBURSEMENTS.

Preliminary expenses of organization .....	\$595 40
Commissions and discounts .....	96 70
Cash deposited with Treasurer of State, advance assessment .....	504 67
Total .....	<u>\$1,196 77</u>

## MISCELLANEOUS.

Number persons insured, 58; all in Maine.

No losses and no assessment made.

No agents employed during the year 1885.

# LICENSED AGENTS

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

## MAINE LIFE INSURANCE COMPANY.

### UNION MUTUAL.

James Sinkinson .....	Portland	Josephus Bailey .....	Kennebunk
R. C. Marshall .....	Auburn.	Freeland Howe .....	Norway
Melvin S. Holway .....	Augusta	Edgar T. Shepard .....	Portland
F. W. Brown .....	Belfast	Spaulding & Stuart .....	Richmond
Robert P. McLaughlan .....	Biddeford	Henry J. Cole .....	Rockport
John Napier .....	Calais	W. J. Wheeler .....	South Paris
C. C. Burrill .....	Ellsworth	Henry E. Morison .....	Waterville

## LIFE INSURANCE COMPANIES OF OTHER STATES.

### ÆTNA.

A. G. Dewey, General Agent ..	Portland	James H. Gray .....	Lubec
George E. Macomber .....	Augusta	E. A. Gammon .....	Mechanic Falls
J. S. Kimball & Son .....	Bangor	George A. Hopkins .....	Millbridge
George H. Clark .....	Bath	A. O. St. Clair .....	Milltown
Philo Hersey .....	Belfast	G. B. Heseock .....	Monson
F. H. Hazelton .....	Bridgton	H. F. Porter .....	Pembroke
George G. Wight .....	Bridgton	George F. Junkins .....	Portland
W. M. Pennell .....	Brunswick	C. E. Dinslow .....	Richmond
Fred Lewis .....	Camden	Cochran & Sewall .....	Rockland
Walter H. Davis .....	East Poland	T. S. Burns .....	Saccarappa
Bernard E. Vaughan .....	Eustis	Asia Jones .....	Springfield
W. W. Curtis .....	Gorham	Micah Stockbridge .....	South Freeport
John H. Bradford .....	Houlton	John B. Stevens .....	Vanceboro
Frank A. Conant .....	Lewiston		

### CONNECTICUT MUTUAL.

H. A. Fairbanks .....	Bangor	Straw & Martin .....	Guilford
O. J. Hackett .....	Auburn	N. D. Webber .....	Hillsboro', N. H.
M. W. Farr .....	Augusta	F. O. Purington .....	Mechanic Falls
William E. Brown .....	Bangor	A. J. Rowe .....	Norway
F. F. Phillips .....	Bangor	N. Perry & Co .....	Presque Isle
A. G. Curtis .....	Bar Harbor	A. D. Neely .....	Portland
Frank Nelson .....	Calais	S. W. Gould .....	Skowhegan
A. H. Bartlett .....	Cherryfield	W. J. Wheeler .....	South Paris
William Flye .....	Damariscotta	S. S. Hanly .....	Thomaston
A. S. Dresser .....	Ellsworth	R. H. T. Taylor .....	Wiscasset
N. H. Higgins .....	Ellsworth		

### CONTINENTAL.

[No Agents.]

LICENSED AGENTS.

91

EQUITABLE.

Eliot Glover, Man'r for Maine, Portland	F. D. Lincoln .....	Bangor
F. W. Brooks .....	C. L. Foss .....	Portland.

MASSACHUSETTS MUTUAL.

W. H. W. Bean..... Portland

METROPOLITAN.

C. P. Williams, Gen. Agent.... Portland	F. X. Fortin .....	Lewiston
P. W. Denar .....	Alphonse Thieverye .....	Lewiston
John Waters .....	H. R. Levick .....	Portland
Alphonse Pari .....	D. Tottin .....	Portland
R. E. Scott .....	George Smith .....	Portland
Ed. Ouellet .....	William Dixon .....	Portland
John W. Keithly .....	Chas. A. Farris .....	Portland

MUTUAL.

