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

≥1887 ≥

VOLUME II.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE. 1888.

NINETEENTH ANNUAL REPORT

OF THE

Insurance Commissioner.



STATE OF MAINE.

PART I.

Fire and Marine Insurance.

AUGUSTA:

SPRAGUE & SON, PRINTERS TO THE STATE.
1887.



NINETEENTH ANNUAL REPORT

OF THE

Insurance Commissioner.

PART FIRST. FIRE AND MARINE INSURANCE.

To the Honorable Governor and Council:

The Insurance Commissioner presents Part First of the Nineteenth Annual Report of the Insurance Department of the State of Maine, in compliance with law.

Maine Insurance Companies.

The Maine Stock Companies received in premiums in 1886, for Marine and Inland Insurance, \$229,564.52, and paid in losses, \$166,776.82, leaving a balance of \$62,787.70. This statement includes the business transacted by the Merchants' Marine Insurance Company of Bangor for that fraction of the year following February 24th, the date when its organization was completed. The ratio of losses paid to premiums received was \$86.14 in 1885 and \$72.66 in 1886. These companies are the Merchants' Marine and the Union of Bangor, and the Ocean of Portland. They were each examined by the Commissioner in February of 1887, and their annual returns for the year 1886 were verified.

Twenty-five Mutual Fire Insurance Companies of Maine made returns for the year ending December 31, 1886. These companies received in premiums and assessments \$35,336.98, and paid for losses \$19,792.27, during the year. There is no provision for the examination of these companies, but they are required to make annual returns. These returns in some cases are imperfect and somewhat unsatisfactory.

Foreign Companies.

In 1885, the companies of other States and countries did an exceptionally good year's work in Maine, receiving in premiums \$1,004,590.34 and paying for loses \$574,741.23, the ratio of losses paid to premiums received being 57 per cent. The year 1886 was an exceptionally unfortunate year for underwriters in Maine. The sweeping fires in two of the largest villages in the State, Eastport and Farmington, were the great cause of this bad showing. The ratio of fire losses paid to premiums received was 102 per cent.

Underground Insurance.

The large conflagrations in our State last year made more apparent the fact that there is a large amount of business done in Maine by insurance companies that have no license and employ no licensed agents. Quite a portion of this business is transacted through the home offices of these companies, but the amount solicited and placed by persons acting as agents of these companies is considerable. Matters have been brought to light by which it appears that a few licensed agents of authorized companies have dabbled in this sort of illegality to an extent that is at once astonishing and discredit-In many instances this underground, so called, insurance was placed in the wildest of wild-cat companies, so that those who have trusted to the honor and integrity of these agents have been subjected to severe loss. The statutes of Maine, to prevent this illegal business, have been found ineffective and amendments were made by the last Legislature,

the enforcement of which, with the additional statute providing for the appointment of special brokers, it is hoped will have the effect to reduce underground insurance to a very small amount. A compilation of the insurance laws of the State was authorized by the last Legislature and may be found as an appendix to this volume. This compilation has been thoroughly distributed among men interested in insurance matters, upon the theory that a knowledge of these laws will have a tendency to cause their observance.

At the close of the year 1886, there were eighty-three fire, fire-marine and marine insurance companies of other States and countries authorized to transact business in Maine, of which eighty-one were stock and two mutual companies. Four companies, the Anglo Nevada and the Firemen's Fund of California, the Granite State and the People's of New Hampshire, entered the State during the year, and one company, the Transatlantic of Hamburg, Germany, withdrew.

COMPANIES AUTHORIZED.

The following tables show the fire, fire-marine and marine insurance companies authorized to do business in Maine at date of this report.

Fire, Fire-Marine and Marine Insurance Companies now authorized to do business in Maine.

MAINE STOCK COMPANIES.

NAME OF COMPANY.	LOCATION.	Name of Company.	Location.
Merchants'		Union	Bangor
MA	ANE MUTUA	AL COMPANIES.	
Bangor Brunswick Farmers' Casco Cumberland Danville	Brunswick. Casco. Cumberland.	Harpswell	Harrison. orHermon. Jay.
Eliot and Kittery Falmouth Fayette Fryeburg Gorham Farmers'	Falmouth. Fayette. Fryeburg.	Lovell	Vorth YarmouthSouth Paris. Auburn.

MAINE MUTUAL COMPANIES—CONCLUDED.

NAME OF COMPANY.	Location.	Name of Company.	LOCATION.
Saco. Union Farmers' Warren Farmers' Webster. Wells.	Union Warren Webster.	Wilton Windham Woolwich York County Portland Fishing	Windham Woolwich Saco.
COM	IPANIES OF	OTHER STATES.	
Attna American Central American Tire Anglo Nevada Atlantic F and M Boatman's F, and M Boston Marine Buffalo German Citizens' Commerce Connecticut Fire Continental Dwelling-House Elliot Equitable F, and M Fire Association Fireman's Fund Fireman's Fire Franklin Fire German American Germania Fire Girard F, and M Granite State Greenwich Hanover Fire Hartford Fire Hartford Fire Home	Mo. Pa. Cal. R. I. Penn. Mass. N. Y. Pa. N. Y. Conn. N. Y. Mass. Mass. A. I. Pa. Cal. Mass. R. I. Pa. N. Y. N. Y. N. Y. N. Y. N. Y. Mass. N. Y. Onn. N. Y.	Ins. Co. of the State of I Manufacturers' and Build Merchants'	lers' N. Y. N. J. R. I. Conn. Conn. N. Y. Mass. N. H. N. Y. Wis. Conn. N. Y. A. N. Y. Pa. N. H. N. Y. Conn. Mass. R. I. N. Y. Conn. Mass. N. Y. Conn. Mass. N. Y. P. Conn. Mass. N. Y. Conn. Mass. N. Y. P. Conn. Mass. N. Y. Conn. Mass. N. Y. Pa. N. Y. Pa.
Howard	N. Y.	Westchester Fire Williamsburg City Fire.	N. Y.
ΜυτιΑτ	COMPANIES	S OF OTHER STATES	
Holyoke Mutual Fire		Quincy Mutual Fire	
COMPA	NIES OF FO	REIGN COUNTRIES.	
British America	EngLondon. nEng. EngHamburgEng.	Lion Fire	Eng. Ile Eng. Eng. Eng. Eng. Eng.
LancashireLondon and Lancashire L. and L. and Globe London Assurance	Eng.	Sun Fire	Edinburg.

Business of 1886.

Table No. 1 shows the capital, surplus or impairment of capital, on the 31st day of December, 1885, the difference between the income and expenditures with ratio of expenditures to income, and of losses paid to premiums received, for the year ending December 31, 1886, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 2 shows the nature of the assets on the 31st day of December, 1886, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 3 shows the nature of the liabilities on the 31st day of December, 1886, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 4 shows the nature of the income during the year ending December 31, 1886, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 5 shows the nature of the expenditures during the year ending December 31, 1886, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 6 shows the risks in force, risks written, and premiums received thereon, and losses paid, of fire, fire-marine and marine insurance companies transacting business in this State, for the year ending December 31, 1886.

Table No. 7 shows the business transacted in Maine during the year ending December 31, 1886, by fire, fire-marine and marine insurance companies. This table also shows the amount of tax on premium receipts paid by the several companies.

Table No. 8 shows the assets, risks in force, risks written, premiums received and losses paid during the year, of Maine mutual fire and fire-marine insurance companies.

Annexed to this report, and forming a part of it, will be found abstracts of the several annual statements made to this department in accordance with law, showing the condition of the several companies on the 31st of December, 1886.

After the abstracts may be found the names of the licensed agents and brokers authorized to do business in this State.

Respectfully submitted.

JOSEPH O. SMITH,

Insurance Commissioner.

SKOWHEGAN, March 18, 1887.

STATISTICAL TABLES.

Table I—Showing the Capital, Surplus or Impairment of Capital, on the 31st day of December, 1886, and the difference between Income and Expenditures, ratio of expenditures and ratio of losses, for the year ending December 31st, 1886, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	Paid-Up Capital.	Surplus as regards Policy- Holders.	Surplus over all Liabilities.	Income above Expenditures.	Expenditures above Income.	Ratio of Expenditures to Income.	Ratio of Losses Paid to Premi- ums Received.
MAINE STOCK COMPANIES. Merchants' Marine. Ocean. Union	\$100,000 00 140,000 00 100,000 00	171,093 45	31,093 45	-	\$ 31 72 6,988 53 13,273 38	110 80	84 23
Total	\$340,000 00	\$443,398 11	\$103,398 11	-	\$20,293 63	107 56	75 78
STOCK COS OF OTHER STATES. Ætna, Conn	500,000 00 2,000,000 00 200,000 00	822,541 50 1,052,874 22 2,033,555 86 220,045 07	222,541 50 552,874 22 33,555 86 20,045 07	63,910 26 288,705 15 189,601 69	-		51 76 54 17 22 08 70 22
Boston Marine, Mass. Buffalo German, N. Y. Citizens', Pa. Commerce, N. Y. Connecticut Fire, Conn	200,000 00	881,400 81 503,498 09 376,459 48	681,400 81 3,498 09 176,459 48	52,162 02 14,705 44 17,697 32 117,836 56	-	106 90 87 98 95 18 89 40 88 44	54 81 56 11 55 19
Continental, N. Y Dwelling-House, Mass Eliot, Mass Equitable F. and M., R. I Fire Association, Pa	300,000 00 200,000 00 300,000 00	318,069 67 293,107 75 407,680 12	18,069 67 93,107 75 107,680 12	121,124 04 5,293 15 1,487 84 19,051 94 123,451 28	- - -	96 25 96 87 99 13 91 89 93 75	32 88 58 56 55 85

^{*} Impairment.

L TABLES	STATISTICA	
	TABL	

Firemen's Fire, Mass Firemen's Fund, Cal First National Fire, Mass Franklin Fire, Pa German American, N. Y Germania Fire, N. Y Girard F. and M., Pa	300,000 00 1,000,000 00 200,000 00 400,000 00 1,000,000 00 1,000,000 00 300,000 00	760,859 69 1,344,947 22 227,469 84 1,367,847 48 3,374,273 14 1,638,083 85 902,485 30	460,859 69 344,947 22 27,469 84 967,847 48 2,374,273 14 638,083 85 602,485 30	26,806 22 368,165 67 15,262 95 64,668 47 367,496 17 77,035 53 75,085 03	-	81 61 95 96 85 02 89 91 84 02 93 38 82 32	43 62 57 81 43 26 49 55 47 83 53 52 34 46	
Granite State, N. H	200,000 00 200,000 00 1,000,000 00 1,250,000 00 3,000,000 00 400,000 00 3,000,000 00	216,024 36 665,811 24 1,540,903 67 3,039,986 74 4,413,795 05 481,393 29 5,530,329 36	16,024 36 465,811 24 540,903 67 1,789,986 74 1,413,795 05 81,393 29 2,530,329 36	102,839 76 11,246 89 24,600 97 237,633 49 160,547 64 52,035 11	- - - - - - 505,610 59	42 24 87 40 98 01 90 72 95 82 88 11 113 06	15 18 57 46 53 85 56 08 56 64 53 67 78 33	STA
Ins. Co. of the State of Pa., Pa Manufacturers & Builders', N.Y Merchants', N. J Meriden Fire, Conn National Fire, Conn National Fire, N. Y	200,000 00 200,000 00 400,000 00 200,000 00 200,000 00 1,000,000 00 200,000 00	392,039 78 387,338 79 823,258 52 315,280 29 269,074 13 1,563,468 49 266,263 58	192,039 78 187,338 79 423,258 52 115,280 29 69,074 13 563,468 49 66,263 58	18,281 44 35,278 12 25,957 51 11,386 09 79,471 58	4,040 24 - - - - - - 10,349 28	101 86 89 75 94 13 88 36 87 96 86 98 104 95	57 17	STATISTICAL TABLES
Neptune F. and M., Mass New Hampshire Fire, N. H Niagara Fire, N. Y Northwestern National, Wis Orient, Conn Pennsylvania Fire, Pa Pacific Fire, N. Y	300,000 00 500,000 00 500,000 00 600,000 00 1,000,000 00 400,000 00 200,000 00	371,240 86 737,759 15 989,340 17 873,816 34 1,132,886 45 1,627,426 40 562,920 88	71,240 86 237,759 15 489,340 17 273,816 34 132,886 45 1,227,426 40 362,920 88	2,607 00 100,316 68 144,930 84 76,331 68 22,239 97 95,660 95	- - - - - - 12,453 48	98 69 84 98 90 79 86 11 96 80 90 50 105 24	62 70 52 92 54 94 45 83 66 95 62 70 61 61	Les.
People's Fire, N. H Phenix, N. Y Phenix, Cons Prescott, Mass Providence Washington, R. I Rochester German, N. Y Sterling Fire, N. Y	250,000 00 1,000,000 00 2,000,000 00 200,000 00 400,000 00 200,000 00 350,000 00	269,338 41 1,557,086 78 3,022,345 67 252,424 34 521,720 61 372,625 40 360,517 22	19,338 41 557,086 78 1,022,345 67 52,424 34 121,720 61 172,625 40 10,517 22	117,647 76 357,492 76 132,793 18 28,176 77 115,708 62 9,322 07 6,075 34	-	43 80 93 79 94 34 87 89 85 62 97 64 96 49	15 80 63 78 57 86 53 79 56 85 66 65 56 70	≚ .

Table I—Concluded.

Name of Company.	Paid-Up Capital.	Surplus as regards Policy- Holders.	Surplus over all Liabilities.	Income above Expenditures.	Expenditures above lncome.	Ratio of Expenditures to Income.	Ratio of Losses Paid to Premi- ums Received.
Security, Conn			\$100,715 54	\$ 39,619 15		87 95	
Springfield F. and M., Mass	1,000,000 00	1,679,820 92				83 01	
Traders', Ill	500,000 00	1,003,123 66		58,879 40		89 57	
United Firemen's, Pa	300,000 00	372,343 12		22,619 47		88 04	
United States, N. Y	250,000 00	510,293 98	260,293 98	28,550 87	-	81 90	35 83
Union Fire, Pa	375,000 00	405,886 78	30,886 78	_	\$18,828 91	103 80	44 12
Washington F. and M., Mass	1,000,000 00	1,128,936 59	128,936 59	65,224 77		94 65	62 91
Westchester Fire, N. Y	300,000 00	610,510 68	310,510 68	132,524 19	_	86 00	53 09
Williamsburg City Fire, N. Y	250,000 00	813,246 25	563,246 25	45,547 03	-	92 46	46 21
Total	\$40,475,000 00	\$70,505,346 02	\$30,030,346 02	\$4,745,430 03	\$172,324 38	90 44	53 87
MUTUAL Cos. of Other States.							
Holyoke Mutual Fire, Mass	\$100,000 00	\$529,284 40	\$429,284 40	\$48,255 19	_	69 56	23 43
Quincy Mutual Fire, Mass		221,231 48	221,231 48			95 28	
Total	\$100,000 00	\$750,515 88	\$650,515 88	\$55,200 94	_	82 42	32 35
Cos. of Foreign Countries.							
British America, Canada	_	\$ 388,399 95	\$188,399 95	\$ 13,948 27	_	97 98	69 65
Commercial Union, Eng	_	1,197,376 52	997,376 52	262,838 93	_	87 07	
City of London, London		555,608 43	355,608 43	26,893 25	_	95 35	
Fire Insurance Association, Eng.	_	585,831 52	385,831 52	22,076 64	-	97 50	
Guardian Assurance, Eng	_	995.317 27	795,317 27	95,547 63	_	85 11	52 71
Hamburg-Bremen, Hamburg	_	709,893 98	509,893 98	150,813 45	_	82 10	
Imperial Fire, Eng	_	1,000,720 55	800,720 55	81,464 78		92 37	63 39
Lancashire, Eng	_	819,153 79		133,989 36		89 10	

London and Lancashire, Eng		852,490 29	652,490 29	67,454 92		93 57,	65 70
	- 1	3,277,538 25	3,077,538 25	761,246 98	- 1	80 63	55 57
L. and L., and Globe, Eng	-				-		
London Assurance, Eng	-	1,143,533 62	943,533 62	147,920 67	-	80 46	52 86
Lion Fire, Eng	-	754,960 21	554,960 21	47,694 76	-	83 38	60 87
Northern Assurance, Eng	- 1	956,754 95	766,754 95	122,651 03	- 1	86 09	55 34
No British & Mercantile, Eng	- 1	2,215,999 36	2,015,999 36	401,608 92	-	78 87	53 28
Norwich Union, Eng	-	862,593 37	662,593 37	97,052 06	-	87 84	60 42
Phoenix Assurance, Eng	_	847,533 98	647,533 98	161,253 54	_	88 97	58 31
Queen, Eng	-	940,909 59	740,909 59	304,961 76	-	79 44	51 96
Royal, Eng	-	2,540,676 95	2,340,676 95	446,086 58	-	83 14	57 79
Sun Fire, London	-	749,205 86	549,205 86	4,897 60	-	99 48	66 47
Scottish Union & Nat. Edinburg,	-	1,240,403 90	1,040,403 90	121,467 28	-	73 49	51 33
Western Assurance, Canada	-	627,023 46	427,023 46	65,018 14	-	93 59	63 77
Total	-	\$23,271,935 80	\$19,071,935 80	\$3,536,886 55		87 41	59 01

Maine Stock Companies Stock Companies of Other States, Mut. Companies of Other States, Companies of Foreign Countries	40,475,000 00 100,000 00	\$ 443,398 11 70,505,346 02 750,515 88 23,271,935 80	\$ 103,398 11 30,030,346 02 650,515 88 19,071,935 80	\$4,745,430 03 55,200 94	\$ 20,293 63 172,324 38 - -	107 56 90 44 82 42 87 41	75 78 53 87 32 35 59 01
Aggregate	\$40,915,000 00	\$94,971,195 81	\$49,856,195 81	\$8,337,517 52	\$192,518 01	91 96	55 25

Table II—Showing the Nature of the Assets on the 31st day of December, 1886, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned.	Loans on Collaterals.	Cash in office and bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
MAINE STOCK COMPANIES. Merchants' Marine Ocean Union	\$75,000 00	\$67,000 00 40,392 13	\$ 91,950 00		7,637 78	50,898 63	\$23,803 65 3,331 11 62,116 43	\$134,038 16 228,817 52 273,657 40
Total	\$75,000 00	\$107,392 13	\$225,100 00	\$29,825 00	\$32,444 61	\$77,500 15	\$89,251 19	* \$636,513 08
STOCK Cos. OF OTHER STATES. Ætna, Conn	\$358,336 70 185,673 00	\$43,953 42 	985,500 00 1,162,417 42	105,000 00 72,900 00	97,452 37		\$986 60 - 8,866 74	\$9,568,839 56 1,258,000 84 2,301,858 66 2,249,508 16
Atlantic F. and M., R. I Boatman's F. and M., Pa Boston Marine, Mass Buffalo German, N. Y	156,180 26 65,875 36 2,743 50 275,000 00	67,345 32 201,000 00 286,321 50	990,486 25	10,000 00 100,820 00	332,375 03	29,540 94 106,918 93	2,559 19 1,538 38 459,211 43 2,944 04	252,193 92 445,135 35 2,193,555 14 1,194,289 61
Citizens', Pa	108,000 00 30,000 00 81,450 00 693,500 00	208,130 69 32,000 00 564,850 00 312,200 00	249,412 50 361,675 00 1,250,047 00 3,251,476 40	16,500 00 8,050 00	21,291 95 147,106 30	5,406 27 78,238 64	1,911 52 861 83 - 342,747 51	704,788 43 467,735 05 2,129,741 94 5,239,981 28
Dwelling-House, Mass	129,900 00 58,650 00	177,760 32 66,034 62 84,221 60 1,230,886 87	286,770 00	5,000 00 900 00	20,177 67 23,511 70	26,070 09 20,217 71	36,432 61 3,439 55 2,190 00 9,955 29	523,033 28 414,994 93 547,711 01 4,445,575 79

Table II—Concluded.

Name of Company.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned.	Loans on Collaterals.	Cash in office and bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
Security, Conn Springfield F. and M., Mass Traders', 111 United Firemen's Pa United States, N. Y.	\$ 974 26 96,353 00 13,695 98 145,300 00	269,471 25 105,479 17	\$ 299,053 50 2,267,590 00 1,111,837 50 190,200 00 293,250 00	26,900 00 - 28,000 00	128,029 31 73,271 93	\$ 32,369 27 171,650 00 47,411 16 10,410 42 18,705 14	\$ 5,385 97 84,921 68 16,575 74 8,458 14	\$ 508,848 37 3,044,915 24 1,368,271 48 889,975 25 611,810 12
Union Fire, Pa	208,000 00 300,000 00 2,000 00 392,203 90	9,737 50 41,730 00	410,892 00 1,276,440 00 826,200 00 493,707 10	953 63 41,000 00 51,500 00	23,962 47 86,349 60 80,106 78 29,676 83	119,411 39 105,384 89 92,782 88 52,400 18	9,116 57 98,562 62 - 15,501 77	782,073 56 1,949,467 11 1,304,126 90
Total	\$9,648,492 92	\$16,774,592 68	\$73,069,066 11	\$3,092,358 89	\$6,425,937 73	\$5,401,878 68	\$1,982,817 79	\$116,395,144 80
MUTUAL COS. OF OTHER STATES Holyoke Mutual Fire, Mass Quincy Mutual Fire, Mass Total	\$25,000 00 15,500 00 \$40,500 00	\$79,205 80 82,539 97 	\$588,472 00 309,085 00 \$897,557 00	\$51,500 00 \$51,500 00	\$9,974 49 19,438 54 \$29,413 03	\$ 269 90 8,691 25 \$8,961 15	\$ 7,955 45 28,503 11 	515,257 87
Cos. of Foreign Countries. British America, Canada Commercial Union, Eng City of London, London Fire Insurance Association, Eng	\$247,027 08 - -	- - - -	\$ 717,243 75 1,676,325 00 624,500 00 646,690 00	_	\$ 55,194 14 346,284 85 45,115 08 71,289 24		\$9,233 46 216 02 98,012 60	746,186 25
Guardian Assurance, Eng Hamburg-Bremen, Hamburg Imperial Fire, Eng Lancashire, Eng	- 412,272 50 -	\$20,000 00 -	1,020,000 00 952,076 25 968,301 25 1,323,065 00		302,029 87 39,915 75 90,917 40 79,583 11	58,887 92 141,473 95	7,540 53	1,119,691 92

London and Lancashire, Eng		-	1,256,292 00		80,127 01	89,462 67	4,182 84	1,430,064 52
L. and L. and Globe, Eng	1,380,000 00	1,911,983 97	2,291,575 00	_	612,003 38	428,229 84	15,988 36	6,639,780 55
London Assurance, Eng	_	_	1,377,065 00	_	65,509 95	81,568 61		1,524,143 56
Lion Fire, Eng		116,965 98	510,000 00	12,000 00	81,102 82	62,268 60	20,945 77	803,283 17
Northern Assurance, Eng		_	1,193,854 50	_	87,322 15	107,499 86	÷-	1,388,676 51
No. British & Mercantile, Eng.	_	-	3,028,415 89	-	132,687 44	199,014 02	18,637 05	3,378,754 40
Norwich Union, Eng	_	-	993,762 50	-	225,234 57	21,262 92	5,206 21	1,245,466 20
			1		ĺ			
Phœnix Assurance, Eng	-	••	1,531,300 00	_	231,398 09	111,726 66	12,750 00	1,887,174 75
Queen, Eng		_	1,240,473 52	_	316,461 41	25,204 29	11,024 98	1,976,093 12
Royal, Eng	1,790,967 78	-	2,325,470 00	100,000 00	237,999 65	311,263 21	64,431 17	4,830,131 81
Sun Fire, London	30,000 00	1,026,611 88	377,790 00	-	79,461 09	186,338 00	6,066 97	1,706,267 94
Scottish Union & Nat , Edinburg	_	374,243 75	734,142 10	-	147,247 58	71,698 76	4,717 91	1,332,050 10
Western Assurance, Canada	-	_	772,867 25	-	108,232 49	70,416 18	21,040 84	972,556 76
Total	\$4,243,196 28	\$3,449,805 58	\$25,561,209 01	\$15,700 00	\$3,435,117 07	\$2,634,917 44	\$311,806 71	\$39,773,052 09
								

Maine Stock Companies	\$ 75,000 00	\$107,392 13	\$225,100 00	\$ 29,825 00	\$ 32,444 61	\$ 77,500 15	\$ 89,251 19 \$ 636,513 08
Stock Companies of Other States	9,648,492 92	16,774,592 68	73,069,066 11	3,092,358 89	6,425,937 73	5,401,878 68	1,982,817 79 116,395,144 80
Mut. Companies of Other States		161,745 77					
Companies of Foreign Countries	4,243,196 28	3,449,805 58	25,561,209 01	157,000 00	3,435,117 07	2,634,917 44	311,806 71 39,793,052 09
-					•		
Aggregate	\$14,007,189 20	\$20,493,536 16	\$99,752,932 12	\$3,3 30 ,68 3 89	\$9,922,912 44	\$8,123,257 42	\$2,420,334 25 \$158,050,845 48

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1886, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

	Le	osses Unpaid.		Re-Insura	NCE FUND.	Other	Total Liabili-	Total Liabili-
Name of Company.	Adjusted.	Unadjusted.	Resisted.	Fire.	Marine and Inland.	Liabilities.	ties, except Capital.	ties, including Capital.
MAINE STOCK COMPANIES. Merchants' Marine Ocean Union	\$12,001 82 8,821 68 24,952 12	-		- - -	\$30,424 36 48,678 39 69,012 60	\$31,317 45	\$42,426 18 88,817 52 173,657 40	228,817 52
Total	\$45,775 62	-	-	-	\$148,115 35	\$111,010 13	\$304,901 10	\$644,901 10
Etna, Conn	\$46,023 81 12,490 16 32,959 94 13,115 92 248 78 34,674 54 3,714 00 4,311 30 26,062 91	48,513 27 89,544 10 6,200 00 2,548 75 15,384 36 202,880 00 17,230 00	\$13,743 00 13,738 30 17,588 68 - 8,544 61 - 2,112 37	727,740 70 153,196 74 22,705 79 124,040 53 - 281,400 91 174,817 43		224,200 14 934,025 24 38,949 62 26,588 15 12,439 70 651,161 94 689,235 03 3,908 09	658,000 84 1,801,858 66 249,508 16 52,193 92 195,135 35 1,193,555 14 994,289 61 204,788 43	1,258,000 84 2,301,858 66 2,249,508 16 252,193 92 445,135 35 2,193,555 14 1,194,289 61 704,788 43
Connecticut Fire, Conn	4,950 00	1,600 00 73,441 48	- 19,810 84	84,325 57 611,619 08	-	176,85948 $424,87054$	$\begin{array}{c} 267,735 & 05 \\ 1,129,741 & 94 \end{array}$	467,735 05 2,129,741 94
Continental, N. Y Dwelling-House, Mass Eliot, Mass Equitable F. and M., R. I Fire Association, Pa	- 8,921 00 3,799 00 59,313 45	380,145 36 4,300 00 12,132 00 12,315 00 49,088 65	54,076 00 2,560 00 - 750 00 23,205 24	190,759 67 96,384 18 115,804 86	32,950 00 - - 2,804 93	25,413 61 97,557 75		523,033 28 414,994 93 547,711 01

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Firemen's Fire, Mass Firemen's Fund, Cal First National Fire, Mass Franklin Fire, Pa German American, N. Y Germania Fire, N. Y Girard F. and M., Pa	3,944 56 16,985 27 2,766 61 16,195 20 29,555 02 49,325 68 6,331 88	7,563 45 52,966 80 5,533 91 12,704 00 145,951 09 21,672 80 17,930 44	3,300 00 12,770 85 - 6,500 00 19,634 22 20,408 40 2,693 00	103,034 43 527,252 91 53,609 86 417,666 47 1,607,463 23 777,281 75 251,323 83	82,048 95 - - - - -	464,607 14 360,238 12 29,537 77 2,324,040 23 2,348,295 47 632,084 99 779,189 02	582,449 58 1,052,262 90 91,448 15 2,777,105 90 4,150,899 03 1,500,773 62 1,057,468 17	882,449 58 2,052,262 90 291,448 15 3,177,105 90 5,150,899 03 2,500,773 62 1,357,468 17
Granite State, N. H	15,499 90 64,761 75 59,197 44 69,484 75 - 37,061 73	4,005 00 168,506 52 54,440 08 110,294 82 225,825 36 30,334 67 430,436 29	29,217 00 24,961 67 48,535 22 51,038 39 2,486 50 40,686 24	101,946 69 504,470 59 865,636 45 1,764,932 23 3,038,648 00 236,949 36 1,824,325 67	23,928 65 - - 2,212 81 119,786 33	21,073 44 456,928 58 536,875 00 1,822,986 74 1,417,715 05 79,645 80 3,022,055 62	142,525 03 1,183,051 34 1,546,674 95 3,805,946 45 4,802,711 55 351,629 14 5,474,351 88	342,525 03 1,383,051 34 2,546,674 95 5,055,946 45 7,802,711 55 751,629 14 8,474,331 88
Ins. Co. of the State of Pa., Pa Manufacturers & Builders', N. Y Merchants', N. J Merchants', R. I Meriden Fire, Conn National Fire, N. Y	51,132 00 1,386 52 18,356 85 5,699 48 2,475 00 24,192 72	6,136 00 23,414 43 9,273 76 3,016 76 22,700 00 18,561 65	2,900 00 8,650 00 750 00 - 6,467 70 3,625 00	89,717 76 99,463 04 361,485 12 119,301 26 48,900 38 341,677 92 103,789 21	14,926 84 - - - - - -	281,761 42 193,037 82 446,985 44 117,870 40 69,486 30 563,468 49 67,427 12	437,538 02 302,923 38 858,891 84 252,894 90 123,878 44 958,506 83 193,402 98	637,538 02 502,923 38 1,258,891 84 452,894 90 323,878 44 1,958,506 83 393,402 98
Neptune F. and M., Mass New Hampshire Fire, N. H Niagara Fire, N. Y Northwestern National, Wis. Orient, Conn Pennsylvania Fire, Pa Pacific Fire, N. Y	20,422 00 18,405 20 60,675 15 17,975 00	13,500 00 40,000 00 156,320 00 27,022 50 82,405 32 - 9,475 00	1,000 00 2,500 00 17,180 00 3,850 00 2,250 00 - 1,150 00	101,841 61 382,382 18 1,087,221 19 427,528 16 386,944 02 519,466 87 157,483 60	- - 1,000 00 - - -	74,240 80 246,559 15 499,758 67 277,535 78 132,886 45 1,730,742 90 367,769 91	190,582 41 691,863 33 1,760,479 86 755,341 64 604,485 79 2,310,884 92 553,853 51	490,582 41 1,191,863 33 2,260,479 86 1,355,341 64 1,604,485 79 2,710,884 92 753,853 51
People's Fire, N. H	11,803 53 	6,550 00 324,348 83 182,028 30 8,572 82 103,661 82 22,968 97 10,567 96	29,411 00 21,562 00 940 52 16,412 69 4,808 00	113,700 40 3,274,176 64 1,483,992 64 138,089 93 316,734 49 256,867 75 94,195 56	19 ² ,710 33 - 99,903 59	23,806 45 576,978 59 1,022,345 67 57,034 44 86,785 25 173,836 76 9,069 30	155,860 38 4,397,625 39 2,709,928 61 216,545 06 633,847 42 458,481 48 115,794 31	405,860 38 5,397,625 39 4,709,928 61 416,545 06 1,033,847 42 658,481 48 465,794 31

Table III—Concluded.

	I.	osses Unpaid.		RE-INSURA	NCE FUND	Other	Total Liabili-	Total Liabili-
Name of Company.	Adjusted.	Unadjusted.	Resisted	Fire.	Marine and Inland.	Liabilities.	ties, except Capital.	ties, including Capital.
Security, Conn	\$ 7,795 88 52,818 45 22,435 78 6,915 78 2,876 39	90,840 00 26,181 22 10,380 01	\$ 1,500 00 20,320 67 8,952 77 2,675 00	\$ 151,410 15 1,183,526 18 292,774 38 92,807 47 71,324 29		697,409 94 517,927 33 477,196 99	2,044,915 21 868,271 48 589,975 25	3,044,915 2 1,368,271 4 889,975 2
Union Fire, Pa	23,349 99 	127,420 00 32,333 51	16,298 33 - 2,000 00 7,200 00	168,204 15 574,072 13 636,095 21 379,983 77	117,838 60		949,467 11 1,004,126 90	1,949,467 1 1,304,126 9
Total	\$1,012,809 43	\$3,827,900 35	\$600,764 21	\$33,664,089 53	\$1,113,133 28	\$35,701,384 93	\$75,920,081 73	\$116,395,081 7
MUTUAL Cos. of OTHER STATES. Holyoke Mutual Fire, Mass Quincy Mutual Fire, Mass	\$209 61 10 50		\$2,100 00 1,600 00	\$186,333 77 214,249 46		\$429,334 26 5,161 52		
Total	\$220 11	\$210 00	\$3,700 00	\$400,583 23		\$434,495 78	\$839,209 12	\$939,209 1
Cos. of Foreign Countries. British America, Canada Commercial Union, Eng City of London, London Fire Insurance Association, Eng	- \$24,234 89 30,591 92		\$ 6,152 45 14,225 21 8,300 00 3,639 69	\$ 356,704 67 1,372,331 85 318,431 48 465,460 79	31,252 24		2,596,313 87	\$ 608,770 3: 2,596,313 8: 746,186 2: 535,643 0
Guardian Assurance, Eng Hamburg-Bremen, Hamburg Imperial Fire, Eng Lancashire, Eng	1,200 00 36,884 66 37,251 60	75,937 75	1,794 51 12,700 00 18,430 00 18,886 55	498,082 65 546,852 94 659,448 58 736,589 83	-	806,725 32 509,893 98 829,804 64 628,153 79	1,119,691 92 1,620,505 63	1,367,479 0 1,119,691 9 1,620,505 6 1,498,187 0

London and Lancashire, Eng. L. and L. and Globe, Eng London Assurance, Eng Lion Fire, Eng Northern Assurance, Eng No. British & Mercantile, Eng	20,329 21 930 25 56,228 00 13,501 72 25,764 50 40,314 33	45,747 43 255,327 95 	9,980 00 74,960 10 - 7,500 00 16,721 07 13,939 74	687,178 87 2,691,503 52 522,630 12 212,321 24 521,780 48 1,214,692 08	-	666,829 01 539,520 48 945,285 44 554,960 21 776,274 19	3,562,242 30 1,524,143 56 803,283 17 1,388,676 51 1,362,755 04	3,562,242 30 1,524,143 56 803,283 17 1,388,676 51 1,362,755 04
Norwich Union, Eng	78,939 03	- ;	-	502,933 80	-	663,593 37	1,245,466 20	1,245,466 20
Phœnix Assurance, Eng Queen, Eng Royal, Eng Sun Fire, London Scottish Union & Nat , Edinburg Western Assurance, Canada	21,507 00 43,241 18 18,819 45 75,985 00 22,653 06	152,453 00 73,648 51 244,507 10 48,826 00 5,000 60 54,950 75	24,217 00 19,100 00 33,411 14 18,240 00 10,000 00 7,500 00	1,061,782 77 1,093,032 81 1,928,055 79 974,423 73 254,593 14 461,518 02	9,828 50	627,214 98 6,161 03 2,605,338 33 588,793 21 1,040,403 90 438,759 49	4,830,131 81 1,706,267 94 1,332,050 10	1,235,183 53 4,830,131 81 1,706,267 94 1,332,050 10
. Total	\$547,775 80	\$1,558,57 4 55	\$319,697 46\$	\$17,080,349 16	\$47,116 01	\$13,819,260 39	\$33,372,773 37	\$33,372,773 37

Maine Stock Companies	\$ 45,775 65	2 - 1	_	ſ -	\$ 148,115 35	\$ 111,010 13	\$ 304,901 10]	\$ 644,901 10
Stock Companies of Other States	1,012,809 43	\$3,827,900 35	\$600,764 2	21 \$33,664,089 53	1,113,133 28	35,701,384 93	75,920,081 73	116,395,081 73
Mut. Companies of Other States	220 11	210 00	3,700 0				839,209 12	
Companies of Foreign Countries	547,775 80	1,558,574 55	319,697 4	16 17,080,349 16	47,116 01	13,819,260 39	33,372,773 37	33,372,773 37
Aggregate	\$1,606,580 96	5,386,684 90	\$924,161 6	67 \$51,145,021 92	\$1,308,364 64	\$50,066,151 23	110,436,965 32	\$151,351,965 32

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1886, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PREMIUMS	RECEIVED.	Interest and	Income	
Name of Company.	Fire.	Marine and Inland.	Dividends from all sources.	from Rents and other sources.	Total Income.
MAINE STOCK COMPANIES. Merchants' Marine. Ocean Union	-	\$12,788 65 58,788 35 105,996 34	\$4,988 69 8,708 34	\$2,376 37	\$12,788 65 66,153 41 114,704 68
Total	-	\$177,573 34	\$13,797 03	\$2,376 37	\$193,746 74
STOCK COS OF UTHER STATES. Ætna, Conn American Central, Mo American Fire, Pa Anglo Nevada, Cal Atlantic F. and M., R. I Boatman's F. and M., Pa Boston Marine, Mass	\$2,455,938 61 517,068 70 1,172,783 32 296,274 74 41,134 00 220,404 55	\$162,253 61 - 76,444 65 428 16 5,713 67 958,857 53	\$407,856 04 62,918 41 77,683 34 20,289 15 3,423 16 17,190 45 75,039 27	\$8,671 43	\$3,034,719 69 579,987 11 1,390,987 13 412,709 14 56,406 47 247,177 56 1,033,896 80
Buffalo German, N. Y. Citizens', Pa Commerce, N. Y. Connecticut Fire, Conn	380,763 99 269,106 62 140,152 45 925,438 49	1,597 35 - -	35,511 88 29,750 01 23,479 02 94,109 24	17,599 09 4,478 71 3,334 65	433,874 96 304,932 69 166,966 12 1,019,547 73
Continental, N. Y. Dwelling-House, Mass. Eliot, Mass. Equitable F and M., R. I Fire Association, Pa	2,617,122 53 149,424 33 154,365 50 195,576 24 1,568,596 26	358,992 05 - 18,987 52	216,823 34 19,257 54 16,329 12 17,157 15 202,548 31	39,587 43 300 00 141 29 3,204 09 8,921 65	3,232,525 35 168,981 87 170,835 91 234,925 00 1,780,066 22

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Firemen's Fire, Mass Firemen's Fund, Cal First National Fire, Mass Franklin Fire, Pa German American, N. Y Germania Fire, N. Y. Girard F. and M., Pa	109,316 62 830,294 45 88,314 66 498,166 42 2,117,862 52 1,063,080 21 360,143 02	158,518 86 - - - - -	36,528 81 58,838 84 12,575 22 120,704 83 182,193 19 100,174 27 48,004 66	345,796 83 1,000 00 21,736 23 - 10,871 81	145,845 43 1,393,448 98 101,889 88 640,607 48 2,300,055 71 1,163,254 48
Granite State, N. H. Greenwich, N. Y. Hanover Fire, N. Y. Hartford Fire, Conn Home, N. Y. Howard, N. Y. Ins. Co. of No. America, Pa	168,988 67 826,899 51 1,175,896 81 2,350,371 59 3,541,608 30 400,881 87 2,204,132 29	- - - - 4,896 78 1,263,889 90	9,069 70 40,375 42 93,999 64 188,194 86 298,467 81 22,328 43 363,276 79	15,883 13 22,500 52 	419,019 49 178,058 37 883,158 06 1,269,896 45 2,561,066 97 3,840,076 11 437,707 08 3,870,526 17
Ins. Co. of the State of Pa., Pa. Manufacturers & Builders', N.Y. Merchants', N. J. Merdhants', R. I. Meriden Fire, Conn National Fire, Conn National Fire, N. Y.	148,153 23 154,796 39 544,424 65 203,638 05 75,292 09 517,629 65 196,241 41	46,960 10 - - 188 61 - -	17,592 39 20,074 07 52,868 21 18,568 42 16,210 24 90,530 46 12,776 05	4,696 23 3,475 00 3,572 55 625 50 3,053 46 2,372 25	217,401 95 178,345 46 600,865 41 223,020 58 94,555 79 610,532 36 209,017 46
Neptune F. and M., Mass. New Hampshire Fire, N. H Niagara Fire, N. Y Northwestern National, Wis Orient, Conn. Pennsylvania Fire, Pa. Pacific Fire, N. Y	178,380 71 615,300 28 1,500,661 40 494,151 37 622,361 90 889,401 68 211,697 12	9,697 69 -	20,753 50 52,727 63 67,438 90 52,961 07 71,768 16 116,012 13 23,721 78	5,657 42 - 862 95 1,965 64 2,366 65	199,134 21 668,027 91 1,573,757 72 556,810 13 694,993 01 1,007,379 45 237,785 55
People's Fire, N. H Phenix, N. Y Phœnix, Conn Prescott, Mass Providence Washington, R. I Rochester German, N. Y Storling Fire, N. Y	200,281 50 4,185,864 48 2,130,077 59 213,812 81 448,895 80 360,085 37 159,425 60	1,368,012 24 - - 321,923 02 -	9,049 82 133,531 42 210,411 77 16,952 44 34,001 60 29,447 17 13,885 83	72,591 13 4,727 43 1,906 38 - 5,473 33	209,331 32 5,759,999 27 2,345,216 79 232,671 63 804,820 42 395,005 87 173,311 43

Table IV—Concluded.