C. M. Gignoux.....	Portsm'th, N. H.	William O. McDonald .....	Ellsworth
M. W. Farr .....	Augusta	J. F. Woods .....	Farmington
Frank P. Wood .....	Bangor	William C. Donnell.....	Houlton
C. P. Wiggin .....	Bangor	H. C. Little .....	Lewiston
L. S. Alexander .....	Bath	W. D. Little .....	Portland
Keating & Field .....	Belfast	William F. Little.....	Portland
Thomas H. Riley .....	Brunswick	Amos S. Foster.....	Portsmouth, N. H.
W. H. Pillsbury .....	Bucksport	J. W. Trafton.....	Portsmouth, N. H.
George R. Gardner .....	Calais	Cochran & Sewall .....	Rockland
E. W. Dunbar .....	Damariscotta	J. B. Bradbury.....	Waterville
George W. Norton .....	Eastport	R. K. Sewall .....	Wiscasset

MUTUAL BENEFIT.

Hedges & Hodges, Gen. Ag'ts, Boston, Mass	Charles F. Dunlap.....	Portland
D. M. Howard.....	Aug. H. Ford.....	Portland
Earnest W. Morrill.....		Gardiner

NATIONAL.

George P. Dewey, Gen. Ag't... Portland	W. D. Plaisted .....	Portland
W. E. Brown .....	S. S. Hubbard .....	Saco
Elmer E. Swanton .....	Melville H. Kelly .....	Saco
J. M. Goodwin .....	Samuel Robinson .....	Sanford
J. H. Fenderson .....	J. B. Neeley .....	South Berwick

NEW ENGLAND MUTUAL.

V. Richard Foss, Gen. Ag't.... Portland	Geo. B. Carll .....	Kennebunkport
E. W. Ayer .....	Chamberlain & Webb .....	Lewiston
G. W. E. Barrows.....	A. L. Talbot .....	Lewiston
S. Thomas Woodward.....	Frank A. Conant .....	Lewiston
Wm. B. Olys .....	Fred E. Dwinall.....	Mechanic Falls
J. F. Nourse .....	F. A. Boothby .....	Portland
F. P. Bennett .....	J. W. Munger .....	Portland
Fred W. Fogg .....	Cochran & Sewall .....	Rockland
A. L. Berry.....		Gardiner

NEW YORK.

Ben. S. Calef .....	Boston, Mass	William H. Couch.....	Houlton
George F. Patch .....	Augusta	Jas. Frank Holland .....	Houlton
Jos. M. Bright .....	Bangor	Freeland Howe.....	Norway
J. W. Clapp .....	Bangor	Wm. H. Anderson .....	Portland
Geo. Taylor .....	Biddeford	George A. Clark.....	Portland
W. J. Betts....	Calais	W. S. Noyes .....	Saco
E. E. Livermore .....	Eastport	C. K. Mathews .....	Waterville
George Donworth .....	Fort Fairfield	Josiah C. Proctor .....	Boston, Mass

## NORTHWESTERN MUTUAL.

J. F. Makley, Ass't Sup't	Lyman E. Smith .....	Brunswick
Agencies .....	S. L. Weston .....	Bolster's Mills
T. T. Merry, General Agent .....	S. W. Fife .....	Fryeburg
Miller & Cummings .....	George A. Mills .....	Portland
Charles S. Pearl .....	Freeman M. Smith .....	Rockland
New York, N. Y.		
Auburn		
Auburn		
Bangor		

## PENN MUTUAL.

A. M. Austin, General Agent ..	Edward E. Hastings .....	Fryeburg
F. F. Phillips .....	Charles H. Boothby .....	Livermore Falls
H. M. Milliken .....	J. H. DeCosta .....	Mechanic Falls
George M. Currier .....	Clarence M. Hutchins .....	Rumford
Portland		
Bangor		
Cumberland		
Farmington		

## PHENIX MUTUAL.

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

J. Watson Smith .....	Lewiston	Edmund Garland .....	Saco
B. Redford Melcher .....	Saco	Geo. Taber .....	Vassalboro'

## TRAVELERS' (LIFE DEPARTMENT.)

Chas. B. Dennis, State Agent ..	Portland	Charles C. Benson .....	Lewiston
A. A. Miller .....	Auburn	Charles H. Sheffield .....	Lewiston
Edwin C. Wood .....	Auburn	S. P. Robie .....	Lewiston
George. E. Macomber .....	Augusta	David Cargill .....	Livermore Falls
E. P. Hill .....	Augusta	James A. Ballinger .....	Machias
E. H. Walker .....	Augusta	William D. Webb .....	Newcastle
A. W. Benson .....	Bangor	Freeland Howe .....	Norway
Jos. M. Bright .....	Bangor	James Lowe .....	Oakland
D. M. Howard .....	Bangor	William F. Fernald .....	Old Orchard
Charles S. Pearl .....	Bangor	Parks Bros. ....	Pittsfield
E. S. Crosby .....	Bath	Arvid Ex .....	Portland
Nathan Stiles .....	Bath	W. A. Carleton .....	Portland
Dennis L. Drew .....	Bar Harbor	Geo. C. Carmell .....	Portland
Francois E. Crowley .....	Belfast	A. J. Chase .....	Portland
C. F. Cobbett .....	Belfast	James M. French .....	Portland
M. W. Chandler .....	Bethel	Samuel H. Hellen .....	Portland
F. E. Richardson .....	Biddeford	W. D. Little & Co. ....	Portland
Goodwin & Church .....	Biddeford	John Lawlor .....	Portland
Frank P. Bennett .....	Bridgton	Rollins & Adams .....	Portland
H. W. Wheeler .....	Brunswick	M. L. Williams .....	Portland
J. M. Frye .....	Bucksport	Charles P. Waldron .....	Portland
E. T. Lee .....	Calais	Charles J. Wiggin .....	Portland
W. W. Perry .....	Camden	Arthur C. Perry .....	Presque Isle
Charles H. Langmade .....	Danville	E. Sumner Perry .....	Presque Isle
H. C. Parsons .....	Dexter	William G. Rose .....	Princeton
George E. Howard .....	Dover	Andrew J. Erskin .....	Rockland
Samuel D. Leavitt .....	Eastport	Sumner Cummings .....	Saco
C. C. Burrill .....	Ellsworth	Benjamin F. Eaton .....	Skowhegan
Geo. D. Crane .....	Ellsworth	Griffin & Wentworth .....	Skowhegan
G. F. Jennings .....	Farmington	Thomas A. Carr .....	Thomaston
A. L. Berry .....	Gardiner	L. F. Moreau .....	Vanceboro
James H. Cusick .....	Gardiner	William F. Bodge .....	Waterville
H. K. Morrell .....	Gardiner	C. K. Mathews .....	Waterville
E. A. Leighton .....	Great Falls, N. H.	Fred Atwood .....	Winterport
J. H. Owen .....	Hallowell	Daniel F. Hagerty .....	Winthrop
J. Edwin Nye .....	Hallowell	Edwin L. Lovejoy .....	Winthrop
J. H. Bradford .....	Houlton	E. W. Abbe .....	Boston, Mass
William C. Donnell .....	Houlton	R. N. Holman .....	Boston, Mass



UNITED STATES.

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

WASHINGTON.

J. B. Brackett .....Leeds Junction | W. P. Perkins.....Cornish

CASUALTY INSURANCE COMPANIES.

ACCIDENT OF NORTH AMERICA.

Prentiss Loring, Gen. Agent....Portland	A. S. Hathaway.....Canton
Charles P. Wiggin .....Bangor	Augustus Bailey.....Gardiner
W. P. Foster.....Bar Harbor	Frank A. Conant.....Lewiston
John F. Kelleher .....Bangor	Chamberlain & Webb .....Lewiston
J. W. Kelley.....Bath	G. A. Gordon.....Livermore
Charles E. Garcelon .....Bath	Wesley G. Smith.....Old Orchard
Edward H. Gove.....Biddeford	L. A. Wheeler .....Pittston

AMERICAN STEAM BOILER INSURANCE COMPANY.

Griffin & Wentworth .....Skowhegan

AMERICAN SURETY.

[No Agents ]

FIDELITY AND CASUALTY.