Name of Commons	PREMIUMS I	RECEIVED.	Interest and	Income		
Name of Company.	Fire.	Marine and Inland.	Dividends from all sources.	from Rents and other sources.	Total Income.	
Security, Conn	\$ 307,134 08 1,566,403 49 507,865 62 152,345 23 115,699 92	- \$2,035 22 11,957 14	\$ 21,660 49 117,828 70 54,489 20 33,344 90 26,872 24	\$ 11 75 4,241 00 - 3,501 03 3,229 38	\$ 328,806 32 1,688,473 19 564,390 04 189,191 16 157,758 68	
Union Fire, Pa	265,940 81 843,551 68 899,759 64 536,773 75	199,624 26 307,203 11 -	22,038 61 68,073 46 44,927 43 22,544 60	8,285 23 840 36 1,722 13 17,701 79	495,888 91 1,219,668 61 946,409 20 577,020 14	
Total	\$46,086,154 57	\$5,278,181 47	\$4,397,160 59	\$871,243 75	\$56,632,740 38	
MUTUAL COS. OF OTHER STATES. Holyoke Mutual Fire, Mass	\$123,302 95 124,462 16	-	\$32,130 58 19,977 24	\$3,070 37 2,367 06	\$158,503 90 146,806 46	
Total	\$247,765 11	_	\$52,107 82	\$5,437 43	\$305,310 36	
Cos. of Foreign Countries. British America, Canada	\$ 543,858 45 1,855,987 78 556,163 84 750,831 14	\$71,122 86 98,607 27 _	\$26,842 78 69,236 11 22,585 15 30,980 44	\$8,749 97 - 3,765 00	\$ 641,854 09 2,032,581 13 578,748 99 785,576 58	
Guardian Assurance, Eng	726,157 56 796,835 83 1,011,814 60 1,175,887 11	- - -	36,540 27 41,271 91 38,604 22 53,496 48	- 16,348 69	762,697 83 838,107 74 1,066,767 51 1,229,383 59	

London and Lancashire, Eng	995,264 23	- 1	54,006 18	- 1	1.049,270 41
L. and L. and Globe, Eng	3,686,553 50	_)	153,820 13	91,102 53	3,931,476 16
London Assurance, Eng	702,680 30	-	54,503 22	_	757,183 5 2
Lion Fire, Eng	386,764 33	-	23,693 13	-	410,457 46
Northern Assurance, Eng	832,158 04		49,602 50	-	881,760 54
No. British & Mercantile, Eng	1,756,783 94	- '	143,840 80	-	1,900,624 74
Norwich Union, Eng	753,665 37	-	44,719 82	-	798,385 19
Phœnix Assurance, Eng	1,400,518 94	_	60,985 00	-	1,461,503 94
Queen, Eng	1,420,146 93	- 1	52,656 17	10,356 73	1,483,159 83
Royal, Eng	2,453,085 40	-	98,478 87	93,732 95	2,645,297 22
Sun Fire, London	1,076,639 96	-	58,437 77	-	1,135,077 73
Scottish Union & Nat., Edinburg	414,646 09	- 1	43,621 50	- (458,267 59
Western Assurance, Canada	912,280 92	-	29,414 27	-	941,695 19
Total	\$24,208,754 26	\$169,730 13	\$1,187,336 72	\$224,055 87	\$25,789,876 98

Maine Stock Companies	\$46,086,154 57 247,765 11	\$ 177,573 34 5,278,181 47 	\$ 13,797 03 4,397,160 59 52,107 82 1,187,336 72	$\begin{array}{c} \textbf{\$} \textbf{2,376} \textbf{37} \\ \textbf{871,243} \textbf{75} \\ \textbf{5,437} \textbf{43} \\ \textbf{224,055} \textbf{87} \end{array}$	\$ 193,746 74 56,632,740 38 305,310 36 25,789,876 98
Aggregate	\$70,542,673 94	\$5,625,481 94	\$5,650,402 16	\$1,103,113 42	\$82,921,674 46

Table V—Showing the Nature of the Expenditures During the Year Ending December 31, 1886, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

	Paid for Losses.		Dividends	Paid for Commissions	Paid for	Paid for	All Other	Total
Name of Company.	Fire.	Marine and Inland.	Paid.	and Brokerage.	Salaries, etc	Taxes.	Expenditures.	Expenditures.
MAINE STOCK COMPANIES. Merchants' Marine Ocean Union		\$ 8,215 70 58,172 50 100,388 62	\$ 5,532 00 12,000 00	\$2,574 48 3,816 89 9,164 53	3,800 00	\$893 97 	\$1,043 52 920 58 1,934 91	73,135 94
Total	-	\$166,776 82	\$17,532 00	\$15,555 90	\$9,386 67	\$893 97	\$3,899 01	\$214,044 37
STOCK COS. OF OTHER STATES.					1			
Ætna, Conn American Central, Mo. American Fire, Pa. Anglo Nevada, Cal Atlantic F. and M., R. I. Boatman's F. and M., Pa	\$1,337,415 53 267,623 53 635,320 59 79,724 95 29,113 33 151,666 62	2,564 59 71 88	\$720,000 00 57,000 00 39,747 00 - 12,122 67 15,000 00	\$400,648 53 75,318 81 221,971 87 66,932 98 7,524 89 45,386 67	46,705 14 155,013 06 28,900 00 8,810 70	\$48,056 00 9,837 69 30,121 27 2,407 76 1,562 89 6,376 16	59,591 68 10,108 19 42,577 17 4,491 45	516,076 85 1,092,281 98 223,107 45 63,697 81
Boston Marine, Mass Buffalo German, N. Y Citizens', Pa Commerce, N. Y Connecticut Fire, Conn	208,701 74 151,899 34 78,354 97 494,076 51	858,212 69 - - - -	100,000 00 40,000 00 30,000 00 20,000 00 80,000 00	23,213 31 78,479 82 53,966 98 26,236 10 141,963 12	19,710 26 12,069 96 11,352 00	18,135 39 7,454 16 9,083 93 6,016 83 21,076 05	27,366 96 33,207 04 7,308 90	381,712 94 290,227 25 149,268 80
Continental, N. Y	1,417,575 04 72,673 60 90,393 92 98,405 69 956,888 56	21,425 90	160,443 92 8,280 00 19,885 00 20,846 00 200,000 00	569,435 96 48,901 59 32,424 77 38,377 79 326,058 09	11,853 89 10,345 83 28,943 74	77,765 28 7,266 61 4,368 63 7,873 94 53,653 50	14,713 03 11,929 92	163,688 72 169,348 07 215,873 06

Firemen's Fire, Mass	47,682 68 433,320 45 43,262 18 246,817 05 1,012,917 01 568,954 73 124,091 92	76 29,805 00 105,000 00 16,000 00 99,967 50 150,000 00 100,000 00 72,000 00	15,143 11 133,917 48 15,907 20 80,484 35 337,640 13 150,787 35 69,441 80	13,600 00 96,594 72 5,100 00 51,086 61 163,836 58 76,319 78 41,979 47	4,387 66 12,650 67 1,154 09 25,342 81 60,645 47 30,649 61 13,644 45	8,420 76 105,438 23 5,203 46 72,240 69 159,507 48 23,776 82	119,039 21 1,025,283 31 86,626 93 575,939 01 1,725,039 19 1,086,218 95 344,934 46	
Granite State, N. H Greenwich, N. Y Hanover Fire, N. Y Hartford Fire, Conn Home, N. Y Howard, N. Y Ins. Co. of No. America, Pa	25,647 95 394,248 67 632,184 49 1,318,007 72 2,005,889 61 217,765 60 1,235,500 23	100,000 00 250,000 00 300,000 00 11,595 30	32,075 59 183,562 45 214,291 09 353,688 98 615,504 56 78,849 86 544,215 80	5,615 20 47,991 84 157,681 57 167,754 40 401,979 96 25,734 72 120,644 24	3,909 41 10,664 05 33,582 83 43,726 19 79,829 23 10,900 16 111,322 33	7,970 46 34,523 95 107,555 50 190,256 19 276,325 11 40,826 33 283,587 21	75,218 61 771,911 17 1,245,295 48 2,323,433 48 3,679,528 47 385,671 97 4,376,136 76	STAT
Ins. Co. of the State of Pa., Pa. Manufacturers & Builders', N.Y Merchants', N. J Merchants', R. I Meriden Fire, Conn National Fire, Conn National Fire, N. Y	80,054 11 41,775 69,079 80 - 223,118 57 - 111,364 09 1,429 42,941 87 - 261,404 71 - 124,817 84 -	16,330 00 39,187 60	38,872 72 33,340 57 98,866 76 36,919 17 12,492 65 83,334 76 44,664 29	15,853 34 20,436 41 25,717 00 24,861 35 7,915 06 37,466 09 15,137 46	4,571 02 5,677 69 10,887 58 6,489 23 1,151 36 13,317 09 3,397 70	20,025 51 15,199 55 67,809 78 2,668 76 35,538 13 15,349 45	221,442 19 160,064 02 565,587 29 197,063 07 83,169 70 531,060 78 219,366 74	ISTICAL TAB
Neptune F. and M., Mass New Hampshire Fire, N. H Niagara Fire, N. Y Northwestern National, Wis Orient, Conn Pennsylvania Fire, Pa Pacific Fire, N. Y	110,297 91 1,552 325,589 58 - 824,536 11 - 221,050 51 9,864 416,665 05 - 557,639 75 - 130,426 58 -	40,000 00 50,277 00	29,570 52 121,902 91 242,683 63 82,920 64 106,519 89 207,408 42 42,346 28	17,422 49 29,102 76 119,584 00 48,284 74 45,475 10 27,277 28 24,370 76	6,881 09 16,347 00 34,694 37 12,209 08 15,109 07 22,054 08 7,587 09	6,802 67 34,768 98 157,051 77 46,149 24 58,983 93 47,338 97 21,508 32	196,527 21 567,711 23 1,428,826 88 480,478 45 672,753 04 911,718 50 250,239 03	LES.
People's Fire, N. H. Phenix, N. Y. Phœnix, Conn Prescott, Mass. Providence Washington, R. I. Rochester German, N. Y Sterling Fire, N. Y.	31,639 04 2,082,493 02 1,232,440 61 115,015 49 243,175 93 239,649 40 90,389 40	280,000 00 12,000 00	41,774 22 974,921 21 351,201 13 42,469 74 123,658 04 81,166 93 34,154 97	3,999 95 320,236 67 98,496 23 13,991 00 32,381 95 13,702 08 14,541 72	4,136 04 69,195 88 61,583 95 6,553 45 13,015 65 12,498 28 3,325 30	10,134 31 395,850 79 188,696 69 14,465 18 49,851 31 22,667 11 16,074 70	91,683 56 5,402,506 51 2,212,423 61 204,494 86 689,111 80 385,683 80 167,236 09	×

Table V—Concluded.

	PAID FOI	Losses.	Dividends	Paid for Commissions	Paid for	Paid for	All Other	Total
Name of Company.	Fire.	Marine and Inland.	Paid.	and Brokerage.	Salaries, etc.	Taxes.	Expenditures.	
Security, Conn	\$141,042 57 822,898 74 298,660 29 86,436 23 42,253 64	60 83	100,000 00 50,000 00 18,000 00	225,001 85 81,577 81 33,153 33	71,261 95 36,681 17 13,130 00	41,755 60 15,573 44 4,568 25	\$140,610 61 22,957 10 11,283 88	505,510 64 166,571 69
Union Fire, Pa	142,659 49 455,677 18 477,703 11 248,021 18	268,219 67	60,000 00 30,000 00 50,105 00	184,231 05 161,019 03 123,917 18	66,313 16 34,412 20 61,252 75	31,964 69 18,366 59 6,673 42	88,038 09 92,384 08 41,503 57	1,154,443 84 813,885 01 531,473 11
Total	\$24,725,266 01	\$5,209,566 47	\$4,677,687 64	\$8,794,701 92	\$3,745,414 58	\$1,221,130 12	\$3,840,283 69	\$52,214,050 43
MUTUAL Cos. of OTHER STATES. Holyoke Mutual Fire, Mass Quincy Mutual Fire, Mass	\$29,339 88 51,359 24		\$44,970 51	\$19,084 66 19,621 29				\$110,248 71 139,860 71
Total	\$80,699 1	2 -	\$14,970 51	\$38,705 95	\$22,205 83	\$4,165 87	\$59,362 14	\$250,109 42
Cos. of Foreign Countries. British America, Canada Commercial Union, Eng City of London, London Fire Insurance Association, Eng.	\$ 400,521 63 1,088,997 84 355,374 32 506,184 97	38,856 93 -		\$118,713 96 351,726 68 112,978 61 156,616 69	129,179 07 34,525 93	43,928 09 21,677 95	117,053 59 27,298 93	1,769,742 20 551,855 74
Guardian Assurance, Eng Hamburg-Bremen, Hamburg Imperial Fire, Eng Lancashire, Eng	382,751 73 405,040 28 641,361 84 705,215 65	_	- - -	130,868 93 148,767 02 171,318 41 193,160 14	74,260 25 105,899 92	18,489 56 37,113 22	40,737 18 29,609 34	687,294 29 985,302 73

London and Lancashire, Eng	653,885 46	- 1	-	195,931 41	48,047 90	23,663 09	60,287 631	981,815 49
L. and L. and Globe, Eng	2,048,763 28	-	_	643,432 42	197,613 05	84,017 97	196,402 46	
London Assurance, Eng	371,461 21	-	_	123,919 77	39,273 65	20,277 31	54,330 91	609,262 85
Lion Fire, Eng	235,419 89	- 1	-	62,677 04	35,431 79	11,393 51	17,840 47	362,762 70
Northern Assurance, Eng	460,500 39	-	-	139,557 83	69,147 30	23,712 30	66,191 69	759,109 51
No. British & Mercantile, Eng	935,952 25	- 1	-	296,199 43	155,425 32	42,095 45	69,343 37	1,499,015 82
Norwich Union, Eng	455,329 25	-	-	130,387 11	49,449 19	14,988 91	51,178 67	701,333 13
	į.			1			J	
Phoenix Assurance, Eng	816,698 47	-	-	266,527 54	85,944 01	44,359 21	86,721 17	1,300,250 40
Queen, Eng	737,930 75	_	-	230,150 97	87,472 97	41,706 91	80,936 47	1,178,198 07
Royal, Eng	1,417,568 20	-	-	442,478 01	159,650 18	56,001 20	123,513 05	2,199,210 64
Sun Fire, London	715,617 98	-	-	181,683 49	91,797 08	31,702 84	109 378 74	1,130,180 13
Scottish Union & Nat., Edinburg.	212,817 61	-	_	66,285 62	28,374 82	11,633 40	17,688 86	336,800 31
Western Assurance, Canada	504,002 42	85,236 95	-	162,026 91	23,000 00	21,900 30	80,510 47	876,677 05
Total	\$14,051,395 40	\$151,948 66	, -	\$4,325,407 991	\$1,710,118 96	\$630,200 38\$	1,383,918 98	\$22,252,990 43

Maine Stock Companies, Stock Companies of Other States.						97 \$ 3,899 01 \$ 214,044 37 12 3,840,283 69 52,214,050 43
Mut. Companies of Other States Companies of Foreign Countries	80,699 12	_	44,970 51		22,205 83 4,165	59,362 14 250,109 42 38 1,383,918 98 22,252,990 43
•		:		· — — — — — — — — — — — — — — — — — — —		34 \$5,287,463 82 \$74,931,194 65

Table VI—Showing the Risks in Force, Risks Written and Premiums Received Thereon, and Losses Paid, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State, for the Year Ending December 31st, 1886.

	RISKS IN FORCE.		Ris	cs Written D	LOSSES PAID.			
Name of Company.	Fire.	Marine and Inland.	Fire.	Premiums re- ceived thereon	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.
MAINE STOCK COMPANIES. Merchants' Marine Ocean Union	- - -	\$480,994 00 934,796 00 1,122,227 00	-	-	\$1,418,978 00 1,594,311 00 3,885,246 00	66,852 16	-	\$ 8,215 70 58,172 50 100,388 62
Total	-	\$2,538,017 00	-	-	\$6,898,535 00	\$229,564 52		\$166,776 82
STOCK COS. OF OTHER STATES. Ætna, Conn	53,896,197 00 126,740,883 00 18,261,873 00	- 1,803,078 00 2,490 00	4,171,032 26	627,203 30 1,386,751 55 400,255 37 47,255 05	15,438,501 00 285,858 00	151,987 54 1,615 81	29,113 33	2,564 59 71 88
Boston Marine, Mass Buffalo German, N. Y Citizens', Pa	51,853,689 00 27,628,793 00 15,156,226 00 95,322,494 00	153,812 48 -	44,705,726 00	307,632 03 161,330 99	329,314 00		208,701 74	
Continental, N. Y	475,525,763 00 45,582,341 50 15,487,641 00 19,330,726 88 255,094,334 00	296,712 00	22,550,397 50 16,267,421 00	221,034 02 184,299 70 219,109 80	3,159,858 29	<u>-</u>	1,417,475 04 72,673 60 90,393 92 98,405 69 956,888 56	21,425 90

Firemen's Fire, Mass Firemen's Fund, Cal First National Fire, Mass Franklin Fire, Pa German American, N. Y Gormania Fire, N. Y Girard F. and M., Pa	18,866,936 00; 74,943,081 83 6,247,885 00; 136,086,734 00; 373,948,342 00; 175,297,164 00; 52,841,741 00;	1,275,378 00 - - - - - -	12,429,771 00 82,730,812 37 5,718,780 00 52,713,622 00 344,630,320 00 150,661,284 16 36,871,857 00	121,063 48 1,114,209 60 94,919 17 597,625 70 2,729,977 32 1,303,096 87 391,550 49	16,279,326 00 - - - - -	219,747 86 - - - - -	47,682 68 433,320 45 43,262 18 246,817 05 1,012,917 01 568,954 73 124,091 92	138,361 76	
Granite State, N. H Greenwich, N. Y Hanover Fire, N. Y Hartford Fire, Conn Home, N. Y Howard, N. Y Ins. Co. of No. America, Pa.	13,196,586 00 197,917,746 00 168,761,865 25 281,274,826 00 526,965,577 00 41,195,182 00 331,855,675 54	130,750 00	136,501,112 89 210,178,417 00 342,284,434 00 47,466,612 00	132,937 57 788,579 72 1,337,497 59 2,679,382 54 3,776,630 74 501,196 28 2,548,356 18	46,659,449 00 - - -	- - 5,113 53	632,184 49 1,318,007 72 2,005,889 61 217,765 60	80,920 21 1,480,866 95	STAT
Ins. Co. of the State of Pa., Pa Manufactur's & Builders', N Y Merchants', N. J	20,764,945 00 29,915,742 00 65,590,791 14 19,429,684 00 8,346,797 00 53,546,236 00 25,418,267 00	459,593 00 - 8,731 00 - -	27,998,147 00 58,782,119 00	175,469 33 177,291 83 622,606 09 242,242 37 99,475 56 494,576 16 234,728 30	8,731 00 - -	59,866 64 - 19 75 -	80,054 10 69,079 80 323,118 57 111,364 09 42,941 87 261,404 71 124,817 84	41,775 49 1,429 23	STATISTICAL TABLES
Neptune F. and M., Mass New Hampshire Fire, N. H Niagara Fire, N. Y Northwestern National, Wis. Orient, Conn Pennsylvania Fire, Pa Pacific Fire, N. Y	13,721,023 00 59,879,053 00 226,689,095 00 66,036,047 00 59,185,577 00 105,761,260 00 38,289,217 00	- - - -	14,233,083 00 62,042,020 00 219,834,560 00 49,410,693 00 55,782,814 00 82,661,620 00 32,755,933 00	189,486 88 715,380 62 2,000,705 70 554,773 81 735,226 04 1,074,551 45 289,997 09	2,079,365 00 - -	200 00 - 14,581 01 - - -	110,297 91 325,589 58 824,536 11 221,050 51 416,665 05 557,639 75 130,426 58		LES.
People's Fire, N. H Phenix, N. Y Pheenix, Conn Prescott, Mass Providence Washington, R. I. Rochester German, N. Y Sterling Fire, N. Y	14,892,606 99 511,321,691 00 241,025,544 00 21,885,045 00 54,161,211 00 44,896,053 00 19,773,903 00	3,031,588 00	181,884,696 00 19,998,233 00	2,287,493 88 250,012 76	222,136,309 00 42,216,690 00	1,670,197 81 - 363,360 11	31,639 04 2,082,493 02 1,232,440 61 115,015 49 243,175 93 239,649 40 90,389 40	195,028 92	XXXI

Table VI—Concluded.

	RISKS	IN	Force.	RISKS WRITTEN DURING THE YEAR.							Lo	SSES	PAID.			
Name of Company.	Fire.	Fire. Marine and Inland.			Fire.		Premiums re- ceived thereon.		Marine and Inland		Premiums re- ceived thereon.	Fire		Marine and Inland.		
Security, Conn	\$ 22,737,673 (168,295,751 (\$936,773 00			,221						00	\$56,318 99 -	\$141,04 822,89		
Traders', Ill	38,927,066 (35,089,362 (493,790 55	47	,247	,́411 1,48€	. 00	68	,610 5,108	41	754,480			86,43	6 23	
United States, N. Y	16,969,204	00	360,225 00	16	,504	,109	00	14	5,25	33	1,028,438	00	14,261 19	42,25	3 64	3,484 96
Union Fire, Pa	29,557,598 (93,597,239 (127,964,203 (00 00	933,004 00 3,087,983 00	97 101	,370 ,359	3,692 0,890 0,220	00	$^{1,08}_{99}$	0,03	4 89 2 86	14,962,785		354,597 82 -	455,67 477,70	7 18 3 11	268,219 67
Williamsburg City Fire, N. Y	88,080,044	00		81	,500),984 ——-	- 00		3,58	3 08				248,02	1 18	
Total	6,235,020,561	83	71,888,769 03	5,024	,359	,311	57	53,60	6,37	38	845,982,455	29	6,772,854 11	24,725,26	6 01	5,209,566 47
MUT'L Cos. OF OTHER STATES																
Holyoke Mutual Fire, Mass Quincy Mutual Fire, Mass	\$24,996,665 29,588,766		<u>-</u> .			2,893 1,904			5,216 4,46					\$29,33 51,35		
Total	\$54,585,431	73	-	\$18	,044	,797	00	\$24	9,67	3 52	_		-	\$80,69	9 12	
Cos. of Foreign Countries.																
Commercial Union, Eng	\$ 53,171,091 (254,856,955 (00	\$ 377,241 00 2,097,429 00	221	,397	7,800	00	2,29	5, 20	04	\$13,286,975 15,579,904			1,088,99	7 84	38,856 93
City of London, London Fire Ins. Association, Eng	45,903,409 (69,615,934 (-			,911 ,358			,878 1,848					355,37 506,18		
Guardian Assurance, Eng	100,783,898		-			2,565			3,853				-	382,75		
Hamburg-Bremen, Hamburg. Imperial Fire, Eng Lancashire, Eng	91,139,003 (106,063,848 : 136,007,477 (-),474 3,857),652	lā	99. 1,22	5,739				_	405,04 641,36 705,21	1 84	

			•					
London and Lancashire, Eng.	134,825,298 42	-	128,005,682 65	1,287,493 88	- 1	-	653,885 46	-
L. and L. and Globe, Eng	542,316,215 00	-	515,832,312 00	4,731,949 14	-	-	2,048,763 28	_
London Assurance, Eng	106,821,508 00	-	97,184,091 00	857,785 23	-	-	371,461 21	-
Lion Fire, Eng	30,026,934 00	-	46,199,127 00	645,848 72	-	-	235,419 89	_
Northern Assurance, Eng	99,198,694 00	-	108,219,050 00	1,020,057 51	-	-	460,500 39	-
No. British & Mercantile, Eng	226,873,065 00	-	210,508,589 00	2,061,903 58	-	-	935,952 25	-
Norwich Union, Eng	97,084,923 00	- 1	97,974,537 00	915,764 90	-	_	455,329 25	-
Phœnix Assurance, Eng	226,660,414 00	-	203,619,414 00	1,815,723 84	-	-	816,698 47	-
Queen, Eng	192,568,117 00	_	173,758,151 00	1,803,304 85		_	737,930 75	-
Royal, Eng	378,863,320 81		350,321,917 58	3,163,072 69	_	-	1,417,568 20	
Sun Fire, London		-	139,617,482 00	1,306,158 22	-	_	715,617 98	-
Scottish Union & Nat., Edinb'g	40,638,190 00	-	67,433,337 00	811,505 22	-	-	212,817 61	-
Western Assurance, Canada		1,045,953 00	65,779,065 00	960,927 28	31,429,324 00	160,783 48	504,002 42	85,236 95
ŕ								
Total	3,194,404,346 45	3,520,623 00	3,022,520,275 30	30,409,171 41	60,296,203 00	366,765 34	14,051,395 46	151,948 66
·					·			

Maine Stock Companies	\$ -	\$ 2,538,017	00 \$ -	1 -			52;\$ - \$ 166,776 82
Stock Cos. of Other States	6,235,020,561	83 71,888,769	03 5,024,359,311 5	57 \$53,606,375	38 845,982,455 29	6,772,854	11 24,725,266 01 5,209,566 47
Mutual Cos. of Other States	54,585,431	73	18,044,797 (249,678	52 -	-	80,699 12
Cos. of Foreign Countries	3,194,404,346	45 3,520,623	00 3,022,520,275	30,409,171	41 60,296,203 00	366,765	34 14,051,395 46 151,948 66
-							-
Aggregate	9,484,010,340	01 77,947,409	03 8,064,924,383	84,265,225	31 913,177,193 29	7,369,183	97 38,857,360 59 5,528,291 95

Table VII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1886, by Fire, Fire-Marine and Marine Insurance Companies.

		Risks V	VRITTEN.		Losses	PAID.	Losses	aid e-
Name of Company.	Fire.	Premiums Re- ceived thereon.	Marine and Inland.	Premiums Received thereon.	Fire.	Marine and Inland.	Incurred.	Tax Paid on Pre- miums.
MAINE STOCK COMPANIES.								
Merchants' Marine	-	-	\$1,418,978 00		-	\$ 8,215 70		
Ocean	-	-	1,594,311 00		-	58,172 50		
Union	-	-	3,885,246 00	115,687 27	-	100,388 62	-	
Total	_	_	\$6,898,535 00	\$229,564 52	_	\$166,776 82	- .	
STOCK COS. OF OTHER STATES.			[-	. !		
Ætna, Conn	\$5,836,458 00	\$79,582 56			\$78,961 92		\$85,029 42	
American Central, Mo	268,395 00			_	3,305 35	_ 1	3,211 85	
American Fire, Pa	348,240 00				4,572 84	_	5,572 84	
Anglo Nevada, Cal	28,608 00		_	_			.,	9 3
Atlantic F. and M., R. I	109,175 00		_	_	1,637 31	_	1,766 61	20 3
Boatman's F. and M., Penn	245,259 00		-	-	7,257 17	-	9,666 24	125 5
Boston Marine, Mass	_	_]	\$651,275 00	\$5,596 00	_	\$4,673 08	4,848 08	
Buffalo German, N. Y	498,632 00	5,829 09		1 2	4,859 74		6,859 74	
Citizens', Pa	292,427 00	3,843 00	-	-	2,592 12	-	3,402 84	
Commerce, N. Y	245,600 00		-	-	3,858 51	-	3,858 51	
Connecticut Fire, Conn	1,237,400 00	17,168 79	-	-	11,600 92	-	12,115 93	111 35
Continental, N. Y	990,173 00	12,347 10	-	_	7,825 76	- 1	7,825 76	
Dwelling-House, Mass	793,401 00	7,944 00	-	- 1	5,772 23	-	6,772 23	
Eliot, Mass	185,943 00		- 1	-	4,969 42	-	6,135 42	
Equitable F. and M., R. I	307,150 00	3,727 57	22,002 58	239 25	4,977 99	-	5,177 99	
Fire Association, Pa	1,973,318 00	30,064 58	- 1	- 1	47,274 94	- 1	47,921 92	901 9

Fireman's Fund, Cal	329,077 50 290,933 00 568,024 00 849,680 00 1,278,452 00 527,720 00 99,660 00	3,907 59 4,551 52 9,978 11 9,956 98 15,014 64 6,805 54 1,232 90	-	- - - -	1,287 00 5,527 02 3,583 83 4,735 27 15,573 89 2,918 68 125 00	- - - - -	8,148 90 4,171 74 4,991 66 18,034 89 2,918 68 125 00	52 41 91 03 199 56 298 70 77 73 35 96	
Granite State, N. H Greenwich, N. Y Hanover Fire, N. Y Hartford Fire, Conn Home, N. Y Howard, N. Y Ins. Co. of No. America, Pa.	143,285 00 117,160 00 1,487,820 50 3,839,850 00 4,132,619 00 349,990 00 2,455,411 00	2,657 34 1,693 57 22,501 27 47,078 19 59,723 86 4,710 50 34,131 37	-	- - - - -	626 68 2,069 13 10,986 59 43,370 00 69,199 20 755 75 20,055 40	- - - - -	626 68 2,069 13 12,725 29 45,693 53 78,190 56 756 75 16,685 20	40 61 230 29 74 16 79 09 948 18	STAT
Ins. Co. of the State of Pa., Pa. Manufacturers & Builders', N. Y Merchants', N. J Merchants', R. I Meriden Fire, Conn National Fire, Conn National Fire, N. Y	459,970 00 217,570 00 622,490 00 427,740 00 261,775 00 687,963 00 57,700 00	6,766 66 2,321 58 8,757 38 5,511 94 3,350 66 8,476 05 449 15	-	- - - - -	16,450 20 3,836 00 4,638 72 12,052 58 1,215 82 4,768 72	- - - - -	20,450 20 2,836 00 4,640 27 13,418 08 2,620 82 5,455 94	135 33 175 14 110 23 42 69 74 14 8 98	STATISTICAL TABI
Neptune F. and M., Mass New Hampshire Fire, N. H Niagara Fire, N. Y Northwestern National, Wis Orient, Conn Pacific Fire, N. Y Pennsylvania Fire, Pa	188,474 00 953,384 00 1,711,122 00 214,525 00 616,643 00 264,134 00 1,915,810 50	2,586 91 13,874 37 27,356 26 2,337 00 7,183 86 3,041 11 32,799 79		- - - - -	4,969 39 15,776 71 31,634 92 1,845 75 6,743 46 6,756 26 50,982 66	- - - - -	7,143 86 16,610 54 32,971 34 1,845 75 7,243 46 6,821 26 52,385 16	51 73 9 82 8 80 983 99	LES.
People's Fire, N. H. Phenix, N. Y. Phœnix, Conn Prescott, Mass. Providence Washington, R. I. Rochester German, N. Y Security, Conn	96,425 00 2,008,941 00 5,164,603 00 88,800 00 366,313 00 330,509 00 216,985 00	1,474 62 27,005 15 69,004 64 1,240 47 5,291 52 4,585 37 2,366 07	416,838 41 - - 1,547,223 00	2,622 58 - 6,135 28 -	604 78 21,941 18 46,698 82 631 18 4,311 74 4,993 99 5,178 89	457 59 - - 856 97 -	604 78 25,322 66 48,392 48 631 18 5,458 94 5,993 99 5,178 89	17 39 144 57 446 11 23 90 228 53	XXXV

Table VII—Concluded.

		RISKS WRITTEN.			Losses	PAID.	Losses	aid e- s.
Name of Company.	Fire.	Premiums Re- ceived thereon.	Marine and Inland.	Premiums Re- ceived thereon.	Fire.	Marine and Inland.	Incurred.	Tax Paid on Pre- miums.
Springfield F. and M., Mass	\$2,611,049 00	\$41,084 09	_	_	\$21,003 39	-	\$30,734 32	\$821 6
Sterling Fire, N. Y	500,306 00		_	-	10,729 50	-	11,701 71	
Traders', Ill	208,075 00	2,302 46	-	-	1,997 05	-	2,247 05	
United Firemen's, Pa	157,630 00		-	-	3,233 96	- 1	3,233 96	
United States, N. Y	215,823 00	2,583 33	-	-	4,613 75	-	4,613 75	
Union Fire, Pa	851.569 00	10,741 95	_	_	12,124 28	_	12,407 48	327 6
Washington F. and M., Mass	612,050 00		-	_	10,539 62	_	10,099 62	
Westchester Fire, N. Y	458,227 00		_	_	3,675 35	_	2,135 35	
Williamsburg City Fire, N. Y.	368,880 00		-	-	3,222 90	-	3,222 90	18 7
Total	\$52,585,346 50	\$705,409 20	\$2,637,338 99	\$14,583 11	\$687,451 23	\$5,987 64	\$751,725 13	7,974 3
MUTUAL COS OF OTHER STATES								
Holyoke Mutual Fire, Mass	\$748,485 00	\$9,024 56			\$3,763 16		\$3,763 16	£193 7
Quincy Mutual Fire, Mass	592,360 00		_	_	7.992 69	-	7,992 69	
	0.72,000 00							100 4
Total	\$1,340,845 00	\$18,447 61		-	\$11,755 85	-	\$11,755 85	\$302 1
Cos. of Foreign Countries.		1				}		
British America, Canada	\$325,652 00	\$4,762 84			\$3,863 27		\$2,741 10	\$ 17 9
Commercial Union, Eng	2,167,435 00		_		11,639 64	_	14,553 59	
City of London, London	550,779 00			_ :	5,046 20		5,046 20	
Fire Ins. Association, Eng	655,758 50		-	-	31,443 17	-	28,310 88	
Guardian Assurance, Eng	958,228 92	13,928 88	_		5,163 85		5,160 10	175 3
Hamburg-Bremen, Hamburg	147,813 00		_	-	510 89	-	510 89	
Imperial Fire, Eng	1,486,399 00		_	_	53,923 01	-	57,764 01	
Laneashire, Eng	661,770 00		_	_	9,413 84	_	9,138 26	

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London and Lancashire, Eng	1.368,415 92	24,699 75	_	-	63,717 31	_	68,077 31
L and L. and Globe, Eng	3,717,152 00	54,986 71		_	34,799 74	_	49,141 74 403 73
London Assurance, Eng	838,557 00	10,139 88	-	_	6,913 77	_	6,199 77 64 52
Lion Fire, Eng	267,350 00	3,014 28	-	_	4,907 19	_	3,064 30
Northern Assurance, Eng	1,067,688 50	14,123 44	-	-	16,042 24	-	14,548 86
No. British & Mercantile, Eng	1,440,529 00	19,159 74	_	-	9,424 43	_	9,381 58 194 70
Norwich Union, Eng	294,641 00	4,331 70	-	_	3,463 73	-	5,343 77 17 35
Phœnix Assurance, Eng	1,175,039 57	17,910 54		_	19,389 02	_	20,747 00
Queen, Eng.	1.719.306 00	19,526 52	-	_	8,390 04	-	10,930 41 241 40
Royal, Eng.	3,314,694 50	58,047 07	-	_	96,795 67	_	97,295 67
Sun Fire, London	660,000 00	6,727 87	_	_	6,676 66	-	9,560 00 1 02
Scottish Union & Nat., Edinb'g	201,480 00	2,496 96	_	-	69 98	-	69 98 49 93
Western Assurance, Canada	431,927 00	6.698 40	-	-	6,773 52	-	6,973 00
Total	\$23,450,615 91	\$354,109 11		_	\$400,367 17	_	\$424,558 42 1,606 91

RECAPITULATION.

Maine Stock Companies Stock Companies of Other States Mutual Cos. of Other States Companies of Foreign Countries	\$52,585,346 50 1,340,845 00	\$705,409 20 18,447 61 354,109 J1	-		\$687,451 23 11,755 85 400,367 17	\$166,776 82 5,987 64 - -	\$751,725 13 7,974 34 11,755 83 302 17 424,558 42 1,606 91
Aggregate	\$77,376,807 41	\$1,077,965 92	\$9,535,873 99	\$244,147 63	\$1,099,574 25	\$172,764 46	\$1,188,039 38 \$9,883 42

Table VIII—Showing the Assets, Risks in Force, Risks Written, Premiums or Assessments Received, and Losses:

Paid During the Year, of Maine Mutual Fire and Marine Insurance Companies.

Name of Company.	Location.	Premium Notes.	Other Assets.	Total Assets.	Risks in Force.	Risks Written.	Premiums or Assessments Received.	Losses Paid.
MAINE MUTUAL FIRE COMPANIES.		205 790 04	#81 004 01	#107 700 95	#2 0c2 cc2 t0	21 911 795 50	#17 FGE 20	\$0.459.14
Bangor Brunswick Farmers' B	angor	\$85,728 84 10,794 42				\$1,211,735 50 24,032 00		
Casco		3,500 00		3,500 00				
Cumberland		10,434 46						932 00
Danville A		8,144 48						4 00
Eliot and Kittery E	liot	64,666 00	903 58	65,569 58	1,077,783 00	123,855 00	6,578 69	2,207 40
Falmouth F		19,424 50						
Fayette F		2,860 97	107 59			15,895 00		
Fryeburg F	ryeburg	12,696 57						
Gorham Farmers'G		31,541 50		31,546 83	315,415 00	84,480 00	445 64	500 00
Harpswell H	larpswell	No	Returns.					
Harrison H	Iarrison	9,941 71	663 38	10,605 09	197,265 00	69,100 00	297 78	7 65
Hermon and West Bangor H		71,900 00	60 52				707 00	
Jay Ja	ау	5,486 45						
Litchfield L		10,947 00		10,947 00				
Lovell L		3,330 00						
North Yarmouth	orth Yarmouth	16,501 13	44 36	16,545 49	316,414 50	42,526 00	298 28	1,069 44
Oxford County	outh Paris	-	405 00	405 00	677,482 00	205,430 00	1,512 08	
Patrons' Androscoggin A	uburn	48,149 00	57 22	48,206 22	1,011,123 00	321,949 00	1,205 22	1,225 00
Piscataquis D	over	35,000 00						
Saco Sa	aco	5,606 09						
Union Farmers' U		8,400 20						
Warren Farmers' W		5,499 93						
Webster W	/ebster	2,676 00	41 56	2,717 56	53,325 00	8,550 00	78 92	

MICHAIC
CAL
LADLIES
•

Wells Wells Wilton Wilton Windham Windham Woolwich Woolwich York County Saco Portland Fishing Portland	No 4,641 00 4,430 61	178 26 Returns. 260 92	4,901 92	181,282 00 112,015 00	50,407 00 33,515 00	65 55 35 92	
	503,587 66	89,058 53	592,646 19	10,536,024 00	2,963,952 50	36,043 98	20,492 27



MAINE STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES OF THE STATE OF MAINE, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1886.



MERCHANTS' INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, President. WILLIAM B. SNOW, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$67,000	00
Loans secured by collaterals	27,000	00
Cash in the company's principal office and in bank	5,826	04
Interest due and accrued	3,446	67
Premiums in due course of collection	10,408	47
All other assets	20,356	98

Aggregate of all the admitted assets of the commpany at their actual value......\$134,038 16

LOANS ON COLLATERALS.

Par Value.	Market Value.	Am't Loaned.
\$7,000 00	\$9,000 00	\$7,000 00
4,000 00	5,600 00	4,000 00
500 00	550 00	500 00
2,500 00	2,875 00	2,500 00
4,000 00	4,000 00	3,000 00
1,000 00	1,000 00	1,000 00
600 00	600 00	500 00
1,000 00	1,000 00	1,000 00
2,500 00	3,200 00	2,500 00
2,000 00	2,000 00	2,000 00
1,000 00	1,040 00	1,000 00
1,000 00	1,030 00	1,000 00
500 00	500 00	500 00
1,000 00	1,130 00	500 00
\$28,600 00	\$33,525 00	\$27,000 00
	\$7,000 00 4,000 00 500 00 2,500 00 4,000 00 1,000 00 2,500 00 2,500 00 2,000 00 1,000 00 1,000 00 500 00 1,000 00	\$7,000 00 \$9,000 00 4,000 00 5,600 00 500 00 550 00 2,500 00 2,875 00 4,000 00 1,000 00 1,000 00 1,000 00 2,500 00 3,200 00 2,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,000 00 1,010 00 1,000 00 1,010 00 1,010 00 1,010 00 1,010 00 1,010 00 1,010 00 1,010 00 1,010 00 1,010 00 1,010 00 1,010 00

II. LIABILITIES.

Net amount of unpaid losses and claims	urplus	\$12,001 30,424 42,426 100,000 \$142,426	36 18 00
III. INCOME DURING THE YE	EAR.		
Net cash received for premiums (marine and inland)		\$12,788	65
Aggregate amount of income received in cash		\$12,788	65
	:		=
IV. EXPENDITURES DURING THE	E YEAR.		
Net amount paid for losses (marine and inland)		\$8,215	70
Paid for commissions or brokerage		2,574	48
Salaries and other charges of officers, clerks and employes	••••	986	67
All other expenditures, viz: general expenses		1,043	52
Aggregate amount of expenditures in cash	• • • • • • • • • • • • • • • • • • • •	\$12,820	37
V. MISCELLANEOUS.			
i	Marine and Inland Risks.	Premiun	ıs.
Written during the year	\$1,418,978	\$47,025	
Deduct those expired and terminated	937,984	16,600	73
Net amount in force at end of year	\$480,994	\$30,424	36

Note. This company had been in business but ten months at the end of the year 1886, and as the law requires the full amount of premiums on unterminated risks to be placed among the liabilities, it received no benefit from its yearly risks, which caused an apparent impairment of capital.

Business in the State of Maine During the Year.

Risks taken (marine and inland)\$1,418,978 00

47,025 09 8,215 70

Premiums received

Losses paid on risks taken.....

57,724 07

140,000 00

31,093 45

OCEAN INSURANCE COMPANY,

PORTLAND.

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

GEO. A. WRIGHT, President.

CHAS. F. FLAGG, Secretary.

Capital Paid Up in Cash, \$140,000.

I. ASSE	TS.						
Real estate owned by the company, unincumb	ered		\$75,000	00			
Stocks and bonds owned by the company, mar	ket value	• • • • • • • • • • • • • • • • • • • •	91,950	00			
Cash in the company's principal office and in	bank		7,637	78			
Interest due and accrued			2,064	00			
Premiums in due course of collection	· · · · · · · · · · · · · · · · · · ·		50,898	63			
Rents	••••		1,267	11			
Aggregate of all the admitted assets of the				_			
value	••••	• • • • • • • • • • • • • • • • • • • •	\$228,817	52			
•							
STOCKS AND BONDS OWN	ED BY THE	Company.					
	Par Value.	Market Value.					
Canal National Bank stock	\$3,600 00	\$5,976 00					
Casco National Bank stock	10,800 00	16,740 00					
Cumberland National Bank stock	2,000 00	2,650 00					
First National Bank stock	14,400 00	16,560 00					
Merchants' National Bank stock	22,650 00	37,750 00					
National Traders' Bank stock	6,900 00	10,074 00					
Portland Company stock	2,200 00	2,200 00					
Total	\$62,550 00	\$91,950 00	\$91,950	00			
II. LIABII	ITIES.						
Losses unadjusted, including all reported and	supposed los	sses, \$8,821 68					
Net amount of unpaid losses and claims			\$8,821	68			
Amount required to safely re-insure all outsta	nding risks		48,678	39			
All other demands against the company, viz: commissions, etc							

Total amount of liabilities, except capital stock and net surplus

Capital actually paid up in cash

Surplus beyond capital

Aggregate amount of liabilities, including net surplus...... \$228,817 52

III. INCOME DURING THE YEAR.

III. INCOME DUI	RING THE YEAR.
Net cash received for premiums (marine)	\$58,788 35
Received for interest and dividends from al	1 sources 4,988 69
ncome from all sources, rents, &c	2,376 37
Aggregate amount of income received	in cash
IV. EXPENDITURES	DURING THE YEAR.
Net amount paid for losses (marine)	\$58,172 50
Cash dividends actually paid	
Paid for commissions or brokerage	
Salaries and other charges of officers, clerks	s and employes 3,800 00
Paid State, national and local taxes	
All other expenditures, viz: general expen	ses 920 58
Aggregate amount of expenditures in	cash
V. MISCEL Risks and	LLANEOUS.
	Marine Risks. Premiums.
To tomas December 91 1995	#099 455 00 #59 109 40

	Marine Risks.	Premium	ıs.
In force December 31, 1885	\$933,455 00	\$52,192	48
Written during the year	1,594,311 00	66,852	16
Total	\$2,527,766 00	\$119,044	64
Deduct those expired and terminated	1,587,470 00	70,366	
In force at end of the year	\$940,296 00	\$48,678	
Deduct amount re-insured	5,500 00	292	50
Net amount in force	\$934,796 00	\$48,385	89

Business in the State of Maine During the Year.

Risks taken\$1,	594,311	00
Premiums received		
Losses paid on risks taken	58,172	50

UNION INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ARAD THOMPSON, President.

A. F. STETSON, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$39,500	00
Stocks and bonds owned by the company, market value	133,150	00
Loans secured by collaterals	2,825	00
Cash in the company's principal office and in bank	18,980	79
Interest due and accrued	2,207	79
Premiums in due course of collection	16,193	05
Premium notes	58,800	77
Other assets	2,000	00
Aggregate of all the admitted assets of the company at their actual		_
value	\$273,657	40

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par Val	ue.	Market Val	ue.		
E. & N. A. Railway stock	\$12,000	00	\$12,000	00		
Stillwater bonds, 5s	6,000	00	6,180	00		
Bangor bonds, 6s	46,000	00	52,440	00		
Bangor bonds, 7s	6,000	00	7,500	00		
St. Paul bonds, 7s	11,000	00	13,200	00		
St. Paul bonds, 6s	5,000	00	5,250	00		
St. Paul bonds, 5s	5,000	00	5,150	00		
Bath bonds, 6s	4,000	00	4,080	00		
Dubuque bonds, 6s	5,000	00	5,500	00		
Maine Central R. R. bonds, 6s	2,000	00	2,200	00		
Union Pacific R. R. bonds, 6s	3,000	00	3,150	00		
Jay County, Ind., bonds, 6s	2,000	00	2,000	00		
Omaha bonds, 6s	5,000	00	5,000	00		
E. Saginaw bonds, 5s	2,500	00	2,500	00		
Fort Madison bonds, 5s	2,000	00	2,000	00		
Lombard Investment Co. bonds	5,000	00	5,000	00		
Total	\$121,500	00	\$133,150	00	\$133,150	00

LOANS ON COLLATERALS.

	Par Value.	Market Value.	Am't Loan	ed.
European & N. A. R. stock	\$500 00	\$560 00	\$450	00
Lockwood Company stock	1,000 00	1,000 00	625	00
Bangor Gas Light Co. stock	1,200 00	1,200 00	500	00
First National Bank, Bangor, stock	1,300 00	1,625 00	1,250	00
	\$4,000 00	\$4,085 00	\$2,825	00
II. LIAB	ILITIES.			
Net amount of unpaid losses and claims	• • • • • • • • • • • • • • • • • • •		\$24,952	12
Amount required to safely re-insure all outs			69,012	
All other demands against the company	_		1,000	00
Total amount of liabilities, except capital s	tock and net	surnlus	\$94,964	79
Capital actually paid up in cash		-	100,000	
Surplus beyond capital			78,692	
-				
Aggregate amount of liabilities, includ	ing net sur	plus	\$273,657 	40
III. INCOME DUR				
Net cash received for premiums (marine) Received for interest and dividends from all			#115 405	0.7
attoorived for interest and dividends from an			\$115, 6 87 8,708	
Aggregate amount of income received in	sources	•••	8,708	34
	sources	••••••	8,708	34
Aggregate amount of income received in	sources n cash DURING T	HE YEAR.	8,708 \$124,395	61
Aggregate amount of income received in IV. EXPENDITURES	sources n cash DURING T	HE YEAR.	8,708 \$124,395	61
Aggregate amount of income received in IV. EXPENDITURES Net amount paid for losses (marine)	sources a cash DURING T	HE YEAR.	\$,708 \$124,395 \$100,388	61 62 00
Aggregate amount of income received in IV. EXPENDITURES Net amount paid for losses (marine) Cash dividends actually paid	sources	HE YEAR.	\$,708 \$124,395 \$100,388 12,000	61 62 00 53
Aggregate amount of income received in IV. EXPENDITURES Net amount paid for losses (marine) Cash dividends actually paid Paid for commissions or brokerage Salaries and other charges of officers, clerks All other expenditures, viz: general expense	sources DURING T and employ	HE YEAR.	\$,708 \$124,395 \$100,388 12,000 9,164	61 62 00 53
Aggregate amount of income received in IV. EXPENDITURES Net amount paid for losses (marine) Cash dividends actually paid Paid for commissions or brokerage Salaries and other charges of officers, clerks	sources DURING T and employ	HE YEAR.	\$124,395 \$100,388 12,000 9,164 4,600	61 62 00 53 00 91
Aggregate amount of income received in IV. EXPENDITURES Net amount paid for losses (marine) Cash dividends actually paid Paid for commissions or brokerage Salaries and other charges of officers, clerks All other expenditures, viz: general expense	sources DURING T and employ	HE YEAR.	\$,708 \$124,395 \$100,388 12,000 9,164 4,600 1,934	61 62 00 53 00 91 50

V. MISCELLANEOUS.

RISKS	AND	PREMIUMS
-------	-----	----------

	Marine Risks.	Premiums.
In force December 31, 1885	\$953,942	\$68,601 17
Written during the year	3,885,246	115,687 27
Total	\$4,839,188	\$184,288 44
Deduct those expired and terminated	3,716,961	115,275 84
Net amount in force at end of the year	\$1,122,227	\$69,012 60

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

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE STOCK FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1886.

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ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

LUCIUS J. HENDEE, President.

JOTHAM GOODNOW, Secretary.

Capital Paid Up in Cash, \$4,000,000.

I. ASSETS.

2. 11002110		
Real estate owned by the company, unincumbered	\$358,336	70
Loans on bond and mortgage (first liens)	43,595	00
Stocks and bonds owned by the company, market value	7,843,486	00
Loans secured by collaterals	11,180	00
Cash in the company's principal office and in bank	936,516	64
Interest due and accrued	1,345	02
Premiums in due course of collection	374,380	20
Aggregate of all the admitted assets of the company at their actual value		 56

II. LIABILITIES.

Losses adjusted and unpaid	\$46,023	81	
losses	191,231	51	
Losses resisted, including interest, costs and expenses	13,743	00	
Gross amount of claims for losses	250,998	32	
Net amount of unpaid losses and claims		— \$250,998	32
Amount required to safely re-insure all outstanding risks		1,808,187	21
All other demands against the company, viz: commissions, e	tc	59,432	66
Total amount of liabilities, except capital stock and net sur	plus	2,118,618	19
Capital actually paid up in cash		4,000,000	00
Surplus beyond capital		3,450,221	37
Aggregate amount of liabilities, including net surplus .	• • • • • • • • • • • • • • • • • • • •	\$9,568,839	56

III. INCOME DURING THE YEAR.

III. INCOME D	URING THE Y	EAR.		
Net cash received for premiums	Fire. \$2,479,798 97	Inland. \$171,951 20		
Received for interest and dividends from a Income from all sources, rents		· · · · · · · · · · · · · · · · · · ·	,	04
Aggregate amount of income received				
IV. EXPENDITURE	S DURING TII	E YLAR.		
	Fire.	Inland.		
Net amount paid for losses	\$1,337,415 53		\$1,429,055	5.7
Cash dividends actually paid				
Paid for commissions or brokerage				
Salaries and other charges of officers, cler			-	
Paid State, national and local taxes			48,056	
All other expenditures, viz: general expe				
Aggregate amount of expenditures in	cash		\$2,947,455	93
				==
V. MISCE	ELLANEOUS.			
RISKS AND	PREMIUMS.			
Fire Risk	s. Premiums.	Inland Risks	s. Premius	ns.
In force on the 31st of Decem-	0.5 40 40 40 1	a aco #0c	#10.00°	0.0
ber of the preceding year \$288,605,9	97 \$3,403,223 1	6 \$601,788	\$12,235	98
Written during the year (including perpetual) 228,708,2	07 2,709,388 5	0 59,985,210	210,147	28
Total \$517,314,2	204 \$6,114,613	56 \$60,589,998	\$222,383	26
Deduct those expired and				
marked off as terminated 218,940,9	20 2,598,248 4	4 58,654,636	200,998	96
In force at the end of the year, \$298,373,2	284 \$3,516,365	22 \$1,935,362	\$21,384	30
Deduct amount re-insured 4,420,7	32 55,090	None.	None.	
Net amount in force \$293,952,5	52 \$3,461,274 9		- , -	
In force having not more than				
one year to run \$129,847,6	18 \$1,635,349 9	5 \$1,935,362	\$21,384	30
Having more than one and not			ŕ	
more than three y'rs to run, 102,955,6	13 1,052,367 1	2 None.	None.	
Having more than three				
years to run 60,398,09	21 755,414 4	2 None.	None.	
Perpetual risks in force and				
interest premiums 751,30	00 18,143 5	None.	None.	
Net amount in force De-				
cember 31, 1886 \$293,952,5	52 \$3,461,274 9	9 \$1,935,362	\$21,384	30

Business	IN	THE	STATE	OF	MAINE	DURING	THE	YEAR.

Risks taken (fire) \$5,	836,458	00
Premiums received	79,582	56
Losses paid on risks taken	78,961	92
Losses incurred in Maine	85,029	42

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.
GEORGE T. CRAM, President. CHARLES CHRISTENSEN, Secretary.

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

I. ASSETS.

Stocks and bonds owned by the company, market value	\$985,500	00
Loans secured by collaterals	105,000	00
Cash in the company's principal office and in bank	97,452	37
Premiums in due course of collection	70,048	47
Aggregate of all the admitted assets of the company at their actual		
value	\$1,258,000	84

II. LIABILITIES.

Losses adjusted and unpaid	\$12,490	16		
Losses unadjusted, including all reported and supposed				
losses	48,513	27		
Losses resisted, including interest, costs and expenses	13,738	30		
Gross amount of claims for losses	\$74,741	73		
Deduct re-insurance and salvage	8,848	63		
Net amount of unpaid losses and claims			\$65,893	10
Amount required to safely re-insure all outstanding risks			359,055	97
All other demands against the company, viz: commissions,	et c .	••	10,507	27
Total amount of liabilities, except capital stock and net sur	plus	. .	\$435,459	34
Capital actually paid up in eash	• • • • • • • •		600,000	00
Surplus beyond capital	• • • • • • •	•••	222,541	50
Aggregate amount of liabilities, including net surplus.	• • • • • • • • • • • • • • • • • • • •	\$	1,258,000	84

Net cash received for premiums (fire)	III. INCOME DURING THE Y	ס"ג ו <i>י</i> סד		
Received for interest and dividends from all sources			\$ 517.068	70
IV. EXPENDITURES DURING THE YEAR. Net amount paid for losses (fire)	- · · · · · · · · · · · · · · · · · · ·			
Second S	Aggregate amount of income received in cash	••••••	\$579,987	11
Paid State, national and local taxes 9,837 69	Net amount paid for losses (fire)	•••••••	57,000 75,318	00 81
All other expenditures, viz: general expenses. 59,591 68 Aggregate amount of expenditures in cash \$517,076 85 V. MISCELLANEOUS. RISKS AND PREMIUMS. Fire Risks. Premiums. 1n force December 31, 1885. \$45,501,137 \$639,639 77 \$627,203 30 \$70 \$70 \$70 \$70 \$70 \$70 \$70 \$70 \$70 \$7	,			
V. MISCELLANEOUS. Risks And Premiums. Fire Risks. Premiums. In force December 31, 1885 \$45,501,137 \$639,639 77 Written during the year 49,078,029 627,203 30 Total \$94,579,166 \$1,266,843 07 Deduct those expired and terminated 38,603,996 539,547 76 In force at end of the year \$55,975,170 \$727,295 31 Deduct amount re-insured 2,078,973 28,593 53 Net amount in force \$53,896,197 \$698,701 78 Business in the State of Maine During the Year. Risks taken (fire) \$268,395 00 Premiums received 3,747 85 Losses paid on risks taken 3,305 35	· · · · · · · · · · · · · · · · · · ·		-	
RISKS AND PREMIUMS. Fire Risks Premiums \$45,501,137 \$639,639 77 Written during the year 49,078,029 627,203 30 \$94,579,166 \$1,266,843 07 \$94,579,166 \$1,266,843 07 \$1,266,843 0	Aggregate amount of expenditures in cash	•••••	\$517,076	85
Deduct those expired and terminated. 38,603,996 539,547 76 In force at end of the year. \$55,975,170 \$727,295 31 Deduct amount re-insured. 2,078,973 28,593 53 Net amount in force. \$53,896,197 \$698,701 78 BUSINESS IN THE STATE OF MAINE DURING THE YEAR. Risks taken (fire) \$268,395 00 Premiums received 3,747 85 Losses paid on risks taken 3,305 35	In force December 31, 1885	\$45,501,137	\$639,639	77
Deduct those expired and terminated. 38,603,996 539,547 76 In force at end of the year. \$55,975,170 \$727,295 31 Deduct amount re-insured. 2,078,973 28,593 53 Net amount in force. \$53,896,197 \$698,701 78 BUSINESS IN THE STATE OF MAINE DURING THE YEAR. Risks taken (fire) \$268,395 00 Premiums received 3,747 85 Losses paid on risks taken 3,305 35	Total	\$94.579,166	\$1,266,843	07
Deduct amount re-insured		38,603,996	539,547	76
Business in the State of Maine During the Year. Risks taken (fire) \$268,395 00 Premiums received 3,747 85 Losses paid on risks taken 3,305 35	•		- ,	
Risks taken (fire) \$268,395 00 Premiums received 3,747 85 Losses paid on risks taken 3,305 35	Net amount in force	\$53,896,197	\$698,701	78
Premiums received	Business in the State of Maine Durin	G THE YEAR.		
Losses paid on risks taken	• •		\$268,395	00
· · · · · · · · · · · · · · · · · · ·			· ·	

Amount of taxes paid to the State of Maine on premiums

8 85

AMERICAN FIRE INSURANCE COMPANY

PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOS. H. MONTGOMERY, President. RICHARD MARIS, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$185,673	00
Loans on bond and mortgage (first liens)	728,039	00
Stocks and bonds owned by the company, market value	1,162,417	42
Loans secured by collaterals	72,900	00
Cash in the company's principal office and in bank	99,761	94
Interest due and accrued.	12,845	60
Premiums in due course of collection	32,804	36
Ground rents well secured, \$7253.34; rents due and accrued, \$62.50	7,315	84
Aggregate of all the admitted assets of the company at their actual value		66

II. LIABILITIES.

Losses adjusted and unpaid	\$32,959	94		
Losses unadjusted, including all reported and supposed				
losses	89,544	10		
Losses resisted, including interest, costs and expenses	17,588	68		
Gross amount of claims for losses	\$140,092	72		
Net amount of unpaid losses and claims		:	\$140,092	72
Amount required to safely re-insure all outstanding risks	· · · · · · · · · · · ·	1	,106,048	22
All other demands against the company, viz: commissions,e	to	••	2,843	50
Total amount of liabilities, except capital stock and net sur	plus	\$1	,248,984	44
Capital actually paid up in cash			500,000	00
Surplus beyond capital		• • •	552,874	22
Aggregate amount of liabilities, including net surplus		. \$2	2,301,858	66

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	32
Received for interest and dividends from all sources	34
Income from all sources	47
Aggregate amount of income received in cash\$1,380,987	
IV. EXPENDITURES DURING THE YEAR.	
Net amount paid for losses (fire)	59
Cash dividends actually paid	00
Paid for commissions or brokerage 221,97	87
Salaries and other charges of officers, clerks and employes 155,013	96
Paid State, national and local taxes	27
All other expenditures, viz: general expenses	19
Aggregate amount of expenditures in cash\$1,092,283	98
V. MISCELLANEOUS.	
RISKS AND PREMIUMS.	

	Fire Risks.	Premiums.
In force December 31, 1885	\$96,394,773	\$1,225,912 80
Written during the year	104,970,237	1,349,439 55
Total	\$201,365,010	\$2,575,352 35
Deduct those expired and terminated	86,630,296	1,113,332 44
In force at end of the year	\$114,734,714	\$1,462,019 91
Deduct amount re-insured	3,119,043	46,263 62
Net amount in force	\$111,615,671	\$1,415,756 29
·		

Risks taken (fire)	\$348,240	00
Premiums received	4,789	97
Losses paid on risks taken	4,572	84
Losses incurred in Maine	5,572	84
Amount of taxes paid to the State of Maine on premiums	143	69

ANGLO NEVADA,

SAN FRANCISCO, CAL.

Incorporated in 1885, Nov. 4. Commenced Business in 1885, Dec.

GEORGE L. BRAUDER, President.

C. P. FARUFIELD, Secretary.

Capital Paid Up in Cash, \$2,000,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		1,584,550	00 35 41
Fremtums in due course of confection	• • • • • • • • • • • • • • • • • • • •	09,545	40
Aggregate of all the admitted assets of the compa	•		16. ==
II. LIABILITIES.			
Losses adjusted and unpaid	\$11,313 92		
Losses unadjusted, including all reported and supposed losses	6,200 00		
Gross amount of claims for losses	19,315 92		
Net amount of unpaid losses and claims	•	\$19,315	92
Amount required to safely re-insure all outstanding risks	••••	191,242	62 :
All other demands against the company, viz: commissions, e	te	5,393	76.
Total amount of liabilities, except capital stock and net sur Capital actually paid up in cash	•	215,952 2,000,000	
Surplus beyond capital	••••••	33,555	86
Aggregate amount of liabilities, including net surplus .		2,249,508	16

III. INCOME DURING THE YEAR.

	Fire.	Marine.		
Net cash received for premiums	\$296,274 74	\$76,444 65		
•			\$372,719	39
Received for interest and dividends from all	sources		20,289	15
Income from all sources			19,700	60 ,
Aggregate amount of income received i	n cash	••••	\$412,709	14

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	Fire. \$79,724 95	Marine. \$2,564 59	\$82,289	5 4
Paid for commissions or brokerage			66,932	
Salaries and other charges of officers, clerk	s and employes.	••••	•	
Paid State, national and local taxes	· · · · · · · · · · · · · · · · · · ·		2,407	76
All other expenditures, viz: general expens	ses		42,577	17
Aggregate amount of expenditures in	eash		\$223,107	45

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Inland Risks.	Premiums.
In force December 31, 1885	\$1,139,243	\$15,048 74	\$204,235	\$3,564 66
Written during the year	25,879,277	400,255 37	15,438,501	151,987 54
Total	\$27,018,520	\$415,304 11	\$15,642,736	\$155,552 20
terminated	6,166,293	90,962 84	12,745,505	95,854 92
In force at end of the year	\$20,852,227	\$324,341 27	\$2,897,231	\$59,697 28
Deduct amount re-insured	2,590,354	35,549 39	1,094,153	21,651 40
Net amount in force	\$18,261,873	\$288,791 88	\$1,803,078	\$38,045 88

Risks taken (fire)	\$28,608 00	
Premiums received	466 60	
Amount of taxes paid to the State of Maine on premiums	9 33	

ATLANTIC FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

J. S. PARISH, President.

T. W. HAYWARD, Secretary.

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

I. ASSETS.		
Real estate owned by the company, unincumbered	\$156,180	26
Stocks and bonds owned by the company, market value	84,993	00
Cash in the company's principal office and in bank	4,390	57
Premiums in due course of collection	4,070	90
Rents due and accrued	2,559	19
Aggregate of all the admitted assets of the company at their actual		
value	\$252,192	92 —
II. LIABILITIES.		
Losses adjusted and unpaid		
Losses unadjusted, including all reported and supposed losses		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$2,797	
Amount required to safely re-insure all outstanding risks	22,808	
All other demands against the company, viz: commissions, etc	6,543	
Total amount of liabilities, except capital stock and net surplus	\$32,108	85
Capital actually paid up in cash	200,000	
Surplus beyond capital	20,045	07
Aggregate amount of liabilities, including net surplus	\$252,193	92
III. INCOME DURING THE YEAR.		
Fire. Marine.		
Net cash received for premiums \$41,134 00 \$428 16		
	\$41,562	
Received for interest and dividends from all sources	3,423	16

Net cash received for premiums		Marine. \$428 16		
Received for interest and dividends from all s	ources		\$41,562 3,423	
Income from all other sources			11,421	15
Aggregate amount of income received in	cash	• • • • • • • • • • • •	\$56,406	47

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	Fire. \$29,113 33	Marine and Inland. \$71 88	\$29.185 21
Cash dividends actually paid			12,182 67
Paid for commissions or brokerage			7,524 89
Salaries and other charges of officers, clerks	and employes	,	8,810 70
Paid State, national and local taxes	• • • • • • • • • • • • • • • • • • •		1,562 89
All other expenditures, viz: general expense	s	••••	4,491 45
Aggregate amount of expenditures in ca	sh		\$63,697 81
V. MISCELI	AN EOUS.		
Risks and P	REMIUMS.		
Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force December 31, 1885\$4,127,184 84	\$49,316 10	0 \$ 2.000	\$ 100 00

Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force December 31, 1885\$4,127,184 84	\$49,316 10	\$ 2,000	\$ 100 00
Written during the year 4,171,032 26	47,255 05	285,848	1,615 81
Total\$8,298,217 10 Deduct those expired and	\$96,571 15	\$287,848	\$1,715 81
terminated 4,459,831 44	49,398 64	285,358	1,613 36
In force at end of the year\$3,838,385 66	\$47,172 51	\$2,490	\$102 45
Deduct amount re-insured 106,611 00	1,487 33		
Net amount in force\$3,731,774 66	\$45,685 18	\$2,490	\$102 45

Business in the State of Maine During the Year.		
Risks taken (fire)	\$109,175	00
Premiums received	1,015	16
Losses paid on risks taken	1,637	31
Losses incurred in Maine	1,766	61
Amount of taxes paid to the State of Maine on premiums	20	30

BOATMAN'S FIRE AND MARINE INSURANCE COMPANY,

PITTSBURG, PENN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

OLIVER S. SCAIFE, President.

HENRY H. SCHENCK, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered Loans on bond and mortgage (first liens). Stocks and bonds owned by the company, market value. Loans secured by collaterals. Cash in the company's principal office and in bank Interest due and accrued. Premiums in due course of collection. Bills receivable, \$100. Rents due, \$1,488.90 Book accounts.		\$65,875 66,622 248,411 10,000 22,423 722 29,540 1,588	72 62 00 73 60 94 90
Aggregate of all the admitted assets of the company at	their actual		
value		445,330	35
Doubtful	· · · · · · · · · · · · · · · ·	195	00
	:	\$445,135	35
II. LIABILITIES.			
Losses adjusted and unpaid	\$34,674 54 15,384 36 8,544 61		
Gross amount of claims for losses	58,603 51 4,727 12		
Net amount of unpaid losses and claims	• • • • • • • • • • • • • • • • • • • •	\$53,876 124,092 8,987	14
Total amount of liabilities, except capital stock and net surp Capital actually paid up in cash	• • • • • • • • • • • • • • • • • • • •	\$186,955 250,000 8,179	00
Aggregate amount of liabilities, including net surplus	······································	\$445,135	35

III. INCOME DURING THE YEAR.

Net eash received for premiums	Fire. \$220,404 55	Inland. \$5,713 67		22
Received for interest and dividends from all Income from all sources	sources		4,006 3,868	65 89
Aggregate amount of income received in				

IV. EXPENDITURES DURING THE YEAR.

Fire. Inland. Net amount paid for losses		09
Cash dividends actually paid	15,000	
Paid for commissions or brokerage	45,386	67
Salaries and other charges of officers, clerks and employes		00
Paid State, national and local taxes		16
All other expenditures, viz: general expenses	15,266	20
Aggregate amount of expenditures in cash	\$248,297	12

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Inland Risks.	Premiums.
In force December 31, 1885	\$13,474,449	\$200,619 99	\$21,500	\$1,308 00
Written during the year	19,202,923	265,698 70	1,029,428	6,510 37
Total Deduct those expired and	\$32,677,372	\$466,318 59	\$1,050,928	\$7,818 37
terminated	15,597,356	219,219 46	1,047,933	7,715 15
In force at end of the year Deduct amount re-insured	\$17,080,016 771,814	\$247,099 13 10,183 81	\$2,995	\$103 22
Net amount in force	\$16,308,202	\$236,915 32	\$2,995	\$103 22

Risks taken (fire)	\$245,259	00
Premiums received	4,183	63
Losses paid on risks taken	7,257	17
Losses incurred in Maine	9,666	24
Amount of taxes paid to the State of Maine on premiums	125	50

BOSTON MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, President.

THOS. H. LORD, Secretary.

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

I. ASSETS.		
Real estate owned by the company, unincumbered	\$2,743	50
Loans on bond and mortgage (first liens)	201,000	00
Stocks and bonds owned by the company, market value	990,486	25
Loans secured by collaterals	100,820	00
Cash in banks and with bankers	332,375	03
Interest due and accrued	3,935	14
Premiums in due course of collection	562,195	22
Aggregate of all the admitted assets of the company at their actual value		14
		=
II. LIABILITIES.		
Losses adjusted and unpaid		
Losses unadjusted, including all reported and supposed		
losses 202,880 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$206,594	00
Amount required to safely re-insure all outstanding risks	335,799	20
Total amount of liabilities, except capital stock and net surplus	542,393	20
Capital actually paid up in cash	1,000,000	00
Surplus beyond capital	651,161	94
Aggregate amount of liabilities, including net surplus	2,193,555	14
III. INCOME DURING THE YEAR.		
Net cash received for premiums (marine)	\$958,857	53
Received for interest and dividends from all sources	75,039	27
Aggregate amount of income received in cash	1,033,896	80

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine)	\$858,212	69
Cash dividends actually paid	100,000	00
Paid for commissions or brokerage	23,213	31
Salaries and other charges of officers, clerks and employes	37,433	37
Paid State, national and local taxes	18,135	39
All other expenditures, viz: general expenses	68,218	02
Aggregate amount of expenditures in cash	31,105,212	78

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Marine Risks. Premiums		s.
In force December 31, 1885	\$10,825,584	\$349,925	78
Written during the year	72,573,336	1,100,436	01
Total	\$83,398,920	\$1,450,361	79
Deduct those expired and terminated	73,897,400	1,094,209	60
In force at end of the year	\$9,501,520	\$356,152	19
Deduct amount re-insured	645,468	20,352	99
Net amount in force	\$8,856,052	\$335,799	20

Risks taken (marine)	\$651,275	00
Premiums received	5,596	00
Losses paid on risks taken	4,673	08
Losses incurred in Maine	4,848	08
Amount of taxes paid to the State of Maine on premiums	111	92

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILIP BECKER, President.

OLIVER J. EGGERT, Secretary.

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

. ASSETS.

I. ASSETS.		
Real estate owned by the company, unincumbered	\$275,000	00
Loans on bond and mortgage (first liens)	284,150	00
Stocks and bonds owned by the company, market value	339,937	05
Loans secured by collaterals	110,000	00
Cash in the company's principal office and in bank	135,151	54
Interest due and accrued	2,872	50
Premiums in due course of collection	44,935	
Rents	1,551	
Bills receivable	691	26
Aggregate of all the admitted assets of the company at their actual value		61 =
II. LIABILITIES.		
Losses adjusted and unpaid \$4,311 30		
Losses unadjusted, including all reported and supposed		
losses		
Losses resisted, including interest, costs and expenses 2,112 37		
Net amount of unpaid losses and claims	\$23,653	67
Amount required to safely re-insure all outstanding risks	281,400	91
All other demands against the company, viz: commissions, etc	7,834	22
Total amount of liabilities, except capital stock and net surplus	312,888	80
Capital actually paid up in cash	200,000	00
Surplus beyond capital	681,400	81
Aggregate amount of liabilities, including net surplus	1,194,289	61
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$380,763	99
Received for interest and dividends from all sources	35,511	
Income from all sources	17,599	09
Aggregate amount of income received in cash	\$433,874	96

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$208,701	74
Cash dividends actually paid	40,000	00
Salaries and other charges of officers, clerks and employes	19,710	26
Paid State, national and local taxes	7,454	16
All other expenditures, viz: general expenses	27,366	96
Commissions or brokerage	78,479	82
Aggregate amount of expenditures in cash	\$381,712	94

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiun	ns.
In force December 31, 1885	\$51,595,189	\$543,542	26
Written during the year	44,705,726	481,787	73
Total	\$96,300,915	\$1,025,329	99
Deduct those expired and terminated	43,460,229	470,490	85
In force at end of the year	\$52,840,686	\$554,839	14
Deduct amount re-insured	986,997	8,633	٤7
Net amount in force	\$51,853,689	\$546,205	27

Risks taken (fire)	\$498,632	00
Premiums received	5,829	09
Losses paid on risks taken	4,859	74
Losses incurred in Maine	6,859	74
Amount of taxes paid to the State of Maine on premiums	19	36

CITIZENS' INSURANCE COMPANY,

PITTSBURG, PA.

INCORPORATED IN MARCH, 1849. COMMENCED BUSINESS IN MARCH, 1850.

WILLIAM G. JOHNSTON, President. WALTER MORRIS, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$108,000	00
Loans on bond and mortgage (first liens)	205,543	34
Stocks and bonds owned by the company, market value	249,412	50
Loans secured by collaterals	81,089	00
Cash in the company's principal office and in bank	30,510	89
Interest due and accrued	4,038	87
Premiums in due course of collection	26,193	84
Aggregate of all the admitted assets of the company at their actual		
value	\$704,788	43
II. LIABILITIES.		
Net amount of unpaid losses and claims	\$26,212	91
Amount required to safely re-insure all outstanding risks	174,817	43
All other demands against the company, viz: commissions, etc	410	00
Total amount of liabilities, except capital stock and net surplus	\$201,440	34
Capital actually paid up in cash	500,000	00
Surplus beyond capital	3,498	09
Aggregate amount of liabilities, including net surplus	\$704,788	43
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$270.703	97
Received for interest and dividends from all sources	34,228	
Aggregate amount of income received in cash	\$304,932	69
;		=

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$151,899	34
Cash dividends actually paid	30,000	00
Paid for commissions or brokerage	53,966	98
Salaries and other charges of officers, clerks and employes	12,069	96
Paid State, national and local taxes	9,083	93
All other expenditures, viz: general expenses	33,207	04
Aggregate amount of expenditures in cash	\$290,227	25

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

Fire Risks.	Premiums.	Inland Risks.	Premiums.
\$23,319,245	\$277,731 20	\$44,500	\$2,740 00
27,857,813	307,632 03	229,314	1,597 35
\$51,177,058	\$585,363 23	\$273,814	\$4,337 35
23,075,280	246,068 61	263,314	3,837 35
\$28,101,778	\$339,294 62	\$10,500	\$500 00
472,985	6,225 74		
\$27,628,793	\$333,068 88	\$10,500	\$500 00
	\$23,319,245 27,857,813 \$51,177,058 23,075,280 \$28,101,778 472,985	\$23,319,245 \$277,731 20 27,857,813 307,632 03 \$51,177,058 \$585,363 23 23,075,280 246,068 61 \$28,101,778 \$339,294 62 472,985 6,225 74	\$23,319,245 \$277,731 20 \$44,500 27,857,813 307,632 03 229,314 \$51,177,058 \$585,363 23 \$273,814 23,075,280 246,068 61 263,314 \$28,101,778 \$339,294 62 \$10,500 472,985 6,225 74

Risks taken (fire)	\$292,427	00
Premiums received	3,843	00
Losses paid on risks taken	2,592	12
Losses incurred in Maine	3,402	84
Amount of taxes paid to the State of Maine on premiums	115	29

COMMERCE FIRE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

GARRET A. VAN ALLEN, President.

RICHARD V. DEWITT, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$30,000	00
Loans on bond and mortgage (first liens)	32,000	00
Stocks and bonds owned by the company, market value	361,675	00
Loans secured by collaterals	16,500	00
Cash in the company's principal office and in bank	21,291	95
Interest due and accrued	861	83
Premiums in due course of collection	5,406	27
Aggregate of all the admitted assets of the company at their actual value	\$467,735	05
II. LIABILITIES. Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses 1,600 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$6,550	
Amount required to safely re-insure all outstanding risks	84,325	
All other demands against the company, viz: tax, etc	400	00
Total amount of liabilities, except capital stock and net surplus	91,275	57
Capital actually paid up in cash	200,000	00
Surplus beyond capital	176,459	48
Aggregate amount of liabilities, including net surplus	\$467,735	05
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$140,152	45
Received for interest and dividends from all sources		

Income from all sources

Aggregate amount of income received in cash \$166,966 12

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$78,354	97
Cash dividends actually paid	20,000	00
Paid for commissions or brokerage	26,236	10
Salaries and other charges of officers, clerks and employes	11,352	00
Paid State, national and local taxes	6,016	83
All other expenditures, viz: general expenses	7,308	90
Aggregate amount of expenditures in cash	\$149,268	80

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	
In force December 31, 1885	\$16,462,688	\$177,043 15	
Written during the year	15,598,720	161,330 99	
Total	\$32,061,408	\$338, 374 14	
Deduct those expired and terminated	15,852,420	162,551 22	
In force at end of the year	\$16,208,988	\$175,822 92	
Deduct amount re-insured	1,052,762	11,072 26	
Net amount in force	\$15,156,226	\$164,750 66	

Risks taken (fire)	\$245,600 00	
Premiums received	2,774 05	
Losses paid on risks taken	3,858 51	
Losses incurred in Maine.	3 858 51	

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, President.

CHARLES R. BURT, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,450	00
Loans on bond and mortgage (first liens)	564,850	00
Stocks and bonds owned by the company, market value	1,250,047	00
Loans secured by collaterals	8,050	00
Cash in the company's principal office and in bank	147,106	30
Premiums in due course of collection	78,238	64
Aggregate of all the admitted assets of the company at their actual value	2 129 741	94
:	2,120,111	

II. LIABILITIES.

Losses unadjusted, including all reported and supposed			
losses	\$73,441	48	
Losses resisted, including interest, costs and expenses	19,810	84	
Gross amount of claims for losses	93,252	32	
Net amount of unpaid losses and claims		\$93,252	32
Amount required to safely re-insure all outstanding risks		611,619	08
Total amount of liabilities, except capital stock and net sur	plus	704,871	40
Capital actually paid up in cash		1,000,000	00
Surplus beyond capital	• • • • • • • • •	424,870	5 4
Aggregate amount of liabilities, including net surplus.	••••••	\$2,129,741	94

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$925,438	49
Received for interest and dividends from all sources	30,280	78
Income from all sources	63,828	46

Aggregate amount of income received in cash......\$1,019,547 73

Net amount paid for losses (fire)	\$494,076	51
Cash dividends actually paid	80,000	00
Paid for commissions or brokerage	141,963	12
Salaries and other charges of officers, clerks and employes	89,738	46
Paid State, national and local taxes	21,076	05
All other expenditures, viz: general expenses	74,857	03
Aggregate amount of expenditures in cash	\$901,711	17

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$92,457,892	\$1,126,277 72
Written during the year	87,038,449	1,112,488 38
Total	\$179,496,341	\$2,238,766 10
Deduct those expired and terminated	84,173,847	1,049,290 21
Net amount in force	\$95,322,494	\$1,189,475 89

Risks taken (fire) \$	1,237,400	00
Premiums received	17,168	79
Losses paid on risks taken	11,600	92
Losses incurred in Maine	12,115	93
Amount of taxes paid to the State of Maine on premiums	111	35

CONTINENTAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

H. H. LAMPORT, President.

CYRUS PECK, Secretary.

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

I. ASSETS.

i. Asseis.		
Real estate owned by the company, unincumbered	\$693,500	00
Loans on bond and mortgage (first liens)	304,810	00
Stocks and bonds owned by the company, market value	3,251,476	40
Loans secured by collaterals	70,300	00
Cash in the company's principal office and in bank	336,880	97
Interest due and accrued	36,894	62
Premiums in due course of collection	540,619	29
Rents due and accrued	5,500	00
Aggregate of all the admitted assets of the company at their actual value		 28 =

II. LIABILITIES.

Losses unadjusted, including all reported and supposed		
losses	\$380,145	36
Losses resisted, including interest, costs and expenses	54,076	00
Gross amount of claims for losses	434,221	36
Deduct re-insurance and salvage	17,465	06
Net amount of unpaid losses and claims		\$416,756 30
Amount required to safely re-insure all outstanding risks		2,383,800 53
All other demands against the company, viz: commissions,	etc	64,567 52
Total amount of liabilities, except capital stock and net sur	rplus	2,865,124 35
Capital actually paid up in cash		1,000,000 00
Surplus beyond capital	•••••	1,374,856 93
Aggregate amount of liabilities, including net surplus	and capi	ital
at a a le		4 5 939 981 98

III. INCOME DU	RING THE YE.	AR.	
Net cash received for premiums	Fire. \$2,617,122 53		
Received for interest and dividends from a Income from all sources, rents, \$39,587 43		••••	,976,114 58 216,823 34 39,587 43
Aggregate amount of income received	in cash	\$3,	232,525 35
IV. EXPENDITURES	DURING THE	YEAR.	
	Fire.	Marine and Inland.	
Net amount paid for losses	\$1,417,575 04	\$337,293 61 	,754,868 65
Cash dividends actually paid to stockh holders, \$6,613 32	s and employes.		160,443 92 569,435 96 309,760 29 77,765 28 239,127 21
Aggregate amount of expenditures in	cash	\$3	,111,401 31
v. MISCE	LLANEOUS.		
	PREMIUMS.		
Fire Risks In force December 31, 1885 \$456,933,8 Written during the year 369,414,9	60 \$4,053,545 65		111,939 04
Total\$826,348,7 Deduct those expired and			
terminated 329,845,4	55 2,460,229 11	204,013,207	496,674 70
In force at end of the year \$496,503,3 Deduct amount re-insured 20,977,5			\$65,900 00
Net amount in force \$475,525,7	\$4,358,986 03 ====================================	\$1,754,345	\$65,900 00
BUSINESS IN THE STATE OF Risks taken (fire)	••••••••••••••••		\$990,173 00 12,347 10 7,825 76 7,825 76

Amount of taxes paid to the State of Maine on premiums.....

90 42

DWELLING-HOUSE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

CHARLES K. NICHOLS, President.

HENRY F. PERKINS, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$175,650	00
Stocks and bonds owned by the company, market value	218,831	00
Loans secured by collaterals	8,500	00
Cash in the company's principal office and in bank	39,707	39
Interest due and accrued	7,020	33
Premiums in due course of collection	41,801	96
Bills receivable not matured, for fire risks	31,522	60
Aggregate of all the admitted assets of the company at their actual value		28
II. LIABILITIES.		
Losses unadjusted, including all reported and supposed		
losses \$4,300 00		
Losses resisted, including interest, costs and expenses 2,560 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$6,860	00 .
Amount required to safely re-insure all outstanding risks	190,759	
All other demands against the company, viz: commissions, etc	7,343	
Total amount of liabilities, except capital stock and net surplus	204,963	
Capital actually paid up in cash	300,000	00
Surplus beyond capital	18,069	67
Aggregate amount of liabilities, including net surplus	\$523,033	28
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)		
Received for interest and dividends from all sources	19,257	
Income from all sources	300	00
Aggregate amount of income received in cash	\$168,981	87

Net amount paid for losses (fire)	\$72,673	60
Paid for commissions or brokerage	48,901	59
Salaries and other charges of officers, clerks and employes	11,853	89
Paid State, national and local taxes	7,266	61
All other expenditures, viz: general expenses	14,713	03
Dividends actually paid	8,280	00
Aggregate amount of expenditures in cash	\$163,688	72

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$38,487,471 00	\$325,371 49
Written during the year	22,550,397 50	221,034 02
Total	\$61,037,868 50	\$546,405 51
Deduct those expired and terminated	18,420,477 00	164,582 41
In force at end of the year	\$42,617,391 50	\$381,823 10
Deduct amount re-insured	35,050 00	303 75
Net amount in force	\$42,582,341 50	\$381,519 35

Risks taken (fire)	\$793,401	00
Premiums received	7,944	00
Losses paid on risks taken.	5,772	23
Losses incurred in Maine	6,772	23
Amount of taxes paid to the State of Maine on premiums	140	09

ELIOT INSURANCE COMPANY,

BOSTON, MASS.

Incorporated in 1872. Commenced Business in 1873.

GREENLEAF C. GEORGE, President.

ALONZO P. CURTIS. Secretary.

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

I. ASSETS. Loans on bond and mortgage (first liens)..... \$65,200 00 Stocks and bonds owned by the company, market value 294,273 00 Loans secured by collaterals..... 5,000 00 Cash in the company's principal office and in bank..... 20,177 67 Interest due and accrued..... 4.163 45 Premiums in due course of collection.... 26,070 09 Bills receivable not matured 110 72 Aggregate of all the admitted assets of the company at their actual value \$414,994 93 II. LIABILITIES. Losses adjusted and unpaid \$8,921 00 Losses unadjusted, including all reported and supposed losses..... 12,132 00 Gross amount of claims for losses.... Net amount of unpaid losses and claims..... \$21,053 00 Amount required to safely re-insure all outstanding risks..... 96,384 18 All other demands against the company, viz: commissions, etc..... 4,450 00 Total amount of liabilities, except capital stock and net surplus..... 121.887 18 Capital actually paid up in cash..... 200,000 00 Surplus beyond capital..... 93,107 75 Aggregate amount of liabilities, including net surplus \$414,994 93 III. INCOME DURING THE YEAR. Net cash received for premiums (fire) \$154,365 50 Received for interest and dividends from all sources..... 16,329 12 141 29 Income from all sources..... Aggregate amount of income received in cash...... \$170,835 91

Net amount paid for losses (fire)	\$90,393	92
Cash dividends actually paid	19,885	00
Paid for commissions or brokerage	32,424	77
Salaries and other charges of officers, clerks and employes	10,345	83
Paid State, national and local taxes	4,368	63
All other expenditures, viz: general expenses	11,929	$\bf 92$
Aggregate amount of expenditures in cash	\$169,348	07

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$14,115,065	\$192,179 76
Written during the year	16,267,421	184,299 70
Total	\$30,382,486	\$376,479 46
Deduct those expired and terminated	14,409,215	177,436 02
In force at end of the year	\$15,973,271	\$199,043 44
Deduct amount re-insured	485,630	6,050 07
Net amount in force	\$15,487,641	\$192,993 37

Risks taken (fire)	\$185,943	00
Premiums received	2,576	41
Losses paid on risks taken	4,969	42
Losses incurred in Maine	6,135	42
Amount of taxes paid to the State of Maine on premiums	51	52

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, President.

JAMES E. TILLINGHAST, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$129,900	00
Loans on bond and mortgage (first liens)	83,400	00
Stocks and bonds owned by the company, market value	286,770	00
Loans secured by collaterals	900	00
Cash in the company's principal office and in bank	23,511	70
Interest due and accrued	821	60
Premiums in due course of collection	20,217	71
Other assets	2,190	00
Aggregate of all the admitted assets of the company at their actual value	\$547,711	01

II. LIABILITIES.

Losses adjusted and unpaid	\$3,799	00		
Losses unadjusted, including all reported and supposed				
losses	12,315	00		
Losses resisted, including interest, costs and expenses	750	00		
Gross amount of claims for losses	16,864	00		
Net amount of unpaid losses and claims	· · · · · · · · ·	• •	.\$16,864	00
Amount required to safely re-insure all outstanding risks		••	118,609	79
All other demands against the company, viz: commissions, e	te	••	4,557	10
Total amount of liabilities, except capital stock and net sur	plus		\$140,030	89
Capital actually paid up in cash		• •	300,000	00
Surplus beyond capital	· · · · · · · · · · · ·	••	107,680	12
Aggregate amount of liabilities, including net surplus			\$547,711	

III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.		
Net cash received for premiums	\$195,576 24	\$18,987 52		
1			\$214,563	76
Received for interest and dividends from all	sources		3,245	19
Income from all sources			13,911	96
			3,204	09
Aggregate amount of income received i	n cash	· · · · · · · · · · · · · · · · · · ·	\$234,925	00

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.		
Net amount paid for losses		\$21,425 96		
			- \$119,831	59
Cash dividends actually paid			20,846	00
Paid for commissions or brokerage		••••	38,377	79
Salaries and other charges of officers, clerks	and employes.		28,943	74
Paid State, national and local taxes	· · · · · · · · · · · · · · · · · · ·	••••	7,873	94
Aggregate amount of expenditures in ca	ash	••••	\$215,873	06

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force December 31, 1885 \$19,386,671 17	\$232,949 17	\$146,208 50	\$1,873 28
Written during the year 18,978,416 98	219,109 80	3,159,858 29	20,343 04
Total	\$452,049 47	\$3,306,066 79	\$22,216 32
terminated 18,817,038 61	217,799 88	2,951,844 79	18,802 27
In force at end of the year \$19,548,049 54	\$234,250 09	\$354,222 00	\$3,414 05
Deduct amount re-insured, 217,322 66	1,928 02	57,510 00	609 12
Net amount in force \$19,330,726 88	\$232,322 07	\$296,712 00	\$2,804 93
Marine Company			

Risks taken, fire, marine and inland	\$329,152	58
Premiums received	3,966	22
Losses paid on risks taken	4,977	99
Losses incurred in Maine	5,177	99
Amount of taxes paid to the State of Maine on premiums	74	55

FIRE ASSOCIATION,

PHILADELPHIA, PA.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

J. LIGHTFOOT, President.

W. S. WINSHIP, Secretary.

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

	
I. ASSETS.	
Real estate owned by the company, unincumbered	00
Loans on bond and mortgage (first liens)	
Stocks and bonds owned by the company, market value	50
Loans secured by collaterals	00
Cash in the company's principal office and in bank	72
Interest due and accrued	63
Premiums in due course of collection	41
All other assets	55
Aggregate of all the admitted assets of the company at their actual	
value\$4,445,575	79
	=
II. LIABILITIES.	
Losses adjusted and unpaid	
Losses unadjusted, including all reported and supposed	
losses	
Losses resisted, including interest, costs and expenses 23,205 24	
Gross amount of claims for losses	
Net amount of unpaid losses and claims	34
Amount required to safely re-insure all outstanding risks 1,061,424	91
Amounts reclaimable on perpetual fire insurance policies 1,812,980	36
Total amount of liabilities, except capital stock and net surplus 3,006,012	61
Capital actually paid up in cash	
Surplus beyond capital	18
Aggregate amount of liabilities, including net surplus\$4,445,575	79
No. 40 Per annual Section Conference on Conf	=
III. INCOME DURING THE YEAR.	
2-2	
Net cash received for premiums (fire)	
Received for interest and dividends from all sources	
Income from all sources	_
Aggregate amount of income received in cash\$1,792,189	27

Net amount paid for losses (fire)	\$956,886	56
Cash dividends actually paid	200,000	00
Paid for commissions or brokerage	326,058	09
Salaries and other charges of officers, clerks and employes	110,705	83
Paid State, national and local taxes	53,653	50
All other expenditures, viz: general expenses	21,432	01
Aggregate amount of expenditures in cash	£1,668,737	99

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$260,108,184	\$3,946,250 33
Written during the year	142,115,536	1,792,620 53
Total	\$402,223,720	\$5,738,870 86
Deduct those expired and terminated $\ldots \ldots \ldots$	145,085,873	1,701,337 03
In force at end of the year	\$257,137,847	\$4,037,533 83
Deduct amount re-insured	2,043,513	27,964 85
Net amount in force	\$255,094,334	\$4,009,568 98

Risks taken (fire)	,973,318	00
Premiums received	30,064	58
Losses paid on risks taken	47,274	94
Losses incurred in Maine	47,921	92
Amount of taxes paid to the State of Maine on premiums	901	93

FIREMAN'S FUND,

SAN FRANCISCO, CAL.

INCORPORATED IN ---. COMMENCED BUSINESS IN 1863.

DAVID J. STAPLES, President.

WILLIAM J. DUTTON, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$325,051	99
Loans on bond and mortgage (first liens)	202,100	00
Stocks and bonds owned by the company, market value	988,370	00
Loans secured by collaterals	139,500	00
Cash in the company's principal office and in bank	203,495	22
Rents and interest due and accrued	10,585	42
Premiums in due course of collection	183,160	27
Aggregate of all the admitted assets of the company at their actual		
value\$	2,052,262	90

II. LIABILITIES.

Losses adjusted and unpaid	\$16,985	27		
Losses unadjusted, including all reported and supposed				
losses	52,966	80		
Losses resisted, including interest, costs and expenses	12,770	85		
Gross amount of claims for losses	82,722	92		
Deduct re-insurance and salvage	9,532	83		
Net amount of unpaid losses and claims			\$73,190	09
Amount required to safely re-insure all outstanding risks	• • • • • • • •		609,301	86
All other demands against the company, viz: commissions, e	eto	• • •	24,823	73
Total amount of liabilities, except capital stock and net surp	olus	. . .	\$707,315	68
Capital actually paid up in cash	• • • • • • •		1,000,000	00
Surplus beyond capital		• • •	344,947	22
Aggregate amount of liabilities, including net surplus.	• • • • • • • • •		32,052,262	90

III. INCOME DURING THE YEAR.

III. III. Olilla Bolling IIII Ibili.	
Marine Fire. and Inland.	
Net cash received for premiums	31
Received for interest and dividends from all sources	
Income from all sources, rents	83
Income from increased capital, \$250,000; premium on same, \$75,000 325,000	00
Aggregate amount of income received in cash	98
Proceedings of the control of the co	==
IV. EXPENDITURES DURING THE YEAR.	
Marine Fire, and Inland,	
Net amount paid for losses	
\$571,682	
Cash dividends actually paid 105,000	00
Paid for commissions or brokerage	48
Salaries and other charges of officers, clerks and employes 96,594	79
Paid State, national and local taxes	64

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks		Premium	s.	Marine and Inland Risks	. Premiu	ms.
In force December 31, 1885.\$	64,135,479	15	\$896,751	24	\$2,839,929	\$156,635	87
Written or renewed in 1886	82,730,812	37	1,114,209	60	16,279,326	291,747	86
Total	46,866,291	5 2	\$2,010,960	84	\$19,119,255	\$448,383	73
cellations	66,245,933	70	903,620	43	17,069,606	326,273	14
In force December 31, 1886\$	80,620,357	82	\$1,107,340	41	\$2,049,649	\$122,110	59
Deduct amount re-insured	5,677,275	99	104,418	50	774,271	40,061	64
Net amount in force\$	374,943,081	83	\$1,002,921	91	\$1,275,378 ====================================	\$82,048	95 ==

Risks taken (fire)	\$329,077	50
Premiums received	3,907	59
Losses paid on risks taken	1,287	00
Amount of taxes paid to the State of Maine on premiums	52	41

FIREMEN'S FIRE INSURANCE COMPANY,

BOSTON, MASS.

Incorporated in 1872. Commenced Business in 1872.

THOMAS W. TUCKER, President.

HENRY C. SHORT, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$293,300	00
Stocks and bonds owned by the company, market value	516,463	00
Loans secured by collaterals	41,600	00
Cash in the company's principal office and in bank	10,017	71
Interest due and accrued	9,526	45
Premiums in due course of collection	11,542	42
Aggregate of all the admitted assets of the company at their		_
actual value	\$882,449	58

II. LIABILITIES.

Losses adjusted and unpaid	\$3,944 56		
Losses unadjusted, including all reported and supposed			
losses	\$7,563 45		
Losses resisted, including interest, costs and expenses	3,300 00		
Gross amount of claims for losses	14,808 01		
Net amount of unpaid losses and claims		\$14,808	01
Amount required to safely re-insure all outstanding risks		103,034	43
All other demands against the company, viz: commissions,	etc	3,747	45
Total amount of liabilities, except capital stock and net sur	plus	121,589	89
Capital actually paid up in cash		300,000	0 0
Surplus beyond capital	••••••	460,859	69
Aggregate amount of liabilities, including net surplus		\$882,449	58

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$109,316	62
Received for interest and dividends from all sources	36,528	81
A manage to amount of income received in each	\$145 845	

Net amount paid for losses (fire)	\$47,682	68
Cash dividends actually paid		00
Paid for commissions or brokerage	15,143	11
Salaries and other charges of officers, clerks and employes	13,600	00
Paid State, national and local taxes	4,387	66
All other expenditures, viz: general expenses	8,420	76
Aggregate amount of expenditures in cash	\$119,039	21

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$19,260,965	\$217,306 19
Written during the year	12,429,771	121,063 48
Total	\$31,690,736	\$338,369 67
Deduct those expired and terminated	12,414,211	127,048 21
In force at end of the year	\$19,276,525	\$211,321 46
Deduct amount re-insured	409,589	5,488 05
Net amount in force	\$18,866,936	\$205,833 41

Risks taken (fire)	\$290,933	00
Premiums received	4,551	52
Losses paid on risks taken	5,527	02
Losses incurred in Maine	8,148	90
Amount of taxes paid to the State of Maine on premiums	91	03

FIRST NATIONAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

CHARLES B. PRATT, President. GEORGE A. PARK, Secretary.

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

I. ASSETS.

I. ASSEIS.		
Real estate owned by the company, unincumbered	\$1,500	00
Loans on bond and mortgage (first liens)	196,996	
Stocks and bonds owned by the company, market value	56,145	00
Loans secured by collaterals	2,350	
Cash in the company's principal office and in bank	16,748	
Interest due and accrued	3,921	
Premiums in due course of collection	13,876	20
Aggregate of all the admitted assets of the company at their actual		
value	\$291,448	15
II. LIABILITIES. Losses adjusted and unpaid		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$8,300	52
Amount required to safely re-insure all outstanding risks	53,609	86
All other demands against the company, viz: commissions, etc	2,067	93
Total amount of liabilities, except capital stock and net surplus	\$63,978	31
Capital actually paid up in cash	200,000	00
Surplus beyond capital	27,469	84
Aggregate amount of liabilities, including net surplus	\$291,448	15
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$88,314	66
Received for interest and dividends from all sources	12,575	
Income from all sources	1,000	00

Aggregate amount of income received in cash...... \$101,889 88

Net amount paid for losses (fire)	\$43,262	18
Cash dividends actually paid	16,000	00
Paid for commissions or brokerage	15,907	20
Salaries and other charges of officers, clerks and employes	5,100	00
Paid State, national and local taxes	1,154	09
All other expenditures, viz: general expenses	5,203	46
Aggregate amount of expenditures in cash	\$86,626	93

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$6,294,229	\$100,002 81
Written during the year	5,718,780	94,919 17
Total	\$12,013,009	\$194.921 98
Deduct those expired and terminated $\ldots \ldots \ldots \ldots$	5,733,205	91,082 74
In force at end of the year	\$6,279,804	\$103,839 24
Deduct amount re-insured	31,919	413 79
Net amount in force	\$6,247,885	\$103,425 45

Risks taken (fire)	\$568,024	00
Premiums received	9,978	11
Losses paid on risks taken	3,583	83
Losses incurred in Maine	4,171	74
Amount of taxes paid to the State of Maine on premiums	199	56

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

J. W. McALLISTER, President.

E. T. CRESSON, Secretary,

Capital Paid Up in Cash, \$400,000.

I. ASSETS.		
Real estate owned by the company, unincumbered	\$414,600	00)
Loans on bond and mortgage (first liens)	834,714	
Stocks and bonds owned by the company, market value	•	
Loans secured by collaterals	596,600	
Cash in the company's principal office and in bank	116,933	83.
Interest due and accrued	13,746	89,
Premiums in due course of collection	49,782	08
Aggregate of all the admitted assets of the company at their actual value	3,177,105	90
II. LIABILITIES.		
Losses adjusted and unpaid		
Losses unadjusted, including all reported and supposed		
losses		
Losses resisted, including interest, costs and expenses 6,500 00	I	
Net amount of unpaid losses and claims	\$35,399	20
Amount required to safely re-insure all outstanding risks	417,666	47
All other demands against the company, reclaimable on perpetual policies,	1,355,800	2 5
Dividends unpaid	392	50
Total amount of liabilities, except capital stock and net surplus	1,809,258	42
Capital actually paid up in eash	400,000	00
Surplus beyond capital	967,847	48
Aggregate amount of liabilities, including net surplus	33,177,105	90
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	-	
Received for interest and dividends from all sources	120,704	
Income from other sources	21,736	23
Aggregate amount of income received in cash	\$638,416	22

Net amount paid for losses (fire)	\$246,817	05
Cash dividends actually paid	99,967	50
Paid for commissions or brokerage	80,484	35
Salaries and other charges of officers, clerks and employes	51,086	61
Paid State, national and local taxes	25,342	81
All other expenditures, viz: general expenses	72,240	69
Aggregate amount of expenditures in cash	\$575,939	01

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

MISKS AND I REMIUMS.			
	Fire Risks.	Premium	8.
In force December 31, 1885	\$137,584,283	\$2,346,460	55
Written during the year	52,713,622	597,625	
Total	\$190,297,905	\$2,944,086	
Deduct those expired and terminated	54,211,171	622,847	44
In force at end of the year	\$136,086,734	\$2,321,238	81
Deduct amount re-insured	618,400	7,003	76
Net amount in force	\$135,468,334	\$2,314,235	05

Business in the State of Maine During the Year.

Risks taken (fire)	\$849,680	00
Premiums received	9,956	98
Losses paid on risks taken.	4,735	27
Losses incurred in Maine	4,991	66
Amount of taxes paid to the State of Maine on premiums .	298	70

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, President.

JAMES A. SILVEY, Secretary.

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

I. ASSETS. Stocks and bonds owned by the company, market value\$4,905,665 00

Cash in the company's principal office and in bank		73,923	57
Interest due and accrued		875	00
Premiums in due course of collection	•••••	170,435	46
Aggregate of all the admitted assets of the company at value			03
	•		
II. LIABILITIES.			
Losses adjusted and unpaid	\$29,555 02		
Losses unadjusted, including all reported and supposed			
losses	145,951 09		
Losses resisted, including interest, costs and expenses	19,634 22		
Gross amount of claims for losses	195,140 33		
Deduct re-insurance and salvage	16,3 30 10		
Net amount of unpaid losses and claims		\$178,810	23
Amount required to safely re-insure all outstanding risks	• • • • • • • • • • • • • • • • • • • •	1,607,463	23
All other demands against the company, viz: commissions, e	tc	20,352	43
Total amount of liabilities, except capital stock and net surp	lus	1,806,625	89
Capital actually paid up in cash		1,000,000	00
Surplus beyond capital	• • • • • • • • • • • • • • • • • • • •	2,344,273	14
Aggregate amount of liabilities, including net surplus.		5,150,899	03
	•		_
III. INCOME DURING THE YEA	R.		
Net cash received for premiums (fire)	4	2 117 862	52
Received for interest and dividends from all sources			
Aggregate amount of income received in cash		52,300,055	71

Net amount paid for losses (fire)	\$1,012,917	01
Cash dividends actually paid	150,000	00
Paid for commissions or brokerage	337,640	13
Salaries and other charges of officers, clerks and employes	163,836	58
Paid State, national and local taxes	60,645	47
All other expenditures, viz: general expenses	207,520	35
Aggregate amount of expenditures in cash	\$1,932,559	54

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$356,627,286	\$2,984,588 05
Written during the year	344,630,320	2,729,977 32
Total	\$701,257,606	\$5,714,565 37
Deduct those expired and terminated	303,143,122	2,457,694 79
In force at end of the year	\$398,114,484	\$3,256,870 58
Deduct amount re-insured	24,166,142	226,919 17
Net amount in force	\$373,948,342	\$3,029,951 41

Risks taken (fire)\$1,	278,452	00
Premiums received	15,014	64
Losses paid on risks taken	15,573	89
Losses incurred in Maine	18,034	89

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

RUDOLPH GARRIGUE, President.

HUGO SCHUMANN, Secretary.

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

· · · · · · · · · · · · · · · · · · ·			
I. ASSETS.			
Real estate owned by the company, unincumbered		\$535,000	00
Loans on bond and mortgage (first liens)			
Stocks and bonds owned by the company, market value		•	
Cash in the company's principal office and in bank			
Interest due and accrued		•	
Premiums in due course of collection		,	
Aggregate of all the admitted assets of the company at	their actual	<u></u>	
value			62
			=
II. LIABILITIES.			
Losses adjusted and unpaid	\$49,325 68	3	
Losses unadjusted, including all reported and supposed	- ,		
losses	21,672 80)	
Losses resisted, including interest, costs and expenses	20,408 40)	
Gross amount of claims for losses	91,406 88	- }	
Deduct re-insurance and salvage	5,998 86		
			0.0
Net amount of unpaid losses and claims			
Amount required to safely re-insure all outstanding risks .	• • • • • • • • • • • •	777,281	
Total amount of liabilities, except capital stock and net sur	plus		
Capital actually paid up in cash		1,000,000	00
Surplus beyond capital		638,083	85
Aggregate amount of liabilities, including net surplus.	•••	\$2,500,773	62
			=
III. INCOME DURING THE YEA	AR.		
Net cash received for premiums (fire)		\$1,063,080	21
Received for interest and dividends from all sources	· · · · · · · · · · · · · · · · · · ·	100,174	27

Net cash received for premiums (fire)\$1	,063,080	21
Received for interest and dividends from all sources	100,174	27
Aggregate amount of income received in cash\$1	,163,254	48

Net amount paid for losses (fire)	\$568,954	73
Paid for commissions or brokerage	150,787	35
Salaries and other charges of officers, clerks and employes	76,319	78
Paid State, national and local taxes	30,649	61
All other expenditures, viz: general expenses	159,507	48
Aggregate amount of expenditures in cash	\$1,086,218	95

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$176,635,780 09	\$1,653,224 96
Written during the year	150,661,284 16	1,303,096 87
Total	\$327,297,064 25	\$2,956,321 83
Deduct those expired and terminated	146,933,015 56	1,371,678 94
In force at end of the year	\$180,364,048 69	\$1,584,642 89
Deduct amount re-insured	5,066,884 33	53,077 56
Net amount in force	\$175,297,164 36	\$1,531,565 33

Risks taken (fire)	\$527,720	00
Premiums received	6,805	54
Losses paid on risks taken	2,918	68
Losses incurred in Maine	2,918	68
Amount of taxes paid to the State of Maine on premiums	77	73

GIRARD FIRE AND MARINE,

PHILADELPHIA, PA.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ALFRED S. GILLETT, President. EDWIN T. MERRILL, Secretary.

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

I. ASSETS.

\$392,500	00
553,399	99
275,010	00
6,400	00
82,756	55
10,591	30
33,445	82
3,364	51
1,357,468	17
	553,399 275,010 6,400 82,756 10,591 33,445 3,364

II. LIABILITIES.

Losses adjusted and unpaid	\$6,331 88	}	
Losses unadjusted, including all reported and supposed			
losses	17,930 44	L	
Losses resisted, including interest, costs and expenses	2,693 00)	
Gross amount of claims for losses	26,955 32		
Deduct re-insurance and salvage	2,700 00)	
Net amount of unpaid losses and claims		\$24,255	32
Amount required to safely re-insure all outstanding risks		251,323	83
Amount reclaimable on perpetual risks		167,539	40
All other demands against the company, viz: commissions, e	tc	11,864	32
Total amount of liabilities, except capital stock and net surp	olus	454,982	87
Capital actually paid up in cash		300,000	00
Surplus beyond capital	• • • • • • • • • • • • • • • • • • • •	602,485	30
Aggregate amount of liabilities, including net surplus.		\$1,357,468	17

III. I	NCOME	DURING	THE	YEAR.
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Net cash received for premiums (fire)	•••••	\$360,143	02
Received for interest and dividends from all sources		48,004	66
Income from all sources	•••••	. 10,871	81
Aggregate amount of income received in eash	••••••	\$419,019	49
IV. EXPENDITURES DURING TH	E YEAR.		
Net amount paid for losses (fire)		\$124,091	92
Cash dividends actually paid		72,000	00
Paid for commissions or brokerage		69,441	80
Salaries and other charges of officers, clerks and employes	· · · · · · · · · · · · · · · · · · ·	41,979	47
Paid State, national and local taxes		13,644	45
All other expenditures, viz: general expenses		23,776	82
Aggregate amount of expenditures in each	••••••	\$344,934	46
V. MISCELLANEOUS. RISKS AND PREMIUMS.			
MISES AND I REMICES.	Fire Risks.	Premium	18.
In force December 31, 1885	\$50,687,538	\$629,401	
Written during the year	36,871,857	391,550	
Total	\$87,559,395	\$1,020,952	38
Deduct those expired and terminated	33,559,781	336,150	17

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

\$684,802 21

\$671,408 35

13,393 86

Risks taken (fire)	\$99,660	00
Premiums received	1,232	90
Losses paid on risks taken	125	00
Losses incurred in Maine	125	00
Amount of taxes paid to the State of Maine on premiums	35	96

GRANITE STATE FIRE INSURANCE COMPANY, PORTSMOUTH, N. H.

Incorporated in 1885. Commenced Business in 1885.

FRANK JONES, President.

ALFRED F. HOWARD, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$9,000	00
Stocks and bonds owned by the company, market value	273,742	44
Cash in the company's principal office and in bank	32,003	25
Interest due and accrued	1,589	17
Premiums in due course of collection	26,190	17
Aggregate of all the admitted assets of the company at their actual value	\$342,525	03
II. LIABILITIES.		
Losses adjusted and unpaid		
losses		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$19,504	90
Amount required to safely re-insure all outstanding risks	101,946	69
All other demands against the company, viz: commissions, etc	5,049	80
Total amount of liabilities, except capital stock and net surplus	126,500	67
Capital actually paid up in eash	200,000	00
Surplus beyond capital	16,024	36
Aggregate amount of liabilities, including net surplus	\$342,525	03
III. INCOME DURING THE YEAR.		
Net eash received for premiums (fire)	\$169,109	92
Received for interest and dividends from all sources	9,069	
Aggregate amount of income received in cash	\$178,179	62

Net amount paid for losses (fire)	\$25,647	95
Paid for commissions or brokerage	30,439	33
Salaries and other charges of officers, clerks and employes	5,615	20
Paid State, national and local taxes	3,909	41
All other expenditures, viz: general expenses	7,970	46
Aggregate amount of expenditures in cash	\$73,582	35

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$2,416,830	\$29,146 95
Written during the year	15,320,279	192,937 57
Total	\$17,737,109	\$222,084 52
Deduct those expired and terminated	4,276,732	41,795 94
In force at end of the year	\$13,460,377	\$180,288 58
Deduct amount re-insured	263,791	3,339 25
Net amount in force	\$13,196,586	\$176,949 33
•		

Risks taken (fire)	\$143 285	00
Premiums received		
Losses paid on risks taken	•	
Losses incurred in Maine	626	68

THE GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

Incorporated in 1834. Commenced Business in 1835.

SAMUEL C. HARRIOT, President.

MASON A. STONE, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$170,000	00
Loans on bond and mortgage (first liens)	18,100	00
Stocks and bonds owned by the company, market value	896,600	00
Loans secured by collaterals	156,650	00
Cash in the company's principal office and in bank	47,230	25
Interest due and accrued	1,018	88
Premiums in due course of collection	84,732	31
Bills receivable not matured	7,878	23
Rents due and accrued	841	67
Aggregate of all the admitted assets of the company at their actual value		34

II. LIABILITIES.

Losses unadjusted, including all reported and supposed

Aggregate amount of liabilities, including net surplus.		\$	1,383,051	34
Surplus beyond capital	••••••	•••	465,811	24
Capital actually paid up in cash		• • •	200,000	00
Total amount of liabilities, except capital stock and net sur	plus	•••	717,240	10
All other demands against the company, viz: commissions,	e tc	• • •	11,000	00
Amount required to safely re-insure all outstanding risks	• • • • • • • •	• • •	528,399	24
Net amount of unpaid losses and claims			\$177,840	86
Deduct re-insurance and salvage	19,882	66		
Gross amount of claims for losses	197,723	52		
Losses resisted, including interest, costs and expenses	29,217	00		
losses	\$168,506	52		
mosses unadjusted, including all reperiod and supposed				

III. INCOME DURING THE YEAR.

Fire. Inland.

	rue.	Intana.		
Net cash received for premiums	\$688,577 26	\$138,322 25	#000 000	
Received for interest and dividends from al	1		\$826,899 40,375	
Income from all sources			15,883	
Aggregate amount of income received	in cash		\$883,158	96 —
IV. EXPENDITURES	DURING THE	YEAR.		
	Fire.	Inland.		
Net amount paid for losses				
			\$475,168	88
Cash dividends actually paid	• • • • • • • • • • • • • • • • • • • •		20,000	00
Paid for commissions or brokerage	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	183,562	45
Salaries and other charges of officers, clerk			47,991	84
Paid State, national and local taxes	· · · · · · · · · · · · · · · · · · ·		10,664	
All other expenditures, viz: general expens	ses	••••	34,523	95
Aggregate amount of expenditures in	eash		\$771,911	17
		:		=
V. MISCE	LLANEOUS.			
RISKS AND	PREMIUMS.			
		Marine and		
Fire Risks.	Premiums.	Inland Risks.	Premiu	ms.
In force December 31, 1885 \$197,016,048	\$962,963 91	\$3,624,779	\$51,313	18
Written during the year 148,201,55	1 788,579 72	46,659,449	156,615	86
Total\$345,217,59 Deduct those expired and	9 \$1,751,543 63	\$50,284,228	\$207,929	04
terminated 139,139,03	1 687,019 93	47,276,203	153,848	57
In force at end of the year \$206,078,56	8 \$1,064,523 70	\$3,008,025	\$54,080	47
Deduct amount re-insured 8,160,82	2 68,469 89	418,417	6,223	
	,		٠,	17

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Net amount in force..... \$197,917,746 \$996,053 81 \$2,589,608 \$47,857 30

Risks taken (fire)	\$117,160	00
Premiums received	1,693	57
Losses paid on risks taken	2,069	13
Losses incurred in Maine		13
Amount of taxes paid to the State of Maine on premiums		87

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

BENJAMIN S. WALCOTT, President. I. REMSEN LANE, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	00 00 88
Premiums in due course of collection	
Aggregate of all the admitted assets of the company at their actual value	95
II. LIABILITIES.	
Losses adjusted and unpaid	
losses	
Losses resisted, including interest, costs and expenses 24,961 67	
Gross amount of claims for losses	
Deduct re-insurance and salvage 5,348 27	
Net amount of unpaid losses and claims	23
Amount required to safely re-insure all outstanding risks 865,636	45
All other demands against the company, viz: commissions, etc	60
Total amount of liabilities, except capital stock and net surplus 1,005,771 Capital actually paid up in cash	
Surplus beyond capital	

III. INCOME DURING THE YEAR.

Aggregate amount of liabilities, including net surplus......\$2,546,674 95

Net cash received for premiums (fire)\$1,1	75,896	81
Received for interest and dividends from all sources	93,999	64
Aggregate amount of income received in cash\$1,2	69,896	45

Net amount paid for losses (fire)	\$632,184	49
Cash dividends actually paid	100,000	00
Paid for commissions or brokerage	214,291	09
Salaries and other charges of officers, clerks and employes	157,681	57
Paid State, national and local taxes	33,582	83
All other expenditures, viz: general expenses	107,555	50
Aggregate amount of expenditures in cash\$	31,245,295	48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$166,871,321 00	\$1,763,561 88
Written during the year	136,501,112 89	1,333,497 59
Total	\$303,372,433 89	\$3,097,059 47
Deduct those expired and terminated	130,676,640 49	1,360,141 61
In force at end of the year	\$172,695,793 40	\$1,736,917 86
Deduct amount re-insured	3,933,928 15	39,086 83
Net amount in force	\$168,761,865 25	\$1,697,831 03

Risks taken (fire)	\$1,487,820	50
Premiums received	. 22,501	27
Losses paid on risks taken	. 10,986	59
Losses incurred in Maine	. 12,725	29
Amount of taxes paid to the State of Maine on premiums	. 230	29

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN MAY, 1810. COMMENCED BUSINESS IN AUGUST, 1810.

GEORGE L CHASE, President.

P. C. ROYER, Secretary.

THOMAS TURNBULL, Assistant Secretary.

Capital Paid Up in Cash, \$1,250,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$653,575	60
Loans on bond and mortgage (first liens)		
Stocks and bonds owned by the company, market value		
Loans secured by collaterals	66,000	00
Cash in the company's principal office and in bank	352,675	75
Interest due and accrued	28,661	86
Premiums in due course of collection	359,042	74
State tax due from non-resident stockholders	14,145	00
Aggregate of all the admitted assets of the company at their actual value		45

II. LIABILITIES.

Losses adjusted and unpaid	\$59,197	44		
losses	110,294	82		
Losses resisted, including interest, costs and expenses	48,535	22		
Gross amount of claims for losses	218,027	48		
Net amount of unpaid losses and claims			\$218,027	48
Amount required to safely re-insure all outstanding risks			1,764,932	23
All other demands against the company, viz: commissions, e	te	· • •	33,000	00
Total amount of liabilities, except capital stock and net sur	plus	• • •	2,015,959	71
Capital actually paid up in cash			1,250,000	00
Surplus beyond capital		• • •	1,789,986	74
Aggregate amount of liabilities, including net surplus .		\$	55,055,946	45

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	
Received for interest and dividends from all sources	•
Aggregate amount of income received in cash	\$2,561,066 97
IV. EXPENDITURES DURING THE YEAR	
Net amount paid for losses (fire)	@1 918 007 79
Cash dividends actually paid	
Paid for commissions or brokerage	•
Salaries and other charges of officers, clerks and employes.	•
Paid State, national and local taxes	-
All other expenditures, viz: general expenses	•
Aggregate amount of expenditures in cash	\$2,323,433 48
V. MISCELLANEOUS.	
V. MISCELLANEOUS. RISKS AND PREMIUMS.	-
	ks. Premiums.
RISKS AND PREMIUMS.	
RISKS AND PREMIUMS. Fire Ris	,440 \$3,423,969 42
RISKS AND PREMIUMS. Fire Ris In force December 31, 1885	,440 \$3,423,969 42 ,417 2,679,382 54
RISKS AND PREMIUMS. Fire Ris In force December 31, 1885	\$3,423,969 42 ,417 2,679,382 54 ,857 \$6,103,351 96
RISKS AND PREMIUMS. Fire Ris In force December 31, 1885	\$3,423,969 42 ,417 2,679,382 54 ,857 \$6,103,351 96 ,531 2,515,390 67
RISKS AND PREMIUMS. Fire Ris In force December 31, 1885 \$278,036 Written during the year 210,178 Total \$488,214	3,423,969 42 417 2,679,382 54 3,857 \$6,103,351 96 5,531 2,515,390 67 3,326 \$3,587,961 29
RISKS AND PREMIUMS. Fire Ris In force December 31, 1885 \$278,036 Written during the year 210,178 Total. \$488,214 Deduct those expired and terminated 200,770 In force at end of the year \$287,444 Deduct amount re-insured. 6,169 Net amount in force \$281,274,	,440 \$3,423,969 42 ,417 2,679,382 54 ,857 \$6,103,351 96 ,531 2,515,390 67 ,326 \$3,587,961 29 ,500 104,848 72

Premiums received ... 47,078 19

43,370 00

45,693 53

404 69

Losses paid on risks taken.....

Losses incurred in Maine

Amount of taxes paid to the State of Maine on premiums.....

HOME FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

CHAS. J. MARTIN, President.

JOHN H. WASHBURN, Secretary.

Capital Paid Up in Cash, \$3,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered		1,378,991	22
Loans on bond and mortgage (first liens)		705,000	00
Stocks and bonds owned by the company, market value		4,736,628	75
Loans secured by collaterals		449,000	00
Cash in the company's principal office and in bank		237,312	85
Interest due and accrued		22,495	40
Premiums in due course of collection	•••••	273,283	33
Aggregate of all the admitted assets of the compa	ny at their		
actual value		37,802,711	55.
II. LIABILITIES.			
Losses adjusted and unpaid	\$69,484 75		
Losses unadjusted, including all reported and supposed	005 005 96		
losses Losses resisted, including interest, costs and expenses	225,825 36 51,038 39		
Gross amount of claims for losses	346,348 50		
Deduct re-insurance and salvage	1,080 00		
Net amount of unpaid losses and claims		\$345,268	50
Amount required to safely re-insure all outstanding risks			
All other demands against the company, viz: taxes, etc	••••••	5,000	00
Total amount of liabilities, except capital stock and net surp	plus	3,388,916	50
Capital actually paid up in cash			
Surplus beyond capital		1,413,795	05
Aggregate amount of income received in cash, liabilitie	es, including		
net surplus		57,802 ,7 11	55
	:		
III. INCOME DURING THE YE	AR.		
Net cash received for premiums (fire)		3,541,608	30
Received for interest and dividends from all sources			
Aggregate amount of income received in cash		3,840,076	11
			=

Net amount paid for losses (fire)	\$2,005,8 89	61
Cash dividends actually paid	300,000	00
Paid for commissions or brokerage	615,504	56
Salaries and other charges of officers, clerks and employes	401,979	96
Paid State, national and local taxes	79,829	23
All other expenditures, viz: general expenses	276,325	11
Aggregate amount of expenditures in eash	\$3,679,528	47

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$513,460,163	\$5,730,589 00
Written during the year	342,284,434	3,776,630 74
Total	\$855,744,597	\$9,507,219 74
Deduct those expired and terminated	327,705,332	3,628,870 74
In force at end of the year	\$528,039,265	\$5,878,349 00
Deduct amount re-insured	1,073,688	15,627 00
Net amount in force	\$526,965,577	\$5,862,722 00

Risks taken (fire)\$4	,132,619	00
Premiums received	50,723	86
Losses paid on risks taken	69,199	20
Losses incurred in Maine	78,190	56

HOWARD INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

HENRY A. OAKLEY, President.

CHARLES A. HULL, Secretary.

Capital Paid Up in Cash, \$400,000.

I. ASSETS.			
Real estate owned by the company, unincumbered		\$150,000	00
Loans on bond and mortgage (first liens)		5,900	
Stocks and bonds owned by the company, market value		521,620	.00
Cash in the company's principal office and in bank		29,650	12
Interest due and accrued		811	83
Premiums in due course of collection	•••	42,980	52
Rents due and accrued	••••	666	67
Aggregate of all the admitted assets of the compa actual value	-	\$751,629	 14 =
II. LIABILITIES.			
Losses unadjusted, including all reported and supposed losses	\$30,334 67		
Losses resisted, including interest, costs and expenses	2,486 50		
Gross amount of claims for losses	32,821 17		
Deduct re-insurance and salvage	5,313 57		
Net amount of unpaid losses and claims		\$27,507	60
Amount required to safely re-insure all outstanding risks		239,162	17
All other demands against the company, viz: commissions, e	te	3,566	08
Capital actually paid up in eash		400,000	CO
Surplus beyond capital	•••••	81,393	29
Aggregate amount of liabilities, including net surplus.	· · · · · · · · · · · · · · · · · · ·	\$751,629	14
III. INCOME DURING THE YEA	R.		
Fire.	Inland.		
Net cash received for premiums \$400,881 87	\$4,896 78		

	Fire.	Inland.		
Net cash received for premiums		\$4,896 78		
•			\$405,778	65
Received for interest and dividends from all	sources		21,974	43
Income from all sources			9,954	00
Aggregate amount of income received	in cash		\$437,707	08

IV. EXPE	NDITURES 1	OURING THE	YEAR.		
Net amount paid for losses (fire	·)			\$217,765	60
Cash dividends actually paid				11,595	30
Paid for commissions or brokers	age	• • • • • • • • • • • • • • • • • • • •		78,849	86
Salaries and other charges of o	fficers, clerks	and employes.	••••	25,734	72
Paid State, national and local t	axes			10,900	16
All other expenditures, viz: ge	neral expense	s		40,826	33
Aggregate amount of expe	nditures in ca	sh	• • • • • • • • • • • • • • • • • • • •	\$385,671	97
•	V. MISCELI Risks and I	CANEOUS.			
	THURS AND I	Teller Chile	Marine and		
	Fire Risks.	Premiums.	Inland Risks.	Premiu.	ms.
In force December 31, 1885	\$45,945,543	\$498,925 10			
Written during the year	47,466,612	501,196 2 8	\$169,500	\$5,113	5 3
Total Deduct those expired and	\$93,412,155	\$1,000,121 38	\$169,500	\$5,113	53
terminated	44,513,092	457,465 36	38,750	687	91
In force at end of the year	\$48,899,063	\$542,656 02	\$130,750	\$4,425	62
Deduct amount re-insured	7,403,881	95,151 98			
Net amount in force	\$41,495,182	\$447,504 04	\$130,750	\$4,425	62
Business in thi	E STATE OF M	faine During	THE YEAR.		
Risks taken (fire)				\$349,990	00
Premiums received				4,710	
Losses paid on risks taken				755	
Losses incurred in Maine				75.0	

Losses incurred in Maine

Amount of taxes paid to the State of Maine on premiums......

756 75

79 09

INSURANCE COMPANY OF STATE OF PENN-SYLVANIA.

PHILADELPHIA, PA.

Incorporated April 18, 1794. Commenced Business Nov. 5, 1794.

GEORGE G. CROWELL, President. JOSEPH H. HOLLINSHEAD, Secretary.

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

I. ASSETS.		
Real estate owned by the company, unincumbered	\$128,800	00
Loans on bond and mortgage (first liens)	123,550	00
Stocks and bonds owned by the company, market value	310,494	20
Loans secured by collaterals	15,000	00
Cash in the company's principal office and in bank	16,488	51
Interest due and accrued	3,521	83
Premiums in due course of collection	21,324	35
Other items	18,359	13
Aggregate of all the admitted assets of the company at their actual value	\$637,538	02
II. LIABILITIES. Net amount of unpaid losses and claims	\$51,132 194,366	
Amount required to safety re-insure an odestanding risks	194,300	
Total amount of liabilities, except capital stock and net surplus	245,498	
Capital actually paid up in cash	200,000	
Surplus beyond capital	192,039	78
Aggregate amount of liabilities, including net surplus	\$637,538	02
III. INCOME DURING THE YEAR.		
Net cash received for premiums		
Received for interest and dividends from all sources	17,592	
Income from all sources	4,696	23
Aggregate amount of income received in cash	\$217,401	95

Net amount paid for losses	Fire. \$80,054	11	Inland. \$41,775 4		60
Cash dividends actually paid				• ,	
Paid for commissions or brokerage				. 38,872	72
Salaries and other charges of officers, clerk	s and emp	loyes .		. 15,853	34
Paid State, national and local taxes		• • • • • •		4,571	02
All other expenditures, viz: general expen	ses			. 20,025	51
Aggregate amount of expenditures in o	eash	•••••		\$221,442	19

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force December 31, 1885	\$17,040,492	\$162,803 32	\$1,079,903	\$20,960 34
Written during the year	16,810,165	175,469 33	6,689,371	59,866 64
Total		\$338,273 65	\$7,769,274	\$80,826 98
minated	15,127,481	159,119 42	1,653,841	61,335 24
In force at end of the year	\$18,723,176	\$179,153 23	\$1,115,433	\$19,491 74
Deduct amount re-insured	824,346	6,933 80	655,840	4,564 90
Net amount in force	\$17,898,830	\$172,219 43	\$459,593	\$14,926 84

Risks taken (fire)	\$459,970	00
Premiums received	6,766	66
Losses paid on risks taken	16,450	20
Losses incurred in Maine	20,450	20
Amount of taxes paid to the State of Maine on premiums	135	33

INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

T. CHARLTON HENRY, President.

G. E. FRYER, Secretary.

Capital Paid Up in Cash, \$3,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$363,003	59
Loans on bond and mortgage (first liens)	1,973,144	97
Stocks and bonds owned by the company, market value	3,500	00
Loans secured by collaterals	2,365,090	93
Cash in the company's principal office and in bank	485,539	87
Interest due and accrued	25,442	37
Premiums in due course of collection	464,201	16
All other property	185,939	92
Aggregate of all the admitted assets of the company at their actual		_
value	88,474,351	88

II. LIABILITIES.

Losses adjusted and unpaid	\$37,061	73		
Losses unadjusted, including all reported and supposed				
losses	430,436	29		
Losses resisted, including interest, costs and expenses	40,686	24		
Gross amount of claims for losses	508,184	26		
Deduct re-insurance and salvage	161,412	66		
Net amount of unpaid losses and claims			\$346,771	60
Amount required to safely re-insure all outstanding risks		• • •	1,944,112	00
Amount reclaimable on perpetual fire risks			626,742	60
All other demands against the company, viz: commissions,	e tc .	• • •	26,396	
Total amount of liabilities, except capital stock and net surp	lus	••		
Capital actually paid up in cash		• • •	3,000,000	0 0
Surplus beyond capital	• • • • • • • • • • • • • • • • • • • •	•••	2,530,329	36
Aggregate amount of liabilities, including net surplus.		\$	8,474,351	88

III. INCOME DURING THE YEAR.

III. INCOME DU	RING THE Y	EAR.	
N	Fire.	Marine and Inland.	
Net cash received for premiums	\$2,204,132 29		0 -\$3,468,022 19
Received for interest and dividends from al	l sources		
Income from all sources			· · · · · · · · · · · · · · · · · · ·
Aggregate amount of income received i	in anch		\$3 870 526 17
Aggregate amount of income received	in cash	• • • • • • • • • • • • • • • • • • • •	=======================================
IV. EXPENDITURES	DURING TH	E YEAR.	
	Fire.	Marine and Inland.	
Net amount paid for losses	. \$1,235,500 23		
			-\$2,716,367 18
Cash dividends actually paid			-
Paid for commissions or brokerage			-
Salaries and other charges of officers, clerks			
Paid State, national and local taxes			
All other expenditures, viz: general expen			
Aggregate amount of expenditures in	cash	• • • • • • • • • • • • • • • • • • • •	\$4,376,136 76
V. MISCE	LLANEOUS.		
RISKS AND	PREMIUMS.		
	Premiums,	Marine and Inland Risks.	Premiums.
In force December 31, 1885. \$295,617,463	\$3,638,655 86	\$19,330,666	\$238,729 34
Written during the year 219,082,639	2,493,773 92	253,757,105	1,485,478 25
Total	\$6,132,429 78	\$273,087,771	\$1,724,207 49
Deduct those expired and			
terminated	2,414,647 88	258,005,262	1,604,421 16
In force at end of the year . \$313,424,966	\$3,717,781 90		
Deduct amount re-insured . 6,894,003	83,335 79		
Net amount in force \$306,530,963	\$3,634,446 11	\$15,082,509	\$119,786 33
Business in the State of	Maine Durin	G THE YEAR.	
Risks taken (fire)			\$2,455,411 00
Premiums received			
Losses paid on risks taken		• • • • • • • • • • • • • • • • • • • •	20,055 40
Losses incurred in Maine	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	. 16,685 20
Amount of taxes paid to the State of Maine	on premiums	• • • • • • • • • • • • • • • • • • • •	948 18

MANUFACTURERS AND BUILDERS' INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

EDWARD V. LOEW, President.

J. JAY NESTELL, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$74,000	00
Stocks and bonds owned by the company, market value	367,557	50
Loans secured by collaterals	29,500	00
Cash in the company's principal office and in bank		
Interest due and accrued	2,083	
Premiums in due course of collection	18,496	76
Aggregate of all the admitted assets of the company at their actual		
value	\$502,923	38
		=
II. LIABILITIES.		
Losses adjusted and unpaid	1	
Losses unadjusted, including all reported and supposed		
losses 6,136 00	1	
Losses resisted, including interest, costs and expenses 2,900 00		
Gross amount of claims for losses		
Deduct re-insurance and salvage	t	
Net amount of unpaid losses and claims	\$10,243	82
Amount required to safely re-insure all outstanding risks	99,463	
All other demands against the company, viz: commissions, etc	5,877	
Total amount of liabilities, except capital stock and net surplus	115,584	59
Capital actually paid up in cash	200,000	00
Surplus beyond capital	187,338	79
Aggregate amount of liabilities, including net surplus	\$502,923	38
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$154,796	39
Received for interest and dividends from all sources		
Income from all sources	3,475	00
Aggregate amount of income received in cash	\$178.345	46

Net amount paid for losses (fire)	\$69,079	80
Cash dividends actually paid	16,330	00
Paid for commissions or brokerage	33,340	57
Salaries and other charges of officers, clerks and employes	20,436	41
Paid State, national and local taxes	5,677	69
All other expenditures, viz: general expenses	15,199	55
Aggregate amount of expenditures in cash	\$160,064	02

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$32,240,840	\$208,929 64
Written during the year	27,998,147	177,291 83
Total	\$60,238,987	\$386,221 47
Deduct those expired and terminated	28,197,877	181,807 48
In force at end of the year	\$32,041,110	\$204,413 99
Deduct amount re-insured	2,125,368	11,765 39
Net amount in force	\$29,915,742	\$192,648 60

Risks taken (fire)	\$217,570	00
Premiums received	2,321	58
Losses paid on risks taken	3,836	00
Losses incurred in Maine	2,836	00
Amount of taxes paid to the State of Maine on premiums	95	13

MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

HENRY TOWLES, President.

J. R. MULLIKEN, Secretary.

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$125,782	47
Loans on bond and mortgage (first liens)	445,027	00
Stocks and bonds owned by the company, market value	554,648	00
Loans secured by collaterals	14,900	00
Cash in the company's principal office and in bank	39,038	09
Interest due and accrued, and rents	17,936	00
Premiums in due course of collection	61,560	28
Aggregate of all the admitted assets of the company at their actual		_
value	1,258,891	84
		==

II. LIABILITIES.

Losses adjusted and unpaidLosses unadjusted, including all reported and supposed	\$18,356	85		
losses	23,414	43		
Losses resisted, including interest, costs and expenses	8,650	00		
Gross amount of claims for losses	50,421	28		
Net amount of unpaid losses and claims		•••	\$50,421	28
Amount required to safely re-insure all outstanding risks			361,965	12
All other demands against the company, viz: commissions, e	to		23,246	92
Total amount of liabilities, except capital stock and net surp	olus		435,633	32
Capital actually paid up in cash			400,000	00
Surplus beyond capital			423,258	52
Aggregate amount of liabilities, including net surplus.	• • • • • • • • • • • • • • • • • • •	\$	1,258,891	84

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$544,424	65
Received for interest and dividends from all sources	52,868	21
Income from all sources	3,572	5 5
Aggregate amount of income received in cash	\$600,865	41

Net amount paid for losses (fire)	\$323,118	57
Cash dividends actually paid	39,187	60
Paid for commissions or brokerage	98,866	76
Salaries and other charges of officers, clerks and employes	25,717	00
Paid State, national and local taxes	10,887	58
All other expenditures, viz: general expenses	67,809	78
Aggregate amount of expenditures in cash	\$565,587	29

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premium	18.
In force December 31, 1885	\$66,019,087	\$718,217	90
Written during the year	58,782,119	622,606	09
Total	\$124,801,206	\$1,340,823	99
Deduct those expired and terminated	57,476,670	607,541	80
In force at end of the year	\$67,324,536	\$733,282	19
Deduct amount re-insured	1,733,745	19,953	90
Net amount in force	\$65,590,791	\$713,328	29

Business in the State of Maine During the Year.

Risks taken (fire)	\$622,490	00	
Premiums received	8,757	38	
Losses paid on risks taken	4,638	72	
Losses incurred in Maine	4,640	27	
Amount of taxes paid to the State of Maine on premiums	175	14	

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WM. T. BARTON, President.

WM. P. GOODWIN, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$40,500	00
Stocks and bonds owned by the company, market value	271,891	75
Loans secured by collaterals	55,000	00
Cash in the company's principal office and in bank	62,148	53
Interest due and accrued	1,145	42
Premiums in due course of collection	22,209	20
Aggregate of all the admitted assets of the company at their actual		
value	\$452,894	90

II. LIABILITIES.

Losses adjusted and unpaid		
Losses unadjusted, including all reported and supposed		
losses 9,273 76		
Losses resisted, including interest, costs and expenses 750 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$15,723	24
Amount required to safely re-insure all outstanding risks	119,301	26
All other demands against the company, viz: commissions, etc	2,590	11
Total amount of liabilities, except capital stock and net surplus	137,614	61
Capital actually paid up in cash	200,000	00
Surplus beyond capital	115,280	29
Aggregate amount of liabilities, including net surplus	\$452,894	90

III. INCOME DURING THE YEAR.

111.	INCOME DOI	TING THE LEA	K.		
		Fire.	Marine and Inland	•	
Net cash received for premiur	ms	\$293,638 05	\$188 61	\$203,826	66
Received for interest and div	idends from all	sources		18,568	
Income from all sources				625	
Aggregate amount of inc	come received	in cash		\$223,020	58
IV. EXP	ENDITURES	DURING THE	YEAR.		
		Fire.	Marine and Inland.		
Net amount paid for losses		\$111,364 09	\$1,429 23		
				\$112,793	
Cash dividends actually paid				16,000	
Paid for commissions or broke	_			36,919	17
Salaries and other charges of plies	•		-	24,861	25
Paid State, national and loca				6,489	
•					
Aggregate amount of ex	penditures in o	ash	••••••	\$197,063	07
	V. MISCEI RISKS AND	LLANEOUS. PREMIUMS.			
	Fire Risks.	Premiums.	Inland Risks.	Premiu	ms.
In force December 31, 1885	\$19,874,415	\$242,242 37	\$8,731		
Written during the year	19,095,928	222,070 43	35,215	. 158	27
Total	\$38,970,343	\$464,312 80	\$43,946	\$178	02
terminated	19,385,778	226,550 09	43,946	187	02
In force at end of the year.	\$19,584,565	\$237,762 71			
Deduct amount re-insured	154,881	1,713 39			
Net amount in force	\$19,429,684	\$236,049 32			
		-			
Business in	THE STATE OF	Maine During	THE YEAR.		
Risks taken (fire)		• • • • • • • • • • • • • • • • • • • •		\$427,740	00
Premiums received	· · · · · · · · · · · · · · · · · · ·			5,511	94
Losses paid on risks taken		· · · · · · · · · · · · · · · · · · ·		12,052	58
Losses incurred in Maine				13,418	08
Amount of taxes paid to the	State of Maine	on premiums	••••••	110	23

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1872.

A. CHAMBERLAIN, President.

E. P. COWLES, Secretary.

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

Stocks and bonds owned by the company, market value...... 266,125 00

• • • • • • • • • • • • • • • • • • • •		,	
Cash in the company's principal office and in bank		19,163	79
Interest due and accrued	• • • • • • • • • • • • • • • • • • • •	230	00
Premiums in due course of collection		15,338	20
Non-resident tax, due from stockholders	• • • • • • • • • • • • • • • • • • • •	87	4 5
Aggregate of all the admitted assets of the compan	y at their		
actual value	•••••	\$323,944	44
	:		=
II. LIABILITIES.			
Losses adjusted and unpaid Losses unadjusted, including all reported and supposed	\$2,47 5 00		
losses	3,016 76		
Gross amount of claims for losses	5,491 76		
Deduct re-insurance and salvage	1,302 87		
Net amount of unpaid losses and claims		\$4,188	89
Amount required to safely re-insure all outstanding risks		48,966	38
All other demands against the company, viz: commissions, et	c	1,715	04
Total amount of liabilities, except capital stock and net surpl	us	54,870	31
Capital actually paid up in cash	• • • • • • • • • • • • • • • • • • • •	200,000	00
Surplus beyond capital	••••••	69,074	13
Aggregate amount of liabilities, including net surplus		\$323,944	44
•	3		

THE THROUGH BURNING THE T			
III. INCOME DURING THE Y		957 909	
Net cash received for premiums (fire)		\$75,292 16,210	
Income from all sources		3,053	
Aggregate amount of income received in cash	· · · · · · · · · · · · · · · · · · ·	\$94,555	79 ==
IV. EXPENDITURES DURING TH	E YEAR.		
Net amount paid for losses (fire)		\$42,941	87
Cash dividends actually paid		16,000	00
Paid for commissions or brokerage		12,492	65
Salaries and other charges of officers, clerks and employes		7,915	06
Paid State, national and local taxes		1,151	36
All other expenditures, viz: general expenses		2,668	76
Aggregate amount of expenditures in cash		\$83,169	70
V. MISCELLANEOUS. RISKS AND PREMIUMS.	r: p:1.	D	
To Comp. December 91, 1995	Fire Risks.	Premium	-
In force December 31, 1885	\$7,653,533 7,771,530	\$86,548 99,475	
Total	\$15,425,063	\$186,023	88
Deduct those expired and terminated $\ldots \ldots \ldots$	5,473,571	70,089	44
In force at end of the year	\$9,951,492	\$115,934	44
Deduct amount re-insured	1,604,695	20,998	80
Net amount in force	\$8,346,797	\$94,935	64
Business in the State of Maine Durit Risks taken (fire)	••••••	3,350	60
Losses paid on risks taken	•••••	1,215	8

Losses incurred in Maine

Amount of taxes paid to the State of Maine on premiums

2,620 82

42 69

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

MARK HOWARD, President.

JAMES NICHOLS, Secretary.

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

I. ASSETS.

1100220			
Real estate owned by the company, unincumbered	• • • • • • • • • • • • • • • • • • • •	\$24,478	40
Loans on bond and mortgage (first liens)		591,500	00
Stocks and bonds owned by the company, market value	• • • • • • • • • • • • • • • • • • • •	1,067,882	00
Loans secured by collaterals		5,850	00
Cash in the company's principal office and in bank		190,066	05
Interest due and accrued		21,730	38
Premiums in due course of collection	••••	57,000	00
Aggregate of all the admitted assets of the compa actual value	•	1,958,506	83
II. LIABILITIES.			
Losses adjusted and unpaid	\$24,192 72		
Losses unadjusted, including all reported and supposed	* ,		
losses	22,700 00		
Losses resisted, including interest, costs and expenses	6,467 70		
Gross amount of claims for losses	53,360 42		
Net amount of unpaid losses and claims		\$53,360	42
Amount required to safely re-insure all outstanding risks		341,667	
Total amount of liabilities, except capital stock and net surp	lus	395,038	
Capital actually paid up in cash	• • • • • • • • • • • • • • • • • • • •	1,000,000	00
Surplus beyond capital		563,468	49
Aggregate amount of liabilities, including net surplus.	- ************************************	1,958,506	83
III. INCOME DURING THE YEA	AR.		
Net cash received for premiums (fire)		\$517,629	65
Received for interest and dividends from all sources	•••••	33,125	76
Income from all sources		57,404	70
		2,372	25
Aggregate amount of income received in cash	· · · · · · · · · · · · · · · · · · ·	\$601,532	36

Net amount paid for losses (fire)	\$261,404	71
Cash dividends actually paid	100,000	00
Paid for commissions or brokerage	83,334	76
Salaries and other charges of officers, clerks and employes	37,466	09
Paid State, national and local taxes	13,317	09
All other expenditures, viz: general expenses	35,538	13
Aggregate amount of expenditures in cash	\$531,060	78

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums	; .
In force December 31, 1885	\$50,875,090	\$628,655	91
Written during the year	45,834,116	577,039 8	81
Total	\$96,709,206	\$1,205,695	$\overline{72}$
Deduct those expired and terminated	42,776,318	528,914	71
In force at end of the year	\$53,932,888	\$676,781	01
Deduct amount re-insured	386,652	6,013	78
Net amount in force	\$53,546,236	\$670,767	23

Business in the State of Maine During the Year.

Risks taken (fire)	\$687,963	00
Premiums received	8,476	05
Losses paid on risks taken	4,768	72
Losses incurred in Maine	5,455	94
Amount of taxes paid to the State of Maine on premiums	74	14

NATIONAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

HENRY T. DROWNE, President. FREDERICK J. WALTON, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	44,938	98
Stocks and bonds owned by the company, market value	280,590	00
Loans secured by collaterals	30,000	00
Cash in the company's principal office and in bank	16,611	60
Interest due and accrued	62	50
Premiums in due course of collection	20,547	19
Aggregate of all the admitted assets of the company at their actual		_
value	\$393,402	98
-		
II. LIABILITIES.		
Losses unadjusted, including all reported and supposed		
losses		
Losses resisted, including interest, costs and expenses 3,625 00		
Net amount of unpaid losses and claims	\$22,186	65
Amount required to safely re-insure all outstanding risks	103,789	21
All other demands against the company, viz: commissions, etc	1,163	5 4
Total amount of liabilities, except capital stock and net surplus	127,139	40
Capital actually paid up in cash	200,000	00
Surplus beyond capital	66,263	58
Aggregate amount of liabilities, including net surplus	\$393,402	98
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$196,241	41
Received for interest and dividends from all sources		
Aggregate amount of income received in cash	\$209,017	46

Net amount paid for losses (fire)	\$124,817	84
Cash dividends actually paid	16,000	00
Paid for commissions or brokerage	44,664	29
Salaries and other charges of officers, clerks and employes	15,137	46
Paid State, national and local taxes	3,397	70
All other expenditures, viz: general expenses	15,349	4 5
Aggregate amount of expenditures in cash	\$219,366	74

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	
In force December 31, 1885	\$27,224,048	\$207,529 04	4
Written during the year	27,687,309	234,728 30	0
Total	\$54,911,357	\$442,257 34	4
Deduct those expired and terminated	29,108,749	233,099 88	3
In force at end of the year	\$25,802,608	\$209,157 46	6
Deduct amount re-insured	384,341	2,469 11	1
Net amount in force	\$25,418,267	\$206,688 35	5
			_

Risks taken (fire)	\$57,700 00
Premiums received	449 15
Amount of taxes paid to the State of Maine on premiums	8 98

NEPTUNE FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

GEORGE F. OSBORNE, President. EUGENE B. HINCKLEY, Secretary.

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

I. ASSETS.		
Stocks and bonds owned by the company, market value	\$451,390	00
Cash in the company's principal office and in bank	9,353	73
Interest due and accrued	2,655	00
Premiums in due course of collection	20,512	71
Other assets	6,871	47
Aggregate of all the admitted assets of the company at their actual value		41
II. LIABILITIES.		
Losses unadjusted, including all reported and supposed losses		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$14,500	00
Amount required to safely re-insure all outstanding risks	101,841	61
All other demands against the company, viz: commissions, etc	3,000	00
Total amount of liabilities, except capital stock and net surplus	119,341	61
Capital actually paid up in cash	300,000	00
Surplus beyond capital	71,240	86
Aggregate amount of liabilities, including net surplus	\$490,582	41
Aggregate amount of liabilities, including net surplus	\$490,582	41

	Fire.		Marine and Inland.		
Net cash received for premiums			\$5,523 29		
				\$178,380	71
Received for interest and dividends from all	sources	•••	• • • • • • • • • • • • • • • • • • •	20,753	50
Aggregate amount of income received in	ı cash	•••	• • • • • • • • • • • • • • • • • • • •	\$199,134	21

Net amount paid for losses	• • • • • • • • • • • • • • • • • • • •	Fire. \$110,297 91	Marine and Inland \$1,552 50	\$111,850	44
Cash dividends actually paid.				24,000	
Paid for commissions or broke				29,570	
Salaries and other charges of				17,422	
Paid State, national and local				6,881	09
All other expenditures, viz:	general expens	ses		6,802	67
Aggregate amount of exp	enditures in c	ash	• • • • • • • • • • • • • • • • • • • •	\$196,527	21
	v. miscei	LANEOUS.			
	RISKS AND	PREMIUMS.			
	Fire Risks.	Premiums.	Marine and Inland Risks.	Premium	ıs.
In force December 31, 1885.	\$12,915,192	\$192,308 47	\$45,033	\$1,811	07
Written during the year	14,233,083	189,486 88	20,000	200	00
Total	\$27,148,275	\$381,795 35	\$65,033	\$2,011	07
terminated	13,427,252	176,357 33	65,033	2,011	07
In force at end of the year.	\$13,721,023	\$205,438 02			
Business in	THE STATE OF	MAINE DURIN	NG THE YEAR		
Risks taken (fire)				\$188,474	01
TATOUR AUTON (HIG)	· • • • • • • • • • • • • • • • • • • •			#100,4 <i>1</i> 4	· U
Premiums received				2,586	9

Losses incurred in Maine.....

Amount of taxes paid to the State of Maine on premiums.....

7,143 86

51 73

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N. H.

Incorporated in 1869. Commenced Business in 1870.

JAMES A. WESTON, President.

JOHN C. FRENCH, Secretary.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$198,846	86
Stocks and bonds owned by the company, market value	860,145	00
Loans secured by collaterals	32,912	50
Cash in the company's principal office and in bank	47,923	94
Interest due and accrued	7,995	00
Premiums in due course of collection	44,040	03
Aggregate of all the admitted assets of the company at their actual value	31,191,863	33

II. LIABILITIES.

Losses adjusted and unpaid	\$20,422 00		
Losses unadjusted, including all reported and supposed			
losses	40,000 00		
Losses resisted, including interest, costs and expenses	2,500 00		
Gross amount of claims for losses		\$62,922	00
Amount required to safely re-insure all outstanding risks		382,382	18
All other demands against the company, viz: commissions, e	te	8,800	00
Total amount of liabilities, except capital stock and net surp	lus	454,104	18
Capital actually paid up in cash		500,000	00
Surplus beyond capital	• • • • • • • • • • • • • • • • • • • •	237,759	15
Aggregate amount of liabilities, including net surplus.	\$	1,191,863	33

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$615,300	28
Received for interest and dividends from all sources	52,727	63
Aggregate amount of income received in cash	\$668.027	91

Net amount paid for losses (fire)	\$325,589	58
Cash dividends actually paid	40,000	00
Paid for commissions or brokerage	121,902	91
Salaries and other charges of officers, clerks and employes	29,102	76
Paid State, national and local taxes	16,347	00
All other expenditures, viz: general expenses	34,768	98
Aggregate amount of expenditures in cash	\$567,711	23

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

TUBER THE I WEST CHES		
	Fire Risks.	Premiums.
In force December 31, 1885	\$52,676,768	\$596,8 29 00
Written during the year	62,042,020	715,380 00
Total	\$114,718,788	\$1,312,210 00
Deduct those expired and terminated	52,206,998	574,027 00
In force at end of the year	\$62,511,790	\$738,183 00
Deduct amount re-insured	2,632,737	33,824 00
Net amount in force	\$59,879,053	\$704,358 00

Risks taken (fire)	\$953,384 00	
Premiums received	13,874 37	
Losses paid on risks taken	15,776 71	
Losses incurred in Maine	16,610 54	

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

PETER NOTMAN, President.

WEST POLLOCK, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$113,000	00
Loans on bond and mortgage (first liens)	34,300	00
Stocks and bonds owned by the company, market value	1,701,956	00
Loans secured by collaterals	39,500	00
Cash in the company's principal office and in bank	125,249	62
Interest due and accrued, and rents	22,220	21
Premiums in due course of collection	224,254	03
Aggregate of all the admitted assets of the company at their actual value		86 =

II. LIABILITIES.

Losses unadjusted, including all reported and supposed			
losses	\$156,320	0	
Losses resisted, including interest, costs and expenses	17,180 0	0	
Gross amount of claims for losses	173,500 0	0	
Net amount of unpaid losses and claims		. \$173,500	00
Amount required to safely re-insure all outstanding risks .		. 1,087,221	19
All other demands against the company, viz: commissions,	etc	. 10,418	50
Total amount of liabilities, except capital stock and net sur	rplus	. 1,271,139	69
Capital actually paid up in cash		. 500,000	00
Surplus beyond capital	••••	. 489,340	17
Aggregate amount of liabilities, including net surplus	• • • • • • • • • • • • • • • • • • • •	\$2,260,479	86

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,500,661	40
Received for interest and dividends from all sources	67,438	90
Income from all sources	5,657	42

Aggregate amount of income received in cash.....\$1,573,757 72

Net amount paid for losses (fire)	\$824,536	11
Cash dividends actually paid	50,277	00
Paid for commissions or brokerage	242,683	63
Salaries and other charges of officers, clerks and employes	119,584	00
Paid State, national and local taxes	34,694	37
All other expenditures, viz: general expenses	157,051	77
Aggregate amount of expenditures in cash	51,428,826	88

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	
In force December 31, 1885	\$197,383,101	\$1,898,934 11	
Written during the year	219,834,560	2,000,705 70	
Total	\$417,217,661	\$3,899,639 81	
Deduct those expired and terminated	160,401,925	1,584,061 91	
In force at end of the year	\$256,815,736	\$2,315,577 90	
Deduct amount re-insured	30,126,641	257,847 30	
Net amount in force	\$226,689,095	\$2,057,730 60	

Risks taken (fire)\$	1,771,122	00
Premiums received Less ret. prem., net	27,356	26
Losses paid on risks taken	31,634	92
Losses incurred in Maine	32,971	34
Amount of taxes paid to the State of Maine on premiums	279	43

NORTHWESTERN NATIONAL INSURANCE CO., MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALEXANDER MITCHELL, President. JOHN P. McGREGOR, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$285,000	00
Loans on bond and mortgage (first liens)	2,500	00
Stocks and bonds owned by the company, market value	875,446	50
Cash in the company's principal office and in bank	150,645	67
Interest due and accrued	3,732	5 5
Premiums in due course of collection	32,416	92
All other assets	5,600	00
Aggregate of all the admitted assets of the company at their actual value	R1 355 341	64
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II. LIABILITIES.

Losses adjusted and unpaid	\$18,405	20		
Losses unadjusted, including all reported and supposed				
losses	27,022	50		
Losses resisted, including interest, costs and expenses	3,850	00		
Gross amount of claims for losses	49,227	70		
Deduct re-insurance and salvage	1,666	67		
Net amount of unpaid losses and claims			\$47,611	03
Amount required to safely re-insure all outstanding risks			428,528	16
All other demands against the company, viz: commissions, et	te	••	5,386	11
Total amount of liabilities, except capital stock and net sur	rplus		481,525	30
Capital actually paid up in cash		• • •	600,000	00
Surplus beyond capital		• • •	273,816	34
Aggregate amount of liabilities, including net surplus.		\$	1,355,341	64

III. INCOME DURING THE YEAR.

Net cash received for premiums	Fire. \$494.151 37	Marine and Inland \$9,697 69	•	
			\$503,849	06
Received for interest and dividends from all so	irces		13,651	83
Income from all sources			39,309	24
Aggregate amount of income received in c	ash	· · · · · · · · · · · · · · · · · · ·	\$556,810	13

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.		
Net amount paid for losses	\$221,050 51	\$9,864 24		
<u>-</u>			\$230,914	75
Cash dividends actually paid	••••••	• • • • • • • • • • • • • • • • • • • •	60,000	00
Paid for commissions or brokerage			82,920	64
Salaries and other charges of officers, clerk	s and employes		48,284	74
Paid State, national and local taxes			12,209	08
All other expenditures, viz: general expen	ses		46,149	24
Aggregate amount of expenditures in	cash	• • • • • • • • • • • • • • • • • • • •	\$480,478	45

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

In force December 31, 1885 Written during the year	Fire Risks. \$58,692,166 49,410,693	Premiums. \$721,514 7 554,773 8	- /	Premiums. \$250 00 14,581 01
Total	- , ,	\$1,276,288 5	\$2,119,365	\$14,831 01
minated		470,344 0	0 1,869,365	13,831 01
In force at end of the year Deduct amount re-insured	\$66,535,714 499,667	\$805,944 5 6,015 8		\$1,000 00
Net amount in force	\$66,036,047	\$799,928 7	\$250,000	\$1,000 00

Risks taken (fire)	\$214,525	00
Premiums received	2,337	00
Losses paid on risks taken	1,845	75
Losses incurred in Maine	1,845	75
Amount of taxes paid to the State of Maine on premiums	9	82

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHARLES B. WHITING, President,

GEORGE B. BODWELL, Secretary.

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

I. ASSETS.

· · · · · · · · · · · · · · · · · · ·		
Real estate owned by the company, unincumbered	\$34,197	43
Loans on bond and mortgage (first liens)	269,575	00
Stocks and bonds owned by the company, market value	1,077,733	03
Loans secured by collaterals	82,450	00
Cash in the company's principal office and in bank	55,908	92
Interest due and accrued	22,182	38
Premiums in due course of collection	62,439	03
Aggregate of all the admitted assets of the company at their actual value	1.604.485	79
	-,,	=
II. LIABILITIES.		
Losses adjusted and unpaid		
Losses resisted, including interest, costs and expenses 2,250 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$84,655	32
Amount required to safely re-insure all outstanding risks	386,944	02
Total amount of liabilities, except capital stock and net surplus	471,599	34
Capital actually paid up in cash 1	,000,000	00
Surplus beyond capital	132,886	45
Aggregate amount of liabilities, including net surplus\$1	1,604,485	79
-		
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$622,361	90
Received for interest and dividends from all sources	71,768	
Income from all sources, rents	862	95

Aggregate amount of income received in cash...... \$694,993 01

Net amount paid for losses (fire)	\$416,665	05
Cash dividends actually paid	30,000	00
Paid for commissions or brokerage	106,519	89
Salaries and other charges of officers, clerks and employes	45,475	10
Paid State, national and local taxes	15,109	07
All other expenditures, viz: general expenses	58,983	93
Aggregate amount of expenditures in cash	\$672,753	04

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premium	3.
In force December 31, 1885	\$54,348,538	\$697,219	62
Written during the year	55,782,814	735,226	04
Total	\$110,131,352	\$1,432,445	66
Deduct those expired and terminated	49,406,130	663,268	00
In force at end of the year	\$60,725,222	\$769,177	66
Deduct amount re-insured	1,539,645	18,724	72
Net amount in force	\$59,185,577	\$750,452	94

Risks taken (fire)	\$616,463	00
Premiums received	7,183	86
Losses paid on risks taken	6,743	46
Losses incurred in Maine	7,243	46
Amount of taxes paid to the State of Maine on premiums	8	80

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

THOMAS F. JEREMIAH, President.

FRANK T. STINSON, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$70,000	00
Loans on bond and mortgage (first liens)	140,250	
Stocks and bonds owned by the company, market value	489,512	50
Loans secured by collaterals	8,025	00
Cash in the company's principal office and in bank	14,941	92
Interest due and accrued	5,702	44
Premiums in due course of collection	24,747	77
Rents	208	33
Unpaid re-insurance	465	55
Aggregate of all the admitted assets of the company at their actual value	- ,	_
II. LIABILITIES.		

Losses adjusted and unpaid	\$17, 975	00		
losses	9,475	00		
Losses resisted, including interest, costs and expenses	1,150	00		
Gross amount of claims for losses	28,600	00		
Net amount of unpaid losses and claims			\$28,600	00
Amount required to safely re-insure all outstanding risks	• • • • • • • •	•••	157,483	60
All other demands against the company, viz: commissions, e	to	••	4,849	03
Total amount of liabilities, except capital stock and net surp	olus		190,932	63
Capital actually paid up in cash			200,000	00
Surplus beyond capital			362,920	88
Aggregate amount of liabilities, including net surplus .	• • • • • • • •	•••	\$753,853	51

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	
Income from all sources	
Aggregate amount of income received in cash	\$237,785 55
IV. EXPENDITURES DURING THE YEAR	
Net amount paid for losses (fire)	\$130,426 58
Cash dividends actually paid	24,000 00
Paid for commissions or brokerage	42,346 28
Salaries and other charges of officers, clerks and employes	24,370 76
Paid State, national and local taxes	7,587 09
All other expenditures, viz: general expenses	21,508 32
Aggregate amount of expenditures in cash	\$250,239 03
V. MISCELLANEOUS.	
RISKS AND PREMIUMS.	
Fire Ris	ks. Premiums.
In force December 31, 1885\$39,983,	646 \$355,598 67
In force December 31, 1885	• •
• • • • • • • • • • • • • • • • • • • •	,933 289,997 09

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

\$335,259 93

\$308,383 78

21,876 15

2,622,407

In force at end of the year \$40,911,624

Deduct amount re-insured.....

Risks taken (fire)	\$264,134	00
Premiums received	3,041	11
Losses paid on risks taken	6,756	26
Losses incurred in Maine	6,821	26

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

JOHN DEVEREUX, President.

R. DALE BENSON, Vice President.

JOHN L. THOMPSON, Secretary.

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

I. ASSEIS.		
Real estate owned by the company, unincumbered		
Loans on bond and mortgage (first liens)	332,370	00
Stocks and bonds owned by the company, market value	1,838,933	00
Loans secured by collaterals	261,700	00
Cash in the company's principal office and in bank	63,572	65
Interest due and accrued	7,284	78
Premiums in due course of collection	97,024	49
Aggregate of all the admitted assets of the company at their		_
actual value	\$2,710,884	92
II. LIABILITIES.		
Net amount of unpaid losses and claims	\$ 60,675	15
Amount required to safely re-insure all outstanding risks		
Total amount of liabilities, except capital stock and net surplus	1,083,458	<u>52</u>
Capital actually paid up in cash		
Surplus beyond capital	•	
Aggregate amount of liabilities, including net surplus	\$2,710,884	92
III, INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$889,401	68
Received for interest and dividends from all sources	116,012	13
Income from all sources	1,965	64
Aggregate amount of income received in cash	51,007,379	45
		==

Net amount paid for losses (fire)	\$557,639	75
Cash dividends actually paid	50,0 00	00
Paid for commissions or brokerage	207,408	42
Salaries and other charges of officers, clerks and employes	27,277	28
Paid State, national and local taxes	22,054	08
All other expenditures, viz: general expenses	47,338	97
Aggregate amount of expenditures in cash	\$911,718	50

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	
In force December 31, 1885	\$82,442,583	\$1,038,681 7	1
Written during the year	81,453,993	1,045,090 6	6
Total	\$163,896,576	\$2,083,772 3	7
Deduct those expired and terminated	76,037,641	1,016,613 3	2
In force at end of the year	\$87,858,935	\$1,067,159 0	5
Deduct amount re-insured	3,133,331	48,011 7	4
Net amount in force	\$84,725,604	\$1,019,147 3	1

Risks taken (fire)	\$1,915,810	50
Premiums received	32,799	79
Losses paid on risks taken	. 50,982	66
Losses incurred in Maine	. 52,385	16
Amount of taxes paid to the State of Maine on premiums	. 983	99

PEOPLE'S FIRE INSURANCE COMPANY, MANCHESTER, N. H.

Incorporated in 1885. Commenced Business in 1885.

J. C. MOORE, President.

S. B. STEARNS, Secretary.

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

I. ASSETS.

i. Asseis.		
Loans on bond and mortgage (first liens)	\$102,925	00
Stocks and bonds owned by the company, market value	240,794	95
Loans secured by collaterals	11,200	00
Cash in the company's principal office and in bank	30,312	11
Interest due and accrued	2,019	68
Premiums in due course of collection	18,608	64
Aggregate of all the admitted assets of the company at their actual value	\$405,860	38
II. LIABILITIES.		
Losses adjusted and not due		
Net amount of unpaid losses and claims	\$18,353	53
Amount required to safely re-insure all outstanding risks	113,700	
All other demands against the company, viz: commissions, etc	4,468	04
Total amount of liabilities, except capital stock and net surplus	136,521	
Capital actually paid up in cash	250,000	00
Surplus beyond capital	19,338	41
Aggregate amount of liabilities, including net surplus	\$405,860	38
III. INCOME DURING THE YEAR.	,	
Net cash received for premiums (fire)	\$200,281	50
Received for interest and dividends from all sources	9,049	82
Aggregate amount of income received in cash	\$209,331	32

Oash dividends actually paid	\$31,639	04
Paid for commissions or brokerage	41,774	22
Salaries and other charges of officers, clerks and employes	3,999	95
Paid State, national and local taxes	4,136	04
All other expenditures, viz: general expenses	10,134	31
Aggregate amount of expenditures in cash	\$91,683	56

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

MISAS AND I REMIUMS.	
Fire Risks. In force on the 31st day of December of the preceding	Premiums.
year	\$14,571 89 232,992 36
Total	\$247,564 25 41,439 83
In force at the end of the year	\$206,124 42 2,231 55
Net amount in force	\$203,892 87

Risks taken (fire)	\$96,425	00
Premiums received	1,474	62
Losses paid on risks taken	604	78
Losses incurred in Maine		78
Amount of taxes paid to the State of Maine on premiums	17	39

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

STEPHEN CROWELL, President.

PHILANDER SHAW, Secretary.

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

I. ASSETS.

Real Estate owned by the company, unincumbered\$1,082,787	53
Loans on bond and mortgage, (first liens,) 294,900	00
Stocks and bonds owned by the company, market value 2,607,108	90
Loans secured by collaterals 80,758	76
Cash in the company's principal office and in bank	83
Interest due and accrued	42
Premiums in due course of collection	59
Bills receivable (not matured) taken for marine and inland risks 140,284	55
Rents due and accrued	81
Aggregate of all the admitted assets of the company at their actual	
value	39

II. LIABILITIES.

losses unadjusted, including all reported and supposed	@29/ 2/Q G	12	
	=		
Losses resisted, including interest, costs and expenses	29,411 (0	
Gross amount of claims for losses	353,759 8	3	
Net amount of unpaid losses and claims	· · · · · · · · · · · · · · · · · · ·	. \$353,759	83
Amount required to safely re-insure all outstanding risks	• • • • • • • • • • • • • • • • • • • •	. 3,466,886	97
All other demands against the company, viz: commissions,	etc	. 19,891	81
Total amount of liabilities, except capital stock and net surp	lus	. 3,840,538	61
Capital actually paid up in eash		. 1,000,000	00
Surplus beyond capital		. 557,086	78
Aggregate amount of liabilities, including net surplus		. \$5,397,625	39

III. INCOME DURING THE YEAR

III. INCOME DURING THE YEAR.		
Fire.	Marine and Inland.	
Net cash received for premiums\$4,185,864 48		£ \$5,553,876 72
Received for interest and dividends from all sources		
Income from all sources		
Aggregate amount of income received in cash		\$5 759 999 27
nggrogato amount of income recorred in cush	• • • • • • • • • • • • • • • • • • • •	
IV. EXPENDITURES DURING THE YEAR.		
Fire.	Marine and Inland.	
Net amount paid for losses\$2,082,493 02	\$1,459,808 94	L
		\$3,542,301 96
Cash dividends actually paid		•
Paid for commissions or brokerage		•
Salaries and other charges of officers, clerks and employes		
Paid State, national and local taxes		
All other expenditures, viz: general expenses	• • • • • • • • • • • • • • • • • • • •	395,850 79
Aggregate amount of expenditures in cash		\$5,402,506 51
V. MISCELLANEOUS. RISKS AND PREMIUMS.		
Fire Risks. Premiums.	Marine and Inland Risks.	Premiums.
In force December 31, 1885. \$402,762,907 \$5,179,005 49	-	
Written during the year 453,151,923 4,988,439 41		
Total	\$243,675,506	\$1,829,214 30
Deduct those expired and	014 001 710	7 010 100 00
terminated 309,077,088 3,441,446 97	214,981,516	1,616,402 38
In force at end of the year . \$546,837,742 \$6,725,997 93	\$28,693,990	\$212,811 92
Deduct amount re-insured 35,516,051 278,401 79		
Net amount in force \$511,321,691 \$6,447,596 14	\$28,693,990	\$212,811 92
Business in the State of Maine Durin	G THE YEAR.	
Risks taken (fire)		\$2,008,941 00
Premiums received	•• •••	. 29,627 73
Losses paid on risks taken		-
Losses incurred in Maine		
Amount of taxes paid to the State of Maine on premiums		. 144 57

PHŒNIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

H. KELLOGG, President.

D. W. C. SKILTON, Secretary.

Capital Paid Up in Cash, \$2,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$210,321	98
Loans on bond and mortgage (first liens)	411,650	00
Stocks and bonds owned by the company, market value 3	3,365,961	32
Loans secured by collaterals	52,120	00
Cash in the company's principal office and in bank	155,646	17
Interest due and accrued	19,491	09
Premiums in due course of collection	194,738	05
Aggregate of all the admitted assets of the company at their actual value	4,709,928	61 =

II. LIABILITIES.

Losses adjusted and unpaid	\$182,028	30		
Losses resisted, including interest, costs and expenses	21,562			
Gross amount of claims for losses	•••••	•••	•	
Total amount of liabilities, except capital stock and net sur Capital actually paid up in cash	- • • • • • • • • • •	•••	2,000,000	00
Aggregate amount of liabilities, including net surplus,	not capita	1.,\$	2,709,928	61

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)\$	2,130,077	59
Received for interest and dividends from all sources	210,411	77
Income from all sources (rents)	4,727	43
Aggregate amount of income received in each	2.345.216	79

Net amount paid for losses (fire)	31,232,440	61
Cash dividends actually paid	280,000	00
Paid for commissions or brokerage	351,201	13
Salaries and other charges of officers, clerks and employes	98,496	23
Paid State, national and local taxes	61,588	95
All other expenditures, viz: general expenses	188,696	69
Aggregate amount of expenditures in cash	32,212,423	61

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.		Premiums.	
In force December 31, 1885	\$216,963,431	\$2,666,573	99	
Written during the year	181,884,696	2,287,493	88	
Total	\$398,848,127	\$4,854,067	87	
Deduct those expired and terminated	157,822,583	2,019,904	42	
In force at end of the year	\$241,025,544	\$2,834,163	45	
Net amount in force	241,025,544	2,834,163	45	

Risks taken (fire)	\$5,164,603	00
Premiums received	. 69,004	64
Losses paid on risks taken	. 46,698	82
Losses incurred in Maine	. 48,392	48
Amount of taxes paid to the State of Maine on premiums	. 446	11

PRESCOTT FIRE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

FRANCIS H. STEVENS, President.

WALTER C. HARRIS, Secretary.

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

I. ASSETS.

Stocks and bonds owned by the company, market value	\$380,706	00
Cash in the company's principal office and in bank	9,859	12
Interest due and accrued	2,283	32
Premiums in due course of collection	23,696	62
Aggregate of all the admitted assets of the company at their actual value	\$416,545	06 =
II. LIABILITIES.		
Losses adjusted and unpaid		
losses 8,572 82		
Losses resisted, including interest, costs and expenses 940 52		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$21,420	69
Amount required to safely re-insure all outstanding risks	138,089	
All other demands against the company, viz: commissions, etc	4,610	10
Total amount of liabilities, except capital stock and net surplus	164,120	72
Capital actually paid up in cash	200,000	00
Surplus beyond capital	52,424	34
Aggregate amount of liabilities, including net surplus	\$416,545	06
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$213,812	81
Received for interest and dividends from all sources	16,952	44
Income from all other sources	1,906	3 8
Aggregate amount of income received in cash	\$232,671	63

Net amount paid for losses (fire)		\$115,015	49
Cash dividends actually paid	• • • • • • • • • • • • • • • • • • • •	12,000	00
Paid for commissions or brokerage	· · · · · · · · · · · · · · · · · · ·	42,469	74
Salaries and other charges of officers, clerks and employed	s	13,991	00
Paid State, national and local taxes		6,553	45
All other expenditures, viz: general expenses		14,465	18
Aggregate amount of expenditures in cash	• •••• • • • • • • • • • • • • • • • •	\$204,494	86
V. MISCELLANEOUS.			
RISKS AND PREMIUMS.			
	Fire Risks.	Premiu	ms.
In force December 31, 1885	\$20.923.039	\$263,218	28

	Fire Risks.	Premiums.
In force December 31, 1885	\$20,923,039	\$263,218 28
Written during the year	19,998,233	250,012 76
Total	\$40,921,272	\$513,231 04
Deduct those expired and terminated	18,199,460	228,447 63
In force at end of the year	\$22,721,812	\$284,783 41
Deduct amount re-insured	836,767	11,677 64
Net amount in force	\$21,885,045	\$273,105 77
:		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR. Risks taken (fire) \$84,100 00 Premiums received..... 1,195 26 Losses paid on risks taken..... 631 18 631 18 Losses incurred in Maine..... 23 90

Amount of taxes paid to the State of Maine on premiums.....

PROVIDENCE WASHINGTON INSURANCE CO.,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, President.

J. B. BRANCH, Secretary.

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		
Cash in the company's principal office and in bank	00,000	50
Interest due and accrued	73,072	27
Premiums in due course of collection	76,818	65
Bills receivable for marine premiums		
Aggregate of all the admitted assets of the company at their		
actual value	1,033,847	42

II. LIABILITIES.

Losses adjusted and unpaid	\$10,349	58		
Iosses	103,661	82		
Losses resisted, including interest, costs and expenses	16,412	69		
Gross amount of claims for losses	130,424	09		
Deduct re-insurance and salvage	34,935	36		
Net amount of unpaid losses and claims			\$95,488	73
Amount required to safely re-insure all outstanding risks		• • •	416,638	08
Total amount of liabilities, except capital stock and net su	rplus	•	512,126	81
Capital actually paid up in cash			400,000	00
Surplus beyond capital		• • •	121,720	61
Aggregate amount of liabilities, including net surplus		\$	1,033,847	42

III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.		
Net cash received for premiums				
-			\$770,818	82
Received for interest and dividends from all sou	ırces		34,001	60
Aggregate amount of income received in ca	ash		\$804,820	42

Fire. \$243,175 93			Q 5
		• •	
		,	
• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	123,658	04
and employes		32,381	95
		13,015	65
es		49,851	31
ısh	• • • • • • • • • • • • • • • • • • • •	\$689,111	80
	\$243,175 93 and employes	Fire. and Inland. \$243,175 93 \$195,028 92 and employes	Fire. and Inland. \$243,175 93 \$195,028 92 \$438,204

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Inland Risks	. Premiums.
In force December 31, 1885	\$59,478,338	\$680,234 83	\$2,990,108	\$156,883 01
Written during the year	47,549,645	555,316 22	42,216,690	363,360 11
Total	\$107,025,983	\$1,235,551 05	\$45,206,798	\$520,243 12
Deduct those expired and ter-				
minated	48,609,055	550,314 35	41,034,610	384,732 11
In force at end of the year	\$58,416,928	\$685,236 70	\$4,172,188	\$135,511 01
Deduct amount re-insured	4,255,717	56,467 82	1,140,600	29,101 95
Net amount in force	\$54,161,211	\$628,768 88	\$3,031,588	\$106,409 06

Risks taken (fire and marine)\$1	,913,536	0 0
Premiums received	11,426	80
Losses paid on risks taken	5,168	71
Losses incurred in Maine	5,458	94
Amount of taxes paid to the State of Maine on premiums	228	53

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

HON. FREDERICK COOK, President.

H. F. ATWOOD, Secretary.

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

I. ASSETS. Real estate owned by the company, unincumbered \$61,066 75

Loans on bond and mortgage (first liens)	271,013	00
Stocks and bonds owned by the company, market value	193,675	00
Cash in the company's principal office and in bank	88,622	66
Interest due and accrued	5,516	90
Premiums in due course of collection	37,811	33
Rents due and accrued	775	84
Aggregate of all the admitted assets of the company at their actual		_
value	\$658,481	
II. LIABILITIES. Losses unadjusted, including all reported and supposed losses		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$27,776	97
Amount required to safely re-insure all outstanding risks	256,867	75
All other demands against the company, viz: commissions, etc	1,211	36
Total amount of liabilities, except capital stock and net surplus	\$285,856	08
Capital actually paid up in cash	200,000	00
Surplus beyond capital	172,625	40

Aggregate amount of liabilities, including net surplus \$658,481 48

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)		
Received for interest and dividends from all sources	29,447 5,473	
Aggregate amount of income received in cash		
IV. EXPENDITURES DURING THE YEAR.		
Net amount paid for losses (fire)	\$239,649	40
Cash dividends actually paid	16,000	00
Paid for commissions or brokerage	81,166	93
Salaries and other charges of officers, clerks and employes	13,702	08
Paid State, national and local taxes	12,498	28
All other expenditures, viz: general expenses	22,667	11
Aggregate amount of expenditures in cash	\$385,683	80
V. MISCELLANEOUS.		
RISKS AND PREMIUMS.		
Fire Risks.	Premiu	ms.
In force December 31, 1885 \$47,055,987	\$541,273	99

	Jule Ittana.	A TEHLUI	110.
In force December 31, 1885	\$47,055,987	\$541,273	99
Written during the year	38,829,913	447,462	20
Total	\$85,885,900	\$988,736	19
Deduct those expired and terminated	40,118,473	481,359	81
In force at end of the year		\$507,376	38
Deduct amount re-insured	871,374	7,946	83
Net amount in force	\$44,896,053	\$499,429	55

Risks taken (fire)	\$330,509	00
Premiums received	4,585	37
Losses paid on risks taken	4,993	99
Losses incurred in Maine	5 993	99

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

Incorporated in 1841. Commenced Business in 1841.

CHARLES S. LEETE, President.

H. MASON, Secretary.

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

I. ASSETS.

Real estate owned by the company, less incumbrances	\$ 974	26
Loans on bond and mortgage (first liens)	109,750	00
Stocks and bonds owned by the company, market value	299,053	50
Loans secured by collaterals	22,500	00
Cash in the company's principal office and in banks	38,346	31
Interest due and accrued	1,877	89
Premiums in due course of collection	32,369	27
Marine premium notes	3,703	00
Re-insurance due from other companies	274	14
Aggregate of all the admitted assets of the company at their		_
actual value	\$508,848	37

II. LIABILITIES.

Losses adjusted and unpaid	\$7, 795 88		
Losses unadjusted, including all reported and supposed losses	19,524 64		
Losses resisted, including interest, costs and expenses	1,500 00		
Gross amount of claims for losses	28,820 52		
Deduct re-insurance and salvage	171 53		
Net amount of unpaid losses and claims		\$28,648	99
Amount required to safely re-insure all outstanding risks		173,833	58
All other demands against the company, viz: commissions, e	tc	5,650	26
Total amount of liabilities, except capital stock and net sur	plus	\$208,132	83
Capital actually paid up in cash		200,000	VO
Surplus beyond capital	••••••	100,715	54
Aggregate amount of liabilities, including net surplus.		\$508,848	

III. INCOME DURING THE YEAR.

111.	INCOMES DU.	KING THE LEA	ıĸ.		
Net cash received for premiu	ıms	Fire. \$254,166 56	Marine. \$52,967 52	@207 194	00
Received for interest and div	idanda fram al	Leonrage		\$307,134	
Income from all other source				21,660	49 75
Aggregate amount of in	come received	in cash	••••	\$328,806	32
IV. EXE Net amount paid for losses Cash dividends actually paid Paid for commissions or brok Salaries and other charges of Paid State, national and loca Aggregate amount of ex	erage officers, clerk l taxes	s and employes,	Marine. \$48,444 33	\$189,486 16,000 55,529 25,663 2,506 \$289,187	00 89 61 77
	V. MISCEI RISKS AND	LLANEOUS.			
	Fire Risks.	Premiums.	Marine Risks.	D	
In force December 31, 1885	\$21,501,141	\$271, 2 77 13	\$627,357	Premiu \$26,488	
Written during the year	25,610,221	303,257 92	3,818,262	56,318	
Total Deduct those expired and		\$574,535 05	\$4,445,619	\$82,807	79
terminated	23,416,808	269,017 08	3,471,484	55,118	88
In force at end of the year.	23,694,464	305,517 97	974,135	27,688	
Deduct amount re-insured	956,791	10,943 14	37,362	1,895	35
Net amount in force	\$22,737,673	\$294,574 83	\$936,773	\$25,793	56
Risks taken (fire) Premiums received				\$216,985 2,366 5,178	07

Losses incurred in Maine

5,178 89

SPRINGFIELD F. AND M. INSURANCE COMPANY, SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

J. N. DUNHAM, President.

S. J. HALL, Secretary.

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

I. ASSETS.	
Real estate owned by the company, unincumbered	3 00
Loans on bond and mortgage (first liens)	00 00
Stocks and bonds owned by the company, market value 2,267,59	00 00
Loans secured by collaterals	00 00
Cash in the company's principal office and in bank	29 31
Interest due and accrued	17 00
Premiums in due course of collection	50 00
Bills receivable (not matured) taken for premiums 59,2	54 96
Rents due, \$838.45; due for re-insurance from other companies, \$102.52,	10 97
Aggregate of all the admitted assets of the company at their actual value	15 24
II. LIABILITIES. Losses adjusted and unpaid	

Doses adjacted and unpaid	φυ2,010	70		
Losses unadjusted, including all reported and supposed	0.0.40	•		
losses	90,840	00		
Losses resisted, including interest, costs and expenses	20,320	67		
Gross amount of claims for losses	163,979	12		
Deduct re-insurance and salvage	8,158	48		
Net amount of unpaid losses and claims		•••	\$155,820	64
Amount required to safely re-insure all outstanding risks			1,183,526	18
All other demands against the company, viz: commissions, e	te	•••	25,747	50
Total amount of liabilities, except capital stock and net sur	plus	•••	1,365,094	32
Capital actually paid up in cash	• • • • • • •	•••	679,820	92
Aggregate amount of liabilities, including net surplus.		\$	3.044.915	24

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire and tornado)	\$1,566,403	49
Received for interest and dividends from all sources	117,828	70
Income from all sources	4,241	00
Aggregate amount of income received in cash	\$1,688,473	19
IV. EXPENDITURES DURING THE YEAR.		
Net amount paid for losses (fire and tornado)	. \$822,898	74

Net amount paid for losses (fire and tornado)	\$822,898 74	
Cash dividends actually paid	100,000 00	
Paid for commissions or brokerage	225,001 85	
Salaries and other charges of officers, clerks and employes	71,261 95	,
Paid State, national and local taxes	41,755 60	į
All other expenditures, viz: general expenses	140,610 61	
Aggregate amount of expenditures in cash	\$1,401,528 75	

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire and Tornado Risks.	Premiums.
In force December 31, 1885		•-,
Total Deduct those expired and terminated	. , ,	• , ,
In force at end of the year	. \$168,295,751	\$2,286,631 99
Net amount in force	168,295,751	2,286,631 99

Risks taken (fire)\$2	,611,049	00
Premiums received	41,084	09
Losses paid on risks taken	21,003	39
Losses incurred in Maine	30,734	32
Amount of taxes paid to the State of Maine on premiums	821	68

STERLING FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

JOHN K. VAN RENSELAER, President.

LOUIS P. BAYARD, Secretary.

Capital Paid Up in Cash, \$350,000.

I. ASSETS.

1. ASSEIS.		
Loans on bond and mortgage (first liens)	\$43,000	00
Stocks and bonds owned by the company, market value	397,625	0 0 -
Cash in company's principal office and in bank	7,252	99
Interest due and accrued	186	25
Premiums in due course of collection	. 17,730	10
Aggregate of all the admitted assets of the company at their actual value		34
11. LIABILITIES.		
Losses adjusted and unpaid \$1,961 52		
Losses unadjusted, including all reported and supposed		
losses		
Gross amount of claims for losses		
Deduct re-insurance and salvage		
Net amount of unpaid losses and claims	\$11,009	32
Amount required to safely re-insure all outstanding risks	94,195	56
All other demands against the company	72	24
Total amount of liabilities, except capital stock and net surplus	105,277	12
Capital actually paid up in cash	350,000	
Surplus beyond capital	10,517	22
Aggregate amount of liabilities, including net surplus		34
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)		
Received for interest and dividends from all sources	2,462	
Income from all sources	11,423	29

Net amount paid for losses, (fire)	\$90,389	40
Cash dividends actually paid	8,750	00
Paid for commissions or brokerage	34,154	97
Salaries and other charges of officers, clerks and employes	14,541	72
Paid State, national and local taxes	3,325	30
All other expenditures, viz: general expenses	16,074	70
Aggregate amount of expenditures in cash	\$167,236	09

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$19,422,117	\$176,815 80
Written during the year	20,091,748 [,]	186,413 22
'Total	\$39,513,865	\$363,229 02
Deduct those expired and terminated	18,186,366	165,160 97
In force at end of the year	\$21,327,499	\$198,078 05
Deduct amount re-insured	1,553,596	16,484 35
Net amount in force	\$19,773,903	\$181,593 70

Risks taken, (fire)	\$500,306	00
Premiums received	7,059	74
Losses paid on risks taken	10,729	50
Losses incurred in Maine	11,701	71

TRADERS' INSURANCE COMPANY, chicago, ill.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

E. BUCKINGHAM, President.

R. J. SMITH, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$13,695	98
Loans on bond and mortgage (first liens)		
Stocks and bonds owned by the company, market value		50
Cash in the company's principal office and in bank	73,271	93
Interest due and accrued	1,400	00
Premiums in due course of collection	47,411	16
All other items	15,654	91
Aggregate of all the admitted assets of the company at their actual value		48

II. LIABILITIES.

Gross amount of claims for losses	77	
Deduct re-insurance and salvage	44	
Net amount of unpaid losses and claims	\$48,447	33
Amount required to safely re-insure all outstanding risks	292,774	38
All other demands against the company, viz: commissions, etc	23,926	11
Total amount of liabilities, except capital stock and net surplus	365,147	82
Capital actually paid up in eash	500,000	00
Surplus beyond capital	503,123	66
Aggregate amount of liabilities, including net surplus	\$1,368,271	48

III. INCOME DURING THE YEAR.

	Fire.		Inland.		
Net cash received for premiums	\$507,865	62	\$2,035 22		
				\$509,900	84
Received for interest and dividends from all	sources .	• • • •	 	54,489	20
Aggregate amount of income received in	cash		• • • • • • • • • • • • • • • • • • • •	\$564,390	04

Net amount paid for losses		Fire.	a.	Inland. \$60 83		
Net amount paid for losses	••••••	\$230,000 Z	-		\$298,721	12
Cash dividends actually paid					50,000	00
Paid for commissions or brokers	age				81,577	81
Salaries and other charges of of	ficers, clerks	and employe	s.		36,681	17
Paid State, national and local	taxes				15,573	44
All other expenditures, viz: gen	neral expense	s	•••		22,957	10
Aggregate amount of expen	nditures in ca	sh			\$505,510	64
7	7. MISCELI	LANEOUS.				
	RISKS AND 1	PREMIUMS.				
	Fire Risks.	Premium	s.	Inland Risks.	Premium	ıs.
In force December 31, 1885	\$35,008,791	\$518,474	73			
Written during the year	47,247,411	680,610	41	\$754,480	\$2,045	22
Total	\$82,256,202	\$1,199,085	14	\$754,480	\$2,045	22
Deduct those expired and ter- minated	40,336,960	581,473	51	754,480	2,045	22
In force at end of year	\$41,919,242	\$617,611	63			
Deduct amount re-insured			86	3		
Net amount in force	\$38,927,066	\$564,414	77			
Business in th	e State of 1	Maine Dur	ING	THE YEAR.		
Risks taken (fire)	•••••	• • <i>•</i> • • • • • •			\$208,075	00
Premiums received					2,302	
Losses paid on risks taken					1,997	
Losses incurred in Maine		· · · · · · · · · · · · · · · · · · ·			2,247	

Amount of taxes paid to the State of Maine on premiums......

6 10

UNITED FIREMEN'S INSURANCE COMPANY, PHILADELPHIA, PA.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

JOSEPH L. CAVEN, President.

ROBERT B. BEATH, Secretary.

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

T ASSETS

I. ASSETS.		
Real estate owned by the company, unincumbered	\$145,300	00
Loans on bond and mortgage and ground rents, (first liens)	486,696	71
Stocks and bonds owned by the company, market value	190,200	00
Loans secured by collaterals	28,000	00
Cash in the company's principal office and in bank	12,115	91
Interest due and accrued	11,633	65
Premiums in due course of collection	10,410	
Rents	851	
Due on perpetual policies	4,767	56
Aggregate of all the admitted assets of the company at their actual		
value		25
II. LIABILITIES.		
Losses adjusted and unpaid \$6,915 78		
Losses unadjusted, including all reported and supposed losses, 10,380 01		
Losses resisted, including interest, costs and expenses 2,675 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$19,970	79
Amount required to safely re-insure all outstanding risks	493,790	
All other demands against the company	3,870	79
Total amount of liabilities, except capital stock and net surplus	517,632	13
Capital actually paid up in cash	300,000	
Surplus beyond capital	72,343	
Aggregate amount of liabilities, including net surplus	\$889,975	25
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$152,345	23
Received for interest and dividends from all sources	33,344	
Income from all sources	3,501	
Aggregate amount of income received in cash	\$189 191	16
WRE taken supported of the come taken in even	Ψ100,101	10

Net amount paid for losses (fire)	\$86,436	23
Cash dividends actually paid	18,000	00
Paid for commissions or brokerage	33,153	33
Salaries and other charges of officers, clerks and employes	13,130	00
Paid State, national and local taxes	4,568	25
All other expenditures, viz: general expenses	11,283	88
Aggregate amount of expenditures in cash	\$166,571	69

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$15,485,172	\$160,623 45
Written during the year	18,041,486	175,108 65
Total	\$33,526,658	\$335,732 10
Deduct those expired and terminated	16,339,486	151,500 91
In force at end of the year	\$17,187,172	\$184,231 19
Deduct amount re-insured	518,127	5,349 13
Net amount in force	\$16,669,045	\$178,882 06

Risks taken (fire)	\$157,630	00
Premiums	2,684	06
Losses paid on risks taken	3,233	96
Losses incurred in Maine	3,233	96
Amount of taxes paid to the State of Maine on premiums	80	52

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, President.

GEORGE E. COOK, Secretary.

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

T. ASSETS.

Loans on bond and mortgage (first liens)\$20		
	87,700	00
Stocks and bonds owned by the company, market value	93,250	00
Cash in the company's principal office and in bank	10,383	31
Interest due and accrued	1,771	67
Premiums in due course of collection	18,705	14
Aggregate of all the admitted assets of the company at their actual		
value	11,810	12
II. LIABILITIES.		
Losses adjusted and unpaid		
Losses unadjusted, including all reported and supposed		
losses 6,940 00		
Gross amount of claims for losses		
,	\$9,816	39
•	76.924	
	14,774	
Total amount of liabilities, except capital stock and net surplus \$10	01,516	14
Capital actually paid up in cash 2	50,000	00
Surplus beyond capital 2	60,293	98
Aggregate amount of liabilities, including net surplus \$6	11,810	12

III. INCOME DURING THE YEAR.

	Fire.	Inland.		
Net cash received for premiums	\$115,699 92	\$11,957 14		
•			\$127,657	06
Received for interest and dividends from all	sources		26,872	24
Income from all sources			3,229	38
Aggregate amount of income received i	n cash		\$157,758	68

Net amount paid for losses		Inland. \$3,484 96	\$45.738	60
Cash dividends actually paid	• • • • • • • • • • • • • • • • • • • •	••••	25,041	
Paid for commissions or brokerage	• • • • • • • • • • • • • • • • • • • •		25,020	21
Salaries and other charges of officers, clerks	and employes.		14,426	46
Paid State, national and local taxes			5,268	07
All other expenditures, viz: general expense	s		13,713	22
Aggregate amount of expenditures in co	ash	· · · · · · · · · · · · · · · · · · · ·	\$129,207	81

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Inland Risks.	Premiums.
In force December 31, 1885	\$17,515,050	\$136,823 53	\$ 322,900	\$8,803 75
Written during the year	16,504,109	145,251 33	1,028,438	14,261 19
Total	\$34,019,159	\$282,074 86	\$1,351,338	\$23,064 94
mined	16,652,002	142,510 40	991,113	11,863 58
In force at end of the year Deduct amount re-insured	\$17,367,157 397,953	\$139,564 46 3,126 08	\$360,225	\$11,201 36
Net amount in force	\$16,969,204	\$136,438 38	\$360,225	\$11,201 36
•				

Risks taken (fire)	\$215,823	00
Premiums received	2,583	33
Losses paid on risks taken	4,613	75
Losses incurred in Maine	4,613	75

UNION INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

W. S. HASSALL, President.

JOHN M. COWELL, Secretary.

Capital Paid Up in Cash, \$375,000.

I. ASSETS.		
Real estate owned by the company, unincumbered	\$208,000	00
Loans on bond and mortgage (first liens)	9,500	00
Stocks and bonds owned by the company, market value	410,892	00
Loans secured by collaterals	95 3	63
Cash in the company's principal office and in bank	23,962	47
Interest due and accrued	2,211	45
Premiums in due course of collection	119,411	39
Re-insurance due on losses paid, etc	6,905	12
Interest due on bond and mortgage	237	50
Aggregate of all the admitted assets of the company at their actual value	\$782,073	56
II. LIABILITIES.		
Losses adjusted and unpaid \$23,349 99		
Losses unadjusted, including all reported and supposed losses, 26,463 24		
Losses resisted, including interest, costs and expenses 16,298 33		
Gross amount of claims for losses		
Deduct re-insurance and salvage 16,295 48		
Net amount of unpaid losses and claims	\$49,816	08
Amount required to safely re-insure all outstanding risks, including		
perpetuals	214,851	18
All other demands against the company, viz: commissions, etc	111,519	52
Total amount of liabilities, except capital stock and net surplus	376,186	78
Capital actually paid up in cash	375,000	00
Surplus beyond capital	30,886	78
III. INCOME DURING THE YEAR.		==
Fire. Marine.		
Net cash received for premiums \$265,940 81 \$199,624 26		
	\$465,565	
Received for interest and dividends from all sources	22,038	61
Income from all sources	8,285	23

Net amount paid for losses		Fire.	49	Marine. \$166,310 23		
Net amount paid for losses		\$142,000		\$100,310 25	\$308,969	72
Cash dividends actually pa	id	•••••		•••••	14	40
Paid for commissions or bro	kerage			• • • • • • • • • • • • • • • • • • • •	91,711	09
Salaries and other charges	of officers, elerks	and emp	loyes		34,263	99
Paid State, national and lo	cal taxes				10,301	23
All other expenditures, viz	: general expen	ses			69,457	39
Aggregate amount of e	xpenditures in e	ash	••••	· · · · · · · · · · · · · · · · · · ·	\$514,717	82
	V. MISCEI	LANEOU				
	Fire Risks.	Premium		Marine Risks.	Premiu	me
In force December 31, 1885,		\$371,233		\$823,350	\$30,398	
Written during the year	28,268,692	314,589		78,610,071	385,651	
Total	\$59,702,463	\$685,823	45	\$79,433,421	\$416,049	85
Deduct those expired and						
terminated	28,741,141	316,540	56	77,590,927	398,857	37
In force at end of the year	\$30,961,322	\$369,282	89	\$1,842,494	\$17,192	48
Deduct amount re-insured	2,691,998	33,147	85	909,490	6,885	63

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

\$336,135 04

\$933,004

Net amount in force . \$28,269,324

Risks taken (fire)	\$851,567	00
Premiums received	10,741	95
Losses paid on risks taken	12,124	28
Losses incurred in Maine	12,407	48
Amount of taxes paid to the State of Maine on premiums	327	65

WASHINGTON FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

ISAAC SWEETSER, President.

A. WILLARD DAMON, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$300,000	00
Loans on bond and mortgage (first liens)	41,000	00
Stocks and bonds owned by the company, market value	1,276,440	00
Loans secured by collaterals	41,000	00
Cash in the company's principal office and in bank	86,349	60
Interest due and accrued	5,343	00
Premiums in due course of collection	105,384	89
Other assets	93,949	62
Aggregate of all the admitted assets of the company at their actual value	51,949,467	11

II. LIABILITIES.

Losses unadjusted, including all reported and supposed		
losses \$127,420 00)	
Gross amount of claims for losses	,	
Net amount of unpaid losses and claims	\$127,420	00
Amount required to safely re-insure all outstanding risks	. 691,910	73
All other demands against the company, viz: commissions, etc	1,199	79
Total amount of liabilities, except capital stock and net surplus	820,530	52
Capital actually paid up in cash	1,000,000	00
Surplus beyond capital	128,936	59
Aggregate amount of liabilities, including net surplus	\$1,949,467	11

III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.		
Net cash received for premiums		\$307,203 11	50 754	79
Received for interest and dividends from all			•	
Income from all sources			840	36
Aggregate amount of income received in	cash	\$1,21	19,668	61

	5,677 18	\$268,219 67		0.5
			. ,	
Cash dividends actually paid	• • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	60,000	UU
Paid for commissions or brokerage			184,231	05
Salaries and other charges of officers, clerks and	employes		66,313	16
Paid State, national and local taxes			31,964	69
All other expenditures, viz: general expenses	· · · · · · · · ·	••••	88,038	09
Aggregate amount of expenditures in cash .	· · · · · · · · · · · · · · · · · · ·		\$1,154,443	84

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force December 31, 1885	\$76,831,386	\$933,235 35	\$2,372,776	\$94,844 72
Written during the year	97,370,890	1,088,564 89	14,962,785	354,597 82
Total	\$174,202,276	\$2,021,800 24	\$17,335,561	\$449,442 54
Deduct those expired and ter- minated		877,640 21	14,163,828	329,639 33
In force at end of year	\$99,991,122	\$1,144,160 03	\$3,171,733	\$119,803 21
Deduct amount re-insured	6,393,883	82,280 27	83,750	1,964 61
Net amount in force	\$93,597,239	\$1,061,879 76	\$3,087,983	\$117,838 60

DUSINESS IN THE STATE OF MAINE DURING THE TERM.		
Risks taken (fire)	\$612,050	00
Premiums received	8,078	45
Losses paid on risks taken	10,539	62
Losses incurred in Maine	10,099	62
Amount of taxes paid to the State of Maine on premiums	161	56

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

GEORGE R. CRAWFORD, President.

JOHN Q. UNDERHILL, Secretary.

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

I. ASSETS.		
Real estate owned by the company, unincumbered	\$2,000	00
Loans on bond and mortgage (first liens)	249,250	00
Stocks and bonds owned by the company, market value	826,200	00
Loans secured by collaterals	51,500	00
Cash in the company's principal office and in bank	80,106	78
Interest due and accrued	2,287	24
Premiums in due course of collection	92,782	88
Aggregate of all the admitted assets of the company at their actual		
value	1,304,126	90
II. LIABILITIES. Losses adjusted and unpaid		
Losses resisted, including interest, costs and expenses 2,000 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$46,592	62
Amount required to safely re-insure all outstanding risks	636,095	
All other demands against the company, viz: commissions, etc	10,928	
Total amount of liabilities, except capital stock and net surplus	693,616	22
Capital actually paid up in cash	300,000	00
Surplus beyond capital	310,510	68
Aggregate amount of liabilities, including net surplus	31,304,126	90
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$899,759	64
Received for interest and dividends from all sources	44,927	43
Income from all sources	1,722	13
Aggregate amount of income received in cash	\$946,409	20

Net amount paid for losses (fire)	\$477,703	11
Cash dividends actually paid	30,000	00
Paid for commissions or brokerage	161,019	03
Salaries and other charges of officers, clerks and employes	34,412	20
Paid State, national and local taxes	18,366	5 9
All other expenditures, viz: general expenses	92,384	08
Aggregate amount of expenditures in cash	\$813,885	01

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$108,807,176	\$1,095,342 81
Written during the year	101,359,220	990,032 86
Total	\$210,166,396	\$2,085,375 67
Deduct those expired and marked off as terminated	80,082,043	820,917 19
In force at end of the year	\$130,084,353	\$1,264,458 48
Deduct amount re-insured	, ,	21,031 80
Net amount in force		

Risks taken (fire)	\$458,227	00
Premiums received	5,929	83
Losses paid on risks taken	3,675	35
Losses incurred in Maine	2,135	35
Amount of taxes paid to the State of Maine on premiums	44	88

WILLIAMSBURG CITY FIRE INSURANCE CO., BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

EDWARD DRIGGS, President.

N. W. MESEROLE, Secretary.

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

T. ASSETS.

i. Abbit.		
Real estate owned by the company, unincumbered	\$392,203	90
Loans on bond and mortgage (first liens)	252,150	00
Stocks and bonds owned by the company, market value	493,707	10
Loans secured by collaterals	1,350	00-
Cash in the company's principal office and in bank	29,676	83
Interest due and accrued	13,996	44
Premiums in due course of collection	52,400	18
Other assets	10,256	08
Aggregate of all the admitted assets of the company at their actual value	51,245,740	53

II. LIABILITIES.

Losses adjusted and unpaid	\$4,688	04		
losses	22,573	90		
Losses resisted, including interest, costs and expenses	7,200	00		
Gross amount of claims for losses	34,461	94		
Deduct re-insurance and salvage	1,093	17		
Net amount of unpaid losses and claims			\$33,368	77
Amount required to safely re-insure all outstanding risks		• • •	379,985	77
All other demands against the company, viz: commissions, e	te		19,141	74
Total amount of liabilities, except capital stock and net surp	lus		432,494	28
Capital actually paid up in cash			250,000	00
Surplus beyond capital		• • •	563,246	25
Aggregate amount of liabilities, including net surplus.	. 	\$	1,245,740	53

III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$536.773	75
Received for interest and dividends from all sources	22,544	
Income from all sources	17,701	
Aggregate amount of income received in cash	<u> </u>	
IV. EXPENDITURES DURING THE YEAR. Net amount paid for losses (fire)	\$248,021 50,105 123,917 61,252 6,673	00 18 75
All other expenditures, viz: general expenses	41,503	57
Aggregate amount of expenditures in eash	\$531,473	11
V. MISCELLANEOUS. RISKS AND PREMIUMS.		
Fire Risks.	Premium	ıs.
In force December 31, 1885 \$100,224,953 Written during the year \$1,500,984	\$864,918 633,583	
Total	\$1,498,501 690,271	
In force at end of the year	\$808,229 56,861	
Net amount in force	\$750,367	
Business in the State of Maine During the Year. Risks taken (fire)	4,161 3,222 3,222	96 90

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO TRANSACT BUSINESS IN THE STATE OF MAINE, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1886.

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, President.

WILLIAM H. FAY, Secretary.

		
I. ASSETS.		
Real estate owned by the company, unincumbered	\$15,500	00
Loans on bond and mortgage (first liens)	82,539	97
Stocks and bonds owned by the company, market value	309,085	00
Loans secured by collaterals	68,500	00
Cash in the company's principal office and in banks	18,788	54
Interest due and accrued	8,268	49
Premiums in due course of collection	8,691	25
All other assets	3,234	62
Aggregate of all the admitted assets of the company at their actual value		87
II. LIABILITIES.		
Losses adjusted and unpaid \$10 50		
Losses unadjusted, including all reported and supposed losses 210 00		
Losses resisted, including interest, costs and expenses 1,600 00		
Gross amount of claims for losses	\$1,820	00

Met amount of unpaid losses and claims	ΦI,020	vv
Amount required to safely re-insure all outstanding risks	214,249	46
All other demands against the company, viz: commissions, etc	5,161	62
Total amount of liabilities, except capital stock and net surplus	221,231	48
Surplus beyond capital	294,026	39
Aggregate amount of liabilities, including net surplus	\$515,257	87

III. INCOME DURING THE YEAR.

Net cash received for premiums. Received for interest and dividends from all sources Income from all other sources Aggregate amount of income received in cash	19,977 24 2,367 06	
IV. EXPENDITURES DURING THE YEAR. Net amount paid for losses (fire)	19,621 29 10,820 83 2,248 94 55,810 41	
V. MISCELLANEOUS.		
RISKS AND PREMIUMS.	***	
T. A. D. 1. At 1004	Fire Risks.	
In force December 31, 1885		
Written during the year	8,701,904	

37,306,284

7,717,581

Total

Deduct those expired and terminated

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.		
Risks taken (fire)	\$592,360	00
Premiums received	9,423	05
Losses paid on risks taken	7,992	69
Losses incurred in Maine	7,992	69
Amount of taxes paid to the State of Maine on premiums	133	71

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM, MASS.

Incorporated in 1843. Commenced Business in 1843.

CHARLES H. PRICE, President.

THOMAS H. JOHNSON, Vice President.

WALTER L. HARRIS, Secretary.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$25,000	00
Loans on bond and mortgage (first liens)	77,200	
Stocks and bonds owned by the company, market value	588,472	
Loans	3,000	
Cash; in the company's principal office and in bank	9,974	
Interest due and accrued	6,961	
Premiums in due course of collection	269	
Aggregate of all the admitted assets of the company at their actual		—
value	\$710.877	GA.
74240	@110,011	=
II. LIABILITIES.		
Losses adjusted and unpaid\$209 61		
Losses resisted, including interest, costs and expenses 2,100 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$2,309	61
Amount required to safely re-insure all outstanding risks	186,333	77
All other demands against the company, viz: commissions, etc	49	86
Total amount of liabilities, except capital stock and net surplus	188,693	24
Guaranty capital actually paid up in eash	100,000	00
Surplus beyond capital	422,184	40
Aggregate amount of liabilities, including net surplus	\$710,877	64
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)		
Received for interest and dividends from all sources	35,200	
Income from all sources	158,503	90
Aggregate amount of income received in eash	\$158,503	90

Net amount paid for losses (fire)	\$29,339	88
Cash dividends actually paid	37,970	51
Paid for commissions or brokerage	19,084	66
Salaries and other charges of officers, clerks and employes	11,385	00
Paid State, national and local taxes	1,916	93
All other expenditures, viz; general expenses	10,551	71
Aggregate amount of expenditures in cash	\$110,248	71

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks	s.	Premius	ms.
In force December 31, 1885	3,000,029	5 3	\$318,388	40
Written during the year	9,342,893	00	125,216	36
Total \$3	2,342,922	5 3	\$443,604	76
Deduct those expired and terminated	7,320,506	80	94,882	57
In force at end of the year\$2	5,022,415	73	\$348,722	19
Deduct amount re-insured	25,750	00	177	93
Net amount in force	24,996,665	73	\$348,544	26

Risks taken (fire)	\$748,485	00
Premiums received	9,024	56
Losses paid on risks taken	1,484	33
Losses incurred in Maine and paid	3,763	16
Amount of taxes paid to the State of Maine on premiums	188	46

INSURANCE COMPANIES OF FOREIGN COUNTRIES.

UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF INSURANCE COMPANIES OF FOREIGN COUNTRIES, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1886.



BRITISH AMERICAN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

JOHN MORISON, Governor. GEORGE E. ROBINS, Secretary.

Deposit Capital in United States, \$2,000,000.

I. ASSETS. Stocks and bonds owned by the company, market value \$717,243 75

Cash in the company's principal office and in bank			55,194	14
Premiums in due course of collection	• • • • • • • • •	••	36,332	44
Aggregate of all the admitted assets of the company at value			\$808,770	
II. LIABILITIES.				
Losses unadjusted, including all reported and supposed losses	\$52,151 6,152			
Gross amount of claims for losses	58,304 671			
Net amount of unpaid losses and claims			\$57,632 367,739	
Total amount of liabilities, except capital stock and net surple Deposit capital			420,372 2,000,000 188,397	00
Aggregate amount of liabilities, including net surplus.	• • • • • • • • • • • • • • • • • • • •		\$808,770	33

Net cash received for premiur				\$615,011 31
Received for interest and div	idends from al	l sources	• • • • • • • • • • • • • • • • • • • •	26,842 78
Aggregate amount of inc	ome received i	n cash	• • • • • • • • • • • • • • • • • • •	\$641,854 09
IV. EXP	ENDITUR E S	DURING TH	E YEAR.	
,		Fire.	Inland.	
Net amount paid for losses .	• • • • • • • • • • • • • • • • • • • •	\$400,521 65	\$27,854 78	
-				\$428,376 43
Paid for commissions or broke	-			118,713 96
Salaries and other charges of				19,265 26
Paid State, national and loca				15,985 72
All other expenditures, viz:	general expen	ses	• • • • • • • • • • • • • • • • • • • •	45,564 45
Aggregate amount of ex	penditures in	cash	• • • • • • • • • • • • • • • • • • • •	\$627,905 82
In force December 31, 1885. Written during the year	RISKS AND Fire Risks. \$52,230,946 49,582,902	Premiums. \$704,334 89 633,074 04	Marine and Inland Risks. \$342,842 13,286,975	Premiums. \$11,708 04 72,958 13
Total	\$101.613.848	\$1 337 408 93	\$13,629,817	\$84,666 17
Expired		621,218 16	13,252,576	72,595 63
In force at end of the year. Less re-insurance	\$54,851,981 1,680,890	\$716,190 77 18,918 37	\$377,241	\$12,070 54
Net amount in force	\$53,171,091	\$697,272 40	\$377,241	\$12,070 54
Risks taken (fire) Premiums received Losses paid on risks taken Losses incurred in Maine	•••••••	••••••		4,762 84 3,863 17 2,741 10
Amount of taxes paid to the	DIMENI OF METH	е оп ргешина.	• • • • • • • • • • • • • • • • • • • •	122 17

COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ALFRED PELL and CHAS. SEWALL, Managers, 58 William St., New York.

I. ASSETS.

I. Modelo.		
Real estate owned by the company, unincumbered	\$247,027	08
Stocks and bonds owned by the company, market value	1,676,325	00
Cash in the company's principal office and in bank	346,284	85
Interest due and accrued	5,909	46
Premiums in due course of collection	317,443	48
Accrued rents	3,324	00
Aggregate of all the admitted assets of the company at their actual value		87

II. LIABILITIES.

Losses unadjusted, including all reported and supposed				
losses	\$138,371	05		
Losses resisted, including interest, costs and expenses	14,225	21		
Gross amount of claims for losses	152,596	26		
Deduct re-insurance and salvage	2,342	50		
Net amount of unpaid losses and claims			\$150 ,253	76
Amount required to safely re-insure all outstanding risks	••••••	٠.	1,403,584	09
All other demands against the company, viz: commissions,	etc	••	45,099	5 0
Total amount of liabilities, except capital stock and net su	rplus		1,598,937	35
Surplus beyond capital		•••	997,376	5 2
Aggregate amount of liabilities, including net surplus.	• • • • • • • • • • • • • • • • • • • •		2,596,313	87

	Fire.	Inland.		
Net cash received for premiums\$	1,855,987 78	\$98,607 27		
•	<u></u>	\$1,	954,595 0	5
Received for interest and dividends from all so	arces		77,986 0	8
Aggregate amount of income received in ca	sh	\$2,	032,581 1	3

Net amount paid for losses	Fire. \$1,088,997 84	Inland. \$38,856 93	1,127,854	77
Paid for commissions or brokerage		••••	351,726	68
Salaries and other charges of officers, clerks	and employes.	••••	129,179	97
Paid State, national and local taxes			43,928	09
All other expenditures, viz: general expense	es	·····	117,053	59
Aggregate amount of expenditures in c	ash	\$	1,769,742	20

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Inland Risks.	Premiums.
In force December 31, 1885	\$248,828,150	\$2,570,256 00	\$2,026,222	\$40,088 00
Written during the year	221,397,800	2,293,205 00	15,579,904	133,027 00
Total		\$4,863,461 00	\$17,606,126	\$173,115 00
Deduct those expired and ter-	•			
minated	209,200,680	2,164,068 00	15,508,697	141,863 00
In force at end of the year	\$261,025,270	\$2,699,393 00	\$2,097,429	\$31,252 00
Deduct amount re-insured	6,186,315	70,793 00		
Net amount in force	\$254,856,955	\$2,628,600 00	\$2,097,429	\$31,252 00

Risks taken (fire and marine)	\$2,167,435	00
Premiums received	. 24,103	45
Losses paid on risks taken	. 11,639	64
Losses incurred in Maine	. 14,553	59
Amount of taxes paid to the State of Maine on premiums	206	33

CITY OF LONDON FIRE INSURANCE COMPANY, LONDON, ENGLAND.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN C. PAIGE, Resident Manager, 20 Kilby St., Boston, Mass.

I. ASSETS.

Stocks and bonds owned by the company, market value		\$624,500	00
Cash in the company's principal office and in banks	• • • • • • • • • • • • • • • • • • • •	45,115	08
Interest due and accrued		100	00
Premiums in due course of collection		76,355	15
Due from other companies		116	02
Aggregate of all the admitted assets of the company at	their actual		_
value	• • • • • • • • • • • • • • • • • • • •	\$746,186	25
			=
II. LIABILITIES.			
Losses adjusted and unpaid	\$24,234 89		
Losses unadjusted, including all reported and supposed			
losses	31,530 68		
Losses resisted, including interest, costs and expenses	8,300 00		
Gross amount of claims for losses	64,065 57		
Deduct re-insurance and salvage	2,137 48		
Net amount of unpaid losses and claims		\$61,928	09
Amount required to safely re-insure all outstanding risks		318,431	
All other demands against the company, viz: commissions,		10,218	
Total amount of liabilities, except capital stock and net sur	olus	390,577	82
Surplus beyond capital	•	355,608	
Aggregate amount of liabilities, including net surplus.	•••••	\$746,186	25

Net cash received for premiums (fire)	\$556,163	84
Received for interest and dividends from all sources	22,585	15
Aggregate amount of income received in cash	\$578,748	99

Not assessed and for large (fore)	#955 974	• •
Net amount paid for losses (fire)		
Paid for commissions or brokerage	112,978	61
Salaries and other charges of officers, clerks and employes	34,525	93
Paid State, national and local taxes	21,677	95
All other expenditures, viz: general expenses	27,298	93
Aggregate amount of expenditures in cash	\$551,855	74
		=

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$46,777,260	\$633,220 45
Written during the year	53,075,911	695,875 2 6
Total	\$99,853,171	\$1,329,095 71
Deduct those expired and terminated	50,052,810	656,449 03
In force at end of the year	\$49,800,361	\$672,646 68
Deduct amount re-insured	3,896,952	44,169 28
Net amount in force	\$45,903,409	\$628,477 40

Risks taken (fire)	\$550,779	00
Premiums received	11,333	07
Losses paid on risks taken	5,046	20
Losses incurred in Maine	5,046	20

FIRE INSURANCE ASSOCIATION,

LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN THE UNITED STATES IN 1880. FRANK LOCK, Attorney for United States, 57 William Street, New York.

I. ASSETS.

Stocks and bonds owned by the company, market value Cash in the company's principal office and in bank Interest due and accrued Premiums in due course of collection Cash in hands of trustees	• • • • • • • • • • • • • • • • • • • •	\$646,690 •71,289 4,687 105,482 93,325	24 00 75 60
Aggregate of all the admitted assets of the company at the		\$921,474	
II. LIABILITIES.			
Losses adjusted and unpaid	35,950 67 11,881 64		
	78,424 23 9,241 95		
Net amount of unpaid losses and claims	ne due for	\$69,182 465,460	
borrowed money	• • • • • • • • • • • • • • • • • • • •	1,000	00
Total amount of liabilities, except capital stock and net surplu	ıs :	\$535,643	07
III. INCOME DURING THE YEAR.	•		
Net cash received for premiums (fire)		\$750,831	14.
Received for interest and dividends from all sources	• • • • • • • • • • • • • • • • • • • •	30,980	44
Income from all other sources, profit on sale of securities	• • • • • • • • •	3,7 65	00,
Aggregate amount of income received in cash	· · · · · · · · · · · · · · · · · · ·	\$785,576	58

IV. EXPENDITURES DURING TH	E YEAR.		
Net amount paid for losses (fire)		\$506,184	97
Paid for commissions or brokerage			
Salaries and other charges of officers, clerks and employes		47,136	
Paid State, national and local taxes		17,030	
All other expenditures, viz: general expenses		•	
Aggregate amount of expenditures in cash	•	\$763,499	94
V. MISCELLANEOUS. RISKS AND PREMIUMS.			
	Fire Risks.	Premium	8.
In force December 31, 1885	\$71,761,065	\$919,338	50
Written during the year	69,803,358	911,845	73
Total	\$141,564,423	\$1,831,184	23
Deduct those expired and terminated	69,842,946	882,577	
In force at end of the year	\$71,721,477	\$948,606	40
Deduct amount re-insured	2,105,543	28,637	66
Net amount in force	\$69,615,934	\$919,968	74
Business in the State of Maine Durin	G THE YEAR.		
Risks taken (fire)		\$655,758	50
Premiums received		12,615	59

Losses paid on risks taken

Losses incurred in Maine

.Amount of taxes paid to the State of Maine on premiums.....

31,443 17

28,290 06

22 44

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,

LONDON, ENGLAND.

Incorporated in 1821. Commenced Business in the United States in 1872.

HENRY E. BOWERS, Manager, 54 William Street, New York.

I. ASSETS.

Stocks and bonds owned by the company, market value	1,020,000	00
Cash in the company's principal office and in bank	302,029	87
Interest due and accrued	8,000	00
Premiums in due course of collection	37,449	16
Aggregate of all the admitted assets of the company at their actual value	1,367,479	03
II. LIABILITIES.		
Losses unadjusted, including all reported and supposed		

Losses unadjusted, including all reported and supposed		
losses \$60,876 55		
Losses resisted, including interest, costs and expenses 1,794 51		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$62,671	06
Amount required to safely re-insure all outstanding risks	498,082	65
All other demands against the company, viz: commissions, etc	11,408	05
Total amount of liabilities, except capital stock and net surplus	572,161	76
Surplus beyond capital	795,317	27
Aggregate amount of liabilities, including net surplus\$	1,367,479	03

Net cash received for premiums (fire)	\$726,157	56
Received for interest and dividends from all sources	36,540	27
Aggregate amount of income received in cash	\$762,697	83

	••
Net amount paid for losses (fire)	\$382,751 75
Paid for commissions or brokerage	130,868 93
Salaries and other charges of officers, clerks and employes, inc	luding
auditor's and trustees' fees	71,184 80
Paid State, national and local taxes	18,251 84
All other expenditures, viz: general expenses, \$46,092.88 and remi	ttance
to home office for interest on company's permanent investment, \$1	8,000, 64,092 88
Aggregate amount of expenditures in cash	\$667,150 20

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

Fire Risks.	Premium	s.
\$90,856,880 81	\$844,573	22
93,032,565 92	836,853	59
\$183,889,446 73	\$1,681,426	81
83,105,548 49	760,428	80
\$100,783,898 24	\$920,998	01
1,178,509 06	8,083	5 3
\$99,605,389 18	\$912,914	48
	\$90,856,880 81 93,032,665 92 \$183,889,446 73 83,105,548 49 \$100,783,898 24 1,178,509 06	\$90,856,880 81 \$844,573 93,032,565 92 836,853 \$183,889,446 73 \$1,681,426 83,105,548 49 760,428 \$100,783,898 24 \$920,998 1,178,509 06 8,083

Risks taken (fire)	\$958,228	92
Premiums received	13,928	88
Losses paid on risks taken	5,163	85
Losses incurred in Maine	5,160	10

HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Incorporated in 1854. Commenced Business in 1855.

FRANCIS O. AFFELD, Resident Manager, 62 Cedar Street, New York.

I. ASSETS IN THE UNITED STATES. Loans on bond and mortgage (first liens) \$20,000 00 Stocks and bonds owned by the company, market value..... 952,076 25 Loans secured by collaterals.... 45,000 00 39,915 75 Premiums in due course of collection 62,699 92 Aggregate of all the admitted assets of the company at their actual value\$1,119,691 92 II. LIABILITIES. Losses adjusted and unpaid.... \$1,200 00 Losses unadjusted, including all reported and supposed losses, 49,045 00 Losses resisted, including interest, costs and expenses.... 12,700 00 Gross amount of claims for losses.... Net amount of unpaid losses and claims..... \$62,945 00 Amount required to safely re-insure all outstanding risks..... 546,852 94 Total amount of liabilities, except capital stock and net surplus..... 609,797 94 Surplus beyond all liabilities 509,893 98 III. INCOME DURING THE YEAR. Received for interest and dividends from all sources Aggregate amount of income received in cash...... \$838,107 74

Net amount paid for losses (fire)	\$405,040	28
Paid for commissions or brokerage	148,767	02
Salaries and other charges of officers, clerks and employes	74,260	2 5
Paid State, national and local taxes	18,489	56
All other expenditures, viz: general expenses, rents, advertising, print-		
ing, stationery, postage, expressage, etc	40,737	18
Aggregate amount of expenditures in cash	\$687,294	29

v. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$82,738,029	\$982,310 70
Written during the year	90,630,474	995,732 88
Total	\$173,368,503	\$1,978,043 58
Deduct those expired and terminated	82,229,500	926,958 25
In force at end of the year	\$91,139,003	\$1,051,085 33
Deduct amount re-insured	1,594,543	23,346 43
Net amount in force		\$1,027,738 90

Risks taken (fire)	\$147,813	00
Premiums received	1,825	83
Losses paid on risks taken		
Losses incurred in Maine	510	89
Amount of taxes paid to the State of Maine on premiums		90

IMPERIAL FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

Incorporated in 1803. Commenced Business in 1803.

JOHN C. PAIGE, Resident Manager in United States, 20 Kilby Street, Boston.

I. ASSETS.

1. ASSETS.			
Real estate owned by the company, unincumbered			
Stocks and bonds owned by the company, market value		•	
Cash in the company's principal office and in bank Premiums in due course of collection		•	
Rents due and accrued		•	
Aggregate of all the admitted assets of the company at	their actus	.l	
value			63
			==
II. LIABILITIES.			
Losses adjusted and unpaid	\$36,884 6	6	
Losses unadjusted, including all reported and supposed losses,	75,937 7	5	
Losses resisted, including interest, costs and expenses	18,430 0	0	
Gross amount of claims for losses		_ .1	
Net amount of unpaid losses and claims	· • • • • • • • • • • • • • • • • • • •	. \$131,252	41
Amount required to safely re-insure all outstanding risks		. 659,448	58
All other demands against the company, viz: commissions,	etc	. 29,084	. 09
Total amount of liabilities, except capital stock and net sur	plus	. 819,785	08
Surplus beyond capital		800,720	55
Aggregate amount of liabilities, including net surplus.		.\$1,620,505	63
III. INCOME DURING THE YEA	AR.		
Net cash received for premiums (fire)		.\$1,011,814	60
Received for interest and dividends from all sources	· · · · · · · · · · ·	. 38,604	22
Income from all sources, rents, etc		. 16,348	69
Aggregate amount of income received in cash		\$1,066,767	51

Net amount paid for losses (fire)	\$641,361	84
Paid for commissions or brokerage	171,318	41
Salaries and other charges of officers, clerks and employes	105,899	92
Paid State, national and local taxes	37,113	22
All other expenditures, viz: general expenses	29,539	50
Profit and loss	69	84
Aggregate amount of expenditures in cash	\$985,302	73

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks. Prem	
In force December 31, 1885	\$102,246,963 00	\$1,251,564 95
Written during the year	103,113,857 13	1,229,156 26
Total	\$205,360,820 15	\$2,480,721 21
Deduct those expired and terminated	97,649,191 13	1,179,710 49
In force at end of the year	\$107,711,628 9	\$ \$1,301,010 72
Deduct amount re-insured	1,647,780 00	18,649 76
Net amount in force	\$106,063,848 98	\$1,282,360 96

Risks taken (fire)\$1	,486,399	00
Premiums received	32,282	42
Losses paid on risks taken	53,923	01
Losses incurred in Maine	57,764	01
Amount of taxes paid to the State of Maine on premiums	414	92

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

E. LITCHFIELD, United States Manager, 40 Pine Street, New York.

I. ASSETS.

Stocks and bonds owned by the company, market value\$1,32	3,065	00
Cash in the company's principal office and in bank	9,583	11
Premiums in due course of collection	5,538	97
Aggregate of all the admitted assets of the company at their actual		
value\$1,49	8,187	08
		=
11. LIABILITIES.		
Losses adjusted and unpaid \$37,251 60		
Losses unadjusted, including all reported and supposed		
losses		
Losses resisted, including interest, costs and expenses 18,886 55		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	3,443	46
Amount required to safely re-insure all outstanding risks	6,589	83
All other demands against the company, viz: commissions, etc	9,000	00
Total amount of liabilities, except capital stock and net surplus 879	9,033	29
Surplus beyond capital	9,153	79
Aggregate amount of liabilities, including net surplus	8.187	08
		==
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)\$1,17	5,887	11
Received for interest and dividends from all sources 5	3,496	48
Aggregate amount of income received in cash	9,383	59
IV. EXPENDITURES DURING THE YEAR.		
	5,215	05
• • • • • • • • • • • • • • • • • • • •	3,160	
	8,040	
, ,	0,270	
Special expenses in connection with the release of trust moneys in hands	,	
•	8,707	66
Aggregate amount of expenditures in cash	5,394	23

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums	
In force December 31, 1885	\$130,020,221	\$1,389,732	42
Written during the year	137,630,652	1,429,933	55
Total	\$267,650,873	\$2,819,665	97
Deduct those expired and terminated	127,889,376	1,349,020	33
In force at end of the year	\$139,761,497	\$1,470,645	64
Deduct amount re-insured	3,754,020	28,387	
Net amount in force	\$136,007,477		63
Business in the State of Maine Durin	G THE YEAR.		
Risks taken (fire)			00
Premiums received	• • • • • • • • • • • • • • • • • • • •	. 11,394	17
Losses paid on risks taken		9,413	84
Losses incurred in Maine	• • • • • • • • • • • • • • • • • • • •	9,138	26
Amount of taxes paid to the State of Maine on premiums		. 159	55

54,006 18

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN THE UNITED STATES IN 1879.

JAMES YEREANCE and JEFFREY BEAVAN, Managers for the United States.

46 Pine Street, New York.

I. ASSETS.

Stocks and bonds owned by the company, market value\$	1,256,292 00	0
Cash in the company's principal office and in bank	80,127 01	1
Interest due and accrued	10 45	5
Premiums in due course of collection	89,462 67	7
Other admitted assets	4,172 39	
•		-
Aggregate of all the admitted assets of the company at their actual		
value\$	1,430,064 52	2
		-
II. LIABILITIES.		
Losses adjusted and unpaid \$20,329 21		
Losses unadjusted, including all reported and supposed losses, 45,747 43		
Losses resisted, including interest, costs and expenses 9,980 00		
Gross amount of claims for losses		
Deduct re-insurance and salvage 2,952 00		
Net amount of unpaid losses and claims	\$73,104 64	4
Amount required to safely re-insure all outstanding risks	689,471 73	3
All other demands against the company, viz: commissions, etc	14,997 86	6
Total amount of liabilities, except capital stock and net surplus	777,574 23	3
Surplus beyond capital	652,490 29	
A	1 400 004 50	-
Aggregate amount of liabilities, including net surplus	1,430,064 57	Z
-		-
III. INCOME DURING THE YEAR.		
Net cash received for premiums	\$995,264 23	3

Received for interest and dividends from all sources.....

Aggregate amount of income received in cash.....\$1,049,270 41

Net amount paid for losses	195,931	
Salaries and other charges of officers, clerks and employes	48,047	90
Paid State, national and local taxes	23,663	09
All other expenditures, viz: general expenses	60,287	63
Aggregate amount of expenditures in cash	\$981,815	49

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$138,039,238 34	\$1,396,644 57
Written during the year	128,005,682 65	1,287,493 88
Total	\$266,044,920 99	\$2,684,138 45
Deduct those expired and terminated	122,978,025 02	1,235,212 30
In force at end of year	\$143,066,895 97	\$1,448,926 15
Deduct amount re-insured	8,241,597 55	117,176 33
Net amount in force	\$134,825,298 42	\$1,331,749 82

Risks taken (fire)	\$1,368,415	92
Premiums received	24,699	75
Losses paid on risks taken	63,717	31
Losses incurred in Maine	68,077	31
Amount of taxes paid to the State of Maine on premiums	174	06

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN THE UNITED STATES IN 1848.

J. E. PULSFORD, Resident Manager, 45 William St., New York.

I. ASSETS.

1. ABBEID.			
Real estate owned by the company, unincumbered	•••••	\$1,380,000	00
Loans on bond and mortgage (first liens)	• • • • • • • • • • • • • • • • • • • •	1,874,493	51
Stocks and bonds owned by the company, market value	•••••	2,291,575	00
Loans secured by collaterals		11,530	00
Cash in the company's principal office and in bank	• • • • • • • • • • • • • • • • • • • •	612,003	38
Interest due and accrued		37,828	20
Premiums in due course of collection		428,229	84
All other assets	• • • • • • • • • • • • • • • • • • • •	4,120	62
Aggregate of all the admitted assets of the company at	their acti	1al	
value			55
			==
II. LIABILITIES.			
Losses adjusted and unpaid	\$930	25	
Losses unadjusted, including all reported and supposed			
losses	255,327	95	
Losses resisted, including interest, costs and expenses	74,960		
Gross amount of claims for losses	331,218		
Deduct re-insurance			
N.A			
Net amount of unpaid losses and claims			
All other demands against the company, viz: commissions,			
Total amount of liabilities, except capital stock and net sur	plus	\$3,562,242	30
			==
III. INCOME DURING THE YEA	AR.		
Net cash received for premiums (fire)		\$3,686,553	50
Received for interest and dividends from all sources			

Aggregate amount of income received in cash\$3,931,476 16

Net amount paid for losses (fire)	2,048,763	28
Paid for commissions or brokerage	643,432	42
Salaries and other charges of officers, clerks and employes	197,613	05
Paid State, national and local taxes	84,017	97
All other expenditures, viz: general expenses	196,402	46
Aggregate amount of expenditures in cash\$	3,170,229	18

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premium	ns.
In force on the 31st December of the preceding year	\$517,150,996	\$4,814,139	60
Written or renewed during the year	515,832,312	4,731,949	14
Total\$	1,032,983,308	\$9,546,088	74
Deduct those expired and marked off as terminated	429,356,983	3,838,245	03
In force at the end of the year	\$603,626,325	\$5,707,843	71
Deduct the amount re-insured	61,310,110	470,938	93
Net amount in force	\$542,316,215	\$5,236,904	78
In force, having no more than one year to run from date			
of policy	274,147,233	2,843,347	22
Having more than one year, and not more than three years			
to run from date of policy	160,217,942	1,393,531	17
Having more tham three years to run from date of policy,	98,007,734	977,564	56
Perpetual risks in force and interest premiums	9,943,306	22,461	83
Net amount in force December 31st, 1886	\$542,316,215	\$5,236,904	78

Risks taken (fire)	,717,152	00
Premiums received	54,986	71
Losses paid on risks taken	34,799	74
Losses incurred in Maine	49,141	74
Amount of taxes paid to the State of Maine on premiums	363	20

LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN THE UNITED STATES IN 1872.

JAMES MAY DUANE, Manager in United States, 69 Wall Street, New York.

I. ASSETS.		
Stocks and bonds owned by the company, market value\$	1,377,065	00
Cash in the company's principal office and in bank	65,509	95
Premiums in due course of collection	81,568	61
Aggregate of all the admitted assets of the company at their actual value	1,524,143	56
II. LIABILITIES.		
Net amount of unpaid losses and claims	\$56,228	00
Amount required to safely re-insure all outstanding risks	522,630	12
Amount reclaimable by the insured on perpetual fire insurance policies	1,751	82
Total amount of liabilities, except capital stock and net surplus	580,609	94
Surplus beyond capital	943,533	62
Aggregate amount of liabilities, including net surplus\$	1,524,143	56
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire)	\$702,680	30
Received for interest and dividends from all sources	54,503	22
Aggregate amount of income received in cash	\$757,183	52
=		
IV. EXPENDITURES DURING THE YEAR.		
Net amount paid for losses (fire)	\$371,461	21
Paid for commissions or brokerage	123,919	77
Salaries and other charges of officers, clerks and employes	39,273	
Paid State, national and local taxes	20,277	
All other expenditures, viz: general expenses	54,330	91
Aggregate amount of expenditures in cash	\$609,262	85

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premium	8.
In force December 31, 1885	\$102,571,498	\$1,014,256	70
Written during the year		•	
Total	\$199,755,589		
Deduct those expired and terminated	90,201,206	816,678	16
In force at end of year	\$109,554,383	\$1,055,363	77
Deduct amount re-insured	2,372,875	18,327	12
Net amount in force	\$107,181,508	- /	
Business in the State of Maine Durin			
Risks taken (fire)			00
Premiums received	• • • • • • • • • • • • • • • • • • • •	. 10,139	88
Losses paid on risks taken		. 6,913	77
Losses incurred in Maine		6,199	77

LION FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1879. COMMENCED BUSINESS IN THE UNITED STATES IN 1880. M. BENNETT, JR., Manager, 223 Asylum St., Hartford, Conn.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$116,965	98
Stocks and bonds owned by the company, market value	510,00 0	00
Loans secured by collaterals	12,000	00
Cash in the company's principal office and in bank	81,102	82
Interest due and accrued	300	00
Premiums in due course of collection	62,268	60
Bills receivable, not matured, taken for fire risks	1,000	97
Due from other companies	19,644	80
Aggregate of all the admitted assets of the company at their actual value	\$803,283	17

II. LIABILITIES.

Losses adjusted and unpaid	\$13,501	72		
Losses unadjusted, including all reported and supposed				
losses	15,000	00		
Losses resisted, including interest, costs and expenses	7,500	00		
Gross amount of claims for losses	36,001	72		
Net amount of unpaid losses and claims			\$36,001	72
Amount required to safely re-insure all outstanding risks	· · · · · · · ·	•••	212,321	24
Total amount of liabilities, except capital stock and net surp	lus	•••	248,322	96
Surplus beyond capital	• • • • • • •	•••	554,960	21
Aggregate amount of liabilities, including net surplus .	•••••	•••	\$803,283	17

Net cash received for premiums (fire)	\$386,764	33
Received for interest and dividends from all sources		
Aggregate amount of income received in cash	\$410,457	46

Net amount paid for losses (fire)	\$235,419	89
Paid for commissions or brokerage	62,677	04
Salaries and other charges of officers, clerks and employes	35,431	79
Paid State, national and local taxes	11,393	51
All other expenditures, viz: general expenses	17,840	47
Aggregate amount of expenditures in cash	\$362,762	70

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

Fire Risks.	Premiums	8.
\$37,467,492	\$523,785 3	38
46,199,127	645,848	72
\$83,666,619	\$1,169,634	10
44,015,216	603,420 3	34
\$39,651,403	\$566,213	76
9,624,469	153,084 4	41
\$30,026,934	\$413,129 3	35
	\$37,467,492 46,199,127 \$83,666,619 44,015,216 \$39,651,403 9,624,469	\$37,467,492 \$523,785 46,199,127 645,848 \$\$83,666,619 \$1,169,634 44,015,216 603,420 \$\$39,651,403 \$566,213 9,624,469 153,084

Risks taken (fire)	\$267,350	00
Premiums received	3,014	28
Losses paid on risks taken	4,907	19
Losses incurred in Maine	3,064	30

NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

HENRY H. HALL, Resident Manager, 25 Pine St., New York.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$	1,193,854	50
Cash in the company's principal office and in bank		87,322	15
Premiums in due course of collection		107,499	86
Aggregate of all the admitted assets of the company at value		1 388 676	51
, and a second s		1,300,010	=
II. LIABILITIES.			
Losses adjusted and unpaid	\$25,764 50		
losses	48,136 27		
Losses resisted, including interest, costs and expenses	16,721 07		
Gross amount of claims for losses	90,621 84		
Deduct re-insurance and salvage	6,195 12		
Net amount of unpaid losses and claims		\$84,426	72
Amount required to safely re-insure all outstanding risks		521,780	48
All other demands against the company, viz: commissions,	etc	15,714	36
Total amount of liabilities, except capital stock and net surp		621,921	
Surplus beyond capital	• • • • • • • • • • • • • • • • • • • •	766,754	95
Aggregate amount of liabilities, including net surplus.		1,388,676	51
	•		
III. INCOME DURING THE YEA	R.		
Net cash received for premiums (fire)		\$832,158	04
Received for interest and dividends from all sources		49,602	
Aggregate amount of income received in cash	••••••	\$881,760	54

Net amount paid for losses (fire)	\$460,500	39
Paid for commissions or brokerage	139,557	83
Salaries and other charges of officers, clerks and employes	69,147	30
Paid State, national and local taxes	23,712	30
All other expenditures, viz: general expenses	66,191	69
Aggregate amount of expenditures in cash	\$759,109	51

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

,	Fire Risks.	Premiums.
In force December 31, 1885	\$95,968,636	\$1,033,799 97
Written during the year	108,219,050	1,020,057 51
Total	\$204,187,686	\$2,053,857 48
Deduct those expired and terminated	100,727,420	1,053,399 45
In force at end of the year	\$103,460,266	\$1,000,458 03
Deduct amount re-insured	4,261,572	22,844 64
Net amount in force	\$99,198,694	\$977,613 39

Risks taken (fire)\$1,	067,688	50
Premiums received	14,123	44
Losses paid on risks taken	15,394	70
Losses incurred in Maine	13.901	32

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

INCORPORATED IN 1809. COMMENCED BUSINESS IN THE UNITED STATES IN 1866.

CHAS. E. WHITE, SAM. P. BLAGDEN, Managers, 54 William St., New York.

I. ASSETS.

Stocks and bonds owned by the company, market value\$	3,028,415	89
Cash in the company's principal office and in bank	132,687	44
Interest due and accrued	18,108	00
Premiums in due course of collection	199,014	02
Bills receivable	529	05
Aggregate of all the admitted assets of the company at their actual value\$	3,378,754	40

II. LIABILITIES.

Losses adjusted and unpaid	\$40,314 3	3	
Losses unadjusted, including all reported and supposed			
losses	93,808 8	9	
Losses resisted, including interest, costs and expenses	13,939 7	4	
Net amount of unpaid losses and claims		. \$148,062	96
Amount required to safely re-insure all outstanding risks	• • • • • • • • • • • • • • • • • • • •	. 1,214,692	08
Total amount of liabilities, except capital stock and net surp	lus	\$1,362,755	04

Net cash received for premiums (fire)	. \$1,756,783	94
Received for interest and dividends from all sources	. 143,840	80
Aggregate amount of income received in cash	.\$1,900,624	74

Net amount paid for losses (fire)	\$935,952	25
Paid for commissions or brokerage	296,199	43
Salaries and other charges of officers, clerks and employes	155,425	32
Paid State, national and local taxes	42,095	45
All other expenditures, viz; general expenses	69,343	37
Aggregate amount of expenditures in cash	1,499,015	82

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiun	ms.
In force December 31, 1885	\$230,559,671	\$2,375,723	21
Written during the year	210,508,589	2,061,903	58
Total	\$441,068,260	\$4,437,626	79
Deduct those expired and terminated	197,644,013	1,908,028	40
In force at end of the year	\$243,424,247	\$2,529,598	39
Deduct amount re-insured	16,551,182	127,024	67
Net amount in force	\$226,873,065	\$2,402,573	72

Risks taken (fire)\$	1,440,529	00
Premiums received	19,159	74
Losses paid on risks taken	9,424	43
Losses incurred in Maine	9,381	58
Amount of taxes paid to the State of Maine on premiums	162	81

NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENGLAND.

INCORPORATED IN 1797. COMMENCED BUSINESS IN THE UNITED STATES IN 1879.

CHAS. P. FRAME, J. MONTGOMERY HARE, Resident Managers, 67 Wall St., New York.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$993,762	50
Cash in the company's principal office and in bank	225,234	57
Interest due and accrued	5,156	67
Premiums in due course of collection	21,262	92
Due from other companies for re-insurance	49	54
Aggregate of all the admitted assets of the company at their actual value	31,245,466	20
II. LIABILITIES.		
Losses adjusted and unpaid		
Gross amount of claims for losses		
Deduct re-insurance and salvage		
Net amount of unpaid losses and claims	\$78,939	03
Amount required to safely re-insure all outstanding risks	502,933	80
All other demands against the company, viz: commissions, etc	1,000	00
Total amount of liabilities, except capital stock and net surplus	582,872	83
Surplus beyond capital	662,593	37
Aggregate amount of liabilities, including net surplus	1,245,466	20

Net cash received for premiums (fire)	. \$753,665	37
Received for interest and dividends from all sources	. 44,719	82
Aggregate amount of income received in cash	\$798,385	19

Net amount paid for losses (fire)	\$455,329	25
Paid for commissions or brokerage	130,387	11
Salaries and other charges of officers, clerks and employes	49,449	19
Paid State, national and local taxes	14,988	91
All other expenditures, viz: general expenses, postage, stationery,		
advertising, rents, etc	51,178	67
Aggregate amount of expenditures in eash	\$701,333	13
		=

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$92,394,845	\$937,711 67
Written during the year	97,974,537	915,764 90
Total	\$190,369,382	\$1,853,476 57
Deduct those expired and terminated	87,761,938	826,120 67
In force at end of the year	\$102,607,444	\$1,027,355 90
Deduct amount re-insured	5,522,521	47,543 31
Net amount in force	\$97,084,923	\$979,812 59

Risks taken (fire)	\$294,641	00
Premiums received	4,331	70
Losses paid on risks taken	3,463	73
Losses incurred in Maine	5,343	77
Amount of taxes paid to the State of Maine on premiums	65	05

PHŒNIX ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1782. COMMENCED BUSINESS IN THE UNITED STATES IN 1879.

A. D. IRVING, Manager, 67 Wall Street, New York.

I. ASSETS.

Stocks and bonds owned by the company, market value\$	1,544,050	00
Cash in the company's principal office and in bank	231,398	09
Premiums in due course of collection	111,726	66
Aggregate of all the admitted assets of the company at their actual		_
value	1,887,174	75
5		=

II. LIABILITIES.

Losses adjusted and unpaid	\$21,507	00		
losses	152,453	00		
Losses resisted, including interest, costs and expenses	24,217	00		
Gross amount of claims for losses	198,177	00		
Deduct re-insurance and salvage	20,319	00		
Net amount of unpaid losses and claims		•••	\$177,858	00
Amount required to safely re-insure all outstanding risks	••••••	•••	1,061,782	77
Total amount of liabilities, except capital stock and net sur	plus	•••	1,239,640	77
Surplus beyond capital		•••	647,533	98
Aggregate amount of liabilities, including net surplus.			1,887,174	75

Net cash received for premiums (fire)	1,400,518	94
Received for interest and dividends from all sources		
Aggregate amount of income received in cash	1 461 503	94

Net amount paid for losses (fire)	\$816,698	47
Paid for commissions or brokerage	266,527	54
Salaries and other charges of officers, clerks and employes	85,944	01
Paid State, national and local taxes	44,359	21
All other expenditures, viz: general expenses	86,721	17
Aggregate amount of expenditures in each	31,300,250	40

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premium	ıs.
In force December 31, 1885	\$224,296,722	\$2,132,893	19
Written during the year	203,619,414	1,815,723	84
Total	. \$427,916,136	\$3,948,617	03
Deduct those expired and terminated	184,961,325	1,694,539	86
In force at end of the year	\$242,954,811	\$2,254,077	17
Deduct amount re-insured	16,294,397	116,578	43
Net amount in force	\$226,660,414	\$2,137,498	74

Risks taken (fire)	\$1,175,039	57
Premiums received		
Losses paid on risks taken	. 19,389	02
Losses incurred in Maine		00
Amount of taxes paid to the State of Maine on premiums		

QUEEN INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Incorporated in 1858. Commenced Business in the United States in 1866.

JAS. A. MACDONALD, Manager, 37 Wall St., New York.

I. ASSETS.

I. ASSETS.			
Real estate owned by the company, unincumbered		1,240,473 316,461	52 41
Interest due and accrued		8,158	
Premiums in due course of collection		25,204	
Rents accrued	••••	2,866	65
Aggregate of all the admitted assets of the comps actual value	•		12 =
II. LIABILITIES.			
Losses adjusted and unpaid	\$43,241 18		
Losses unadjusted, including all reported and supposed losses,	73,648 51		
Losses resisted, including interest, costs and expenses	19,100 00		
Gross amount of claims for losses	-		
Dodgot 10-insulanoo and sarrago			
Net amount of unpaid losses and claims		\$126,809	90
Amount required to safely re-insure all outstanding risks		1,093,032	81
All other demands against the company, viz: drafts for los	-	15 040	0.0
sented at time of closing books	• • • • • • • • • • • • • • • • • • • •	15,340	82
Total amount of liabilities, except capital stock and net surp	olus\$	1,235,183	53
III. INCOME DURING THE YEAR	\$		
Received for interest and dividends from all sources		52,656	
Income from all other sources, rents		10,356	
Aggregate amount of income received in cash	\$	1,483,159	83

Net amount paid for losses (fire)	\$737,930	75
Cash dividends actually paid	230,150	97
Paid for commissions or brokerage	87,472	97
Salaries and other charges of officers, clerks and employes	41,706	91
Paid State, national and local taxes	80,936	47
Aggregate amount of expenditures in cash	1,178,198	07

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

Fire Risks.	Premium	8.
\$178,545,184	\$1,921,848	04
173,758,151	1,803,304	85
\$352,303,335	\$3,725,152	89
153,505,704	1,579,003	25
\$198,797,631	\$2,146,149	64
6,229,514	62,720	36
\$192,568,117	\$2,083,429	28
	\$178,545,184 173,758,151 \$352,303,335 153,505,704 \$198,797,631 6,229,514	<u> </u>

Risks taken (fire)\$1	,719,306	00
Premiums received	19,526	52
Losses paid on risks taken	8,390	04
Losses incurred in Maine	10,930	41
Amount of taxes paid to the State of Maine on premiums	274	12

ROYAL INSURANCE COMPANY,

LONDON, ENGLAND.

Incorporated in 1845. Commenced Business in the United States in 1851.

E. F. BEDDALL, United States Manager, 50 Wall Street, New York.

I. ASSETS.

Real estate owned by the company, unincumbered	2,325,470 100,000 237,999 64,431 311,263	00 00 65 17 21
II. LIABILITIES.		
Losses unadjusted, including all reported and supposed losses	\$228,398 2,136,538 124,517 2,489,454 2,340,676	91 83 86 95
III. INCOME DURING THE YEAR.		
Net cash received for premiums (fire) Received for interest and dividends from all sources	98,478 93,732	87 95

Net amount paid for losses.	1 417 568	20
Paid for commissions or brokerage		
Salaries and other charges of officers, clerks and employes	•	
Paid State, national and local taxes	56,001	20
All other expenditures, viz: general expenses	123,513	05
Aggregate amount of expenditures in cash	\$2,199,210	64

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

***************************************	•			
	Fire Risks.		Premius	ms.
In force December 31, 1885	\$355,414,124 7	79	\$3,657,169	93
Written during the year	. 350,321,917 5	58	3,163,072	69
Total	\$705,736,042 3	37	\$6,820,242	6 2
Deduct those expired and terminated	289,717,024 5	51	2,752,654	54
In force at end of year	\$416,019,017 8	36	\$4,067,588	08
Deduct amount re-insured	39,568,490 1	4	312,363	81
Net amount in force	\$376,450,527 7	72	3,755,224	27
Perpetual	. 2,412,793	09	3,796	47
	\$378,863,320 8	31	\$3,759,020	74
		=		

Risks taken (fire)\$	3,314,694	50
Premiums received	58,047	07
Losses paid on risks taken	96,795	67
Losses incurred in Maine	97,295	67
Amount of taxes paid to the State of Maine on premiums	475	38

SUN FIRE OFFICE,

LONDON, ENGLAND.

Incorporated in 1710. Commenced Business in the United States in 1882.

J. J. GUILE, Manager of United States Branch, 30 Nassua St., New York.

I. ASSETS.

I. INDUITO		
Real estate owned by the company, unincumbered	\$30,000	00
Loans on bond and mortgage (first liens)	1,014,000	00
Stocks and bonds owned by the company, market value	377,790	00
Cash in the company's principal office and in bank	79,461	09
Interest due and accrued	14,518	72
Premiums in due course of collection	186,338	00
Bills receivable, taken for risks	4,160	13
Aggregate of all the admitted assets of the company at their actual		_
value	\$1,706,267	94

II. LIABILITIES.

\$75,985	00		
48,826	00		
18,240	00		
143,051	00		
		\$143,051	00
		974,423	73
etc	· · ·	39,587	35
lus	•••	1,157,062	08
• • • • • • • • •	• • •	549,205	86
	\$	1,706,267	94
	48,826 18,240 143,051	olus	48,826 00 18,240 00 143,051 00 \$143,051 974,423 ste39,587 olus1,157,062

III. INCOME DURING THE YEAR.

Net cash received for premiums (are)	00	J Q
Received for interest and dividends from all sources 58,4	37	77
-		

Aggregate amount of income received in cash.....\$1,135,077 73

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$715,617	98
Paid for commissions or brokerage	181,683	49
Salaries and other charges of officers, clerks and employes	91,797	08
Paid State, national and local taxes	31,702	84
All other expenditures, viz: general expenses	109,378	74
Aggregate amount of expenditures in cash	31,130,180	18

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1885	\$206,488,234	\$2,002,575 39
Written during the year	139,617,482	1,306,158 22
Total	\$346,105,716	\$3,308,733 61
Deduct those expired and terminated	141,608,719	1,328,090 14
In force at end of the year	\$204,496,997	\$1,980,643 47
Deduct amount re-insured	4,705,653	49,793 99
Net amount in force	\$199,791,344	\$1,930,849 48

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$660,000	00
Premiums received	6,727	87
Losses paid on risks taken	6,676	66
Losses incurred in Maine		00

SCOTTISH UNION AND NATIONAL INSURANCE CO.,

EDINBURGH, SCOTLAND.

Incorporated in 1824. Commenced Business in the United States in 1880.

M. BENNETT, Jr., Manager, 22 Asylum Street, Hartford, Conn.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$374,243	75
Stocks and bonds owned by the company, market value	734,142	10
Cash in the company's principal office and in bank	147,247	58
Interest due and accrued	2,000	00
Premiums in due course of collection	71,698	76
Due for re-insurance	2,717	91
Aggregate of all the admitted assets of the company at their actual		
value	\$1,332,050	10
. II. LIABILITIES.		
Losses adjusted and unpaid \$22,053 06		
Losses unadjusted, including all reported and supposed losses, 5,000 00		
Losses resisted, including interest, costs and expenses 10,000 00		
Gross amount of claims for losses		
Net amount of unpaid losses and claims	\$37,053	06
Amount required to safely re-insure all outstanding risks	254,593	14
Total amount of liabilities, except capital stock and net surplus	291,646	20
Surplus beyond capital	1,040,403	90
Aggregate amount of all liabilities	1,332,050	10
III. INCOME DURING THE YEAR.		
Net eash received for premiums (fire)	\$414,646	09
Received for interest and dividends from all sources	43,621	50
Aggregate amount of income received in cash	\$458,267	59
		=-

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$212,817	61
Paid for commissions or brokerage	66,285	62
Salaries and other charges of officers, clerks and employes	28,374	82
Paid State, national and local taxes	11,633	40
All other expenditures, viz: general expenses	17,688	86
Aggregate amount of expenditures in cash	\$336,800	31

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	
In force December 31, 1885	\$54,678,379	\$685,125 4	4
Written during the year	67,433,337	811,505 2	
Total	\$122,111,716		
Deduct those expired and terminated	61,297,669	730,640 45	5
In force at end of the year	\$60,814,047	\$765,990 2	1
Deduct amount re-insured	20,175,857	275,837 9	9
Net amount in force	\$40,638,190	\$490,152 2	22

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire, marine and inland)	\$201,480	00
Premiums received	2,496	96
Losses paid on risks taken	69	98
Losses incurred in Maine	69	98

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851.

COMMENCED BUSINESS IN 1851.

J. J. KENNY, Managing Director.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$772,867	25
Cash in the company's principal office and in bank	108,232	49
Premiums in due course of collection	91,457	$\boldsymbol{02}$
Aggregate of all the admitted assets of the company at their actual		
value	\$972,556	76

II. LIABILITIES.

Losses unadjusted, including all reported and supposed \$54,950 7	' 5	
Losses resisted, including interest, costs and expenses 7,500 0	0	
Gross amount of claims for losses	5	
Net amount of unpaid losses and claims	. \$62,450	75
Amount required to safely re-insure all outstanding risks	. 471,346	52
All other demands against the company, viz: commissions, etc	. 11,736	03
Total amount of liabilities, except capital stock and net surplus	. \$545,533	30

III. INCOME DURING THE YEAR.

	Fire.	Inland.		
Net cash received for premiums		\$135,149 12		
-			\$912,280	92
Received for interest and dividends from all	sources	• • • • • • • • • • • • • • • • • • • •	29,414	27
Aggregate amount of income received in	cash	••••	\$941,695	19

180 U. S. BRANCHES OF INS. CO'S OF FOREIGN COUNTRIES.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses		Inland. \$85,236 95	\$589,239	37
Paid for commissions or brokerage			,	-
Salaries and other charges of officers, clerks	and employes.		23,000	00
Paid State, national and local taxes	• • • • • • • • • • • • • • • • • • • •		21,900	30
All other expenditures, viz: general expense	s	••••	80,510	47
Aggregate amount of expenditures in ca	ısh	••••••	\$876,677	05

LICENSED BROKERS AND AGENTS.

LICENSED BROKERS AND LICENSED AGENTS OF FIRE, FIRE-MARINE
AND MARINE INSURANCE COMPANIES AUTHORIZED TO
TRANSACT BUSINESS IN THE STATE OF MAINE.

SECTIONS 73 AND 74, CHAPTER 47, REVISED STATUTES OF MAINE.

'Section 73. No person shall act as agent of an insurance company until there has been filed with the commissioner a duplicate power of attorney from the company, or its authorized agent, empowering him to act, or a certificate from the company setting forth that such person has been duly appointed and authorized as agent thereof. Upon filing such power or certificate the commissioner shall issue a license to him, if the company is a domestic company or has received a license to do an insurance business in this state; and such license shall continue until the first day of the next July, and may be renewed from year to year on producing a certificate from the company that his agency is continued. For each such license or renewal, the commissioner shall receive one dollar. And if any person solicits, receives, or forwards any risk or application for insurance to any company, without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he shall be punished by a fine not exceeding fifty dollars or imprisonment not exceeding sixty days for each offence, but any policy issued on such application binds the company if otherwise valid. Agents of duly authorized insurance companies may place risks with agents of other duly authorized companies when necessary for the adequate insurance of property.

'Section 74. Any person may be licensed by the commissioner as a broker to negotiate contracts of insurance, and to effect insurance for others than himself for a compensation, and by virtue of such license he may place risks or effect insurance with any company of this state, or with the agents of any foreign company who have been licensed to do business in this state, but with no other. For such license he shall pay five dollars authorizing him thus to act until the first day of the next July; and on the payment of a similar fee, his license may be renewed from year to year, ending on the first day of each July. Whoever, without such license, assumes to act as such broker, shall be punished by a fine not exceeding fifty dollars, or by imprisonment not more than sixty days for each offense, and licenses of insurance agents and brokers may be revoked by the commissioner upon conviction for the violation of any of the provisions of this and the preceding section.'

LICENSED BROKERS.

Alford IF D Oldtown
Austin David S North Barwick
Alford, E. R. Oldtown Austin, David S. North Berwick Boyd, Thomas Boothbay Baker, Chandler Bingham Barrett, T. B. Canaan
boyu, inomas boothoay
Baker, Chandler Bingham
Barrett, T. B Canaan
Bennett, John Parsonsfield
Rishee Stanley Ruckfield
Pleabard Commo D Salam
Diackwell, George P
Blunt, James F., & Son Mt. Vernon
Bogart, W. E
Boothby, C. H Portland
Bennett, John Parsonsheld Bisbee, Stanley Buckfield Blackwell, George P Salem Blunt, James F., & Son Mt. Vernon Bogart, W. E. Hampden Boothby, C. H. Portland Bowker, G. E. Brunswick Bowler J. A Bangar
Powler I A Paren
Dowler, D. W. T.
bowler, w. W Liberty
Brown, E. C Great Works (Oldtown)
Burr, C. J Brewer
Bradford, Calvin Patten
Brainerd, Newell M Fairfield
Bright I M Pancor
Dright, 5. M
Duswell, Turner
Butler, E. A Rockland
Came, Samuel M Alfred
Cargill, DavidLivermore Falls
Carll, Curtis S Waterboro'
Carnenter J. M. Pittston
Core S W Demiliahan
Carr, S. W
Carter, G. A., & Co Saco
Chamberlain, J. ABristol
Chamberlain, T. D
Collins, B. S North Anson
Bowker, G. E. Brunswick Bowler, L. A. Bangor Bowler, G. W. Liberty Brown, E. C. Great Works (Oldtown) Burr, C. J. Brewer Bradford, Calvin Patten Brainerd, Newell M. Fairfield Bright, J. M. Bangor Buswell, Turner Solon Butler, E. A. Rockland Came, Samuel M. Alfred Cargill, David. Livermore Falls Carll, Curtis S. Waterboro' Carpenter, J. M. Pittson Carr, S. W. Bowdoinham Carter, G. A., & Co. Saco Chamberlain, J. A. Bristol Chamberlain, T. D. Bangor Collins, B. S. North Anson Cook, Wm. H. Presque Isle
Conn Samuel Coning
Copp, Samuel Corinna
Cram, A. P Mt. Vernon
Davis, G. W West Newfield
Day, S. S Starks
Day, S. S Starks Dudley, Thomas Wilton
Day, S. S
Day, S. S. Starks Dudley, Thomas Wilton Dyer, Z. A. New Sharel Emerson James C. Lincoln
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emerson, James C. Spaferd
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Bangor
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Baugor Fairfield, Owen R. Kennebunk
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Bangor Fairfield, Owen R. Kennebunk Field, John L. St. Albans
Collins, B. S. North Anson Cook, Wm. H. Presque Isle Copp, Samuel Corinna Cram, A. P. Mt. Vernon Davis, G. W. West Newfield Day, S. S. Starks Dudley, Thomas Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James East Hiram Fairbanks, H. N. Bangor Fairfield, Owen R. Kennebunk Field, John L. St. Albans Fogg. Willis A. Springvale
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Bangor Fairfield, Owen R. Kennebunk Field, John L. St. Albans Fogg, Willis A. Springvale
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Bangor Fairfield, Owen R. Kennebunk Field, John L. St. Albans Fogg, Willis A. Springvale Freeman, E. Portland Fripk, Edward A. South Dear Usla
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Bangor Fairfield, Owen R. Kennebunk Field, John L. St. Albans Fogg, Willis A. Springvale Freeman, E. Portland Frink, Edward A. South Deer Isle
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Bangor Fairfield, Owen R. Kennebunk Field, John L. St. Albans Fogg, Willis A. Springvale Freeman, E. Portland Frink, Edward