Blake, Barrows & Brown, General Agents .....Bangor	J. C. McIntire.....Houlton
George Lawrence.....Augusta	A. L. Talbot.....Lewiston
J. S. Ricker & Son .....Bangor	A. J. Rowe.....Norway
Geo. H. Clark.....Bath	Albert White .....Orono
Wm. B. Olys.....Bath	Geo. I. Goodwin.....Portland
S. Thomas Woodward .....Bath	Morse & Pinkham.....Portland
Geo. H. Grant.....Bar Harbor	Harvey L. Barto.....Presque Isle
John S. Fernald.....Belfast	J. S. Foster.....Rockport
John F. Nourse.....Biddeford	William J. Frost.....Sanford
E. B. Gardner .....Bucksport	J. W. Black .....Searsport
E. C. Gardner.....Calais	Samuel W. Gould.....Skowhegan
Amos Whitney.....Dixmont	C. F. Jones .....Skowhegan
W. O. McDonald .....Ellsworth	W. J. Wheeler.....South Paris
Seth W. Fife.....Fryeburg	W. J. Hamilton.....Waldoboro'
	A. H. Plaisted.....Waterville

GUARANTEE COMPANY OF NORTH AMERICA.

Prentiss Loring.....Portland

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Henry A. Frye.....Boston, Mass | C. E. Roberts.....Boston, Mass

TRAVELERS' (ACCIDENT DEPARTMENT.)

Same as Life Department.

## MAINE CO-OPERATIVE LIFE COMPANIES.

## MAINE BENEFIT ASSOCIATION.

Alfred T. Gammon .....	Auburn	G. M. Lancy .....	Hartland
Milton Ricker .....	Auburn	Ira G. Hersey .....	Houlton
Charles E. Wing .....	Auburn	Ira B. Wigginn .....	Knox
R. C. Marshall .....	Auburn	A. L. Talbot .....	Lewiston
George C. Wing .....	Auburn	J. C. Donham .....	Lewiston
Arthur Ricker .....	Auburn	P. X. Angiers .....	Lewiston
A. S. Bowker .....	Auburn	J. W. West .....	Lewiston
H. A. Bridgham .....	Auburn	S. M. Carter .....	Lewiston
J. W. Mitchell .....	Auburn	John O. Johnson .....	Liberty
E. W. Ayer .....	Auburn	S. J. Burgess .....	Livermore
A. R. Savage .....	Auburn	F. O. Purington .....	Mechanic Falls
Oscar F. Alden .....	Auburn	James M. Thompson .....	New Gloucester
S. J. Chadbourne .....	Augusta	Joseph F. Stevens .....	No. Fayette
Frank E. Newcomb .....	Bangor	Albion F. Watson .....	No. Fayette
Frank A. Curtis .....	Bangor	W. Jennings .....	No. Wayne
L. L. Leighton .....	Bangor	George T. Benson .....	Oakland
Charles E. Garcelon .....	Bath	N. C. McCausland .....	Oldtown
W. H. Richards .....	Belfast	T. E. Timberlake .....	Phillips
D. F. Ford .....	Biddeford	Orrin S. Haskell .....	Pittsfield
G. W. McAlister .....	Bucksport	L. A. Wheeler .....	Pittston
Frank W. Black .....	Calais	George L. Lewis .....	Portland
Calvin B. Roberts .....	Caribou	Charles D. Munger .....	Portland
Willis A. Ricker .....	Castine	J. Putnam Stevens .....	Portland
W. W. Allen .....	Dexter	Geo. H. Clark .....	Portland
W. H. Davis .....	East Poland	F. L. Roberts .....	Presque Isle
B. Z. Chadbourne .....	Eastport	Spaulding & Stuart .....	Richmond
W. O. McDonald .....	Ellsworth	M. H. Spring .....	Skowhegan
F. E. McFadden .....	Fairfield	W. G. Fuller .....	Unity
George B. Cragin .....	Farmington	L. A. Moore .....	Waterville
F. E. Voter .....	Farmington	E. J. Hatch .....	Wells Depot
Henry O. Perry .....	Fort Fairfield	D. G. Bean .....	Wilton
Fred G. Merrill .....	Foxcroft	A. E. Fernald .....	Winterport
Henry S. Webster .....	Gardiner		

## PROVIDENT AID SOCIETY.

J. S. Ricker .....	Bangor	Henry W. Ripley .....	Portland
G. F. Danforth .....	Bangor	James M. Milliken .....	Portland
A. H. Jones .....	Bangor	Thomas S. Degan .....	Portland
E. S. Crosby .....	Bath	Geo. M. Gaubert .....	Richmond
Geo. L. Lewis .....	Brunswick	Edward C. Gardner .....	Woodford's
W. O. McDonald .....	Ellsworth		(Deering)
A. E. Davies .....	Portland	Geo. F. Plaisted .....	York

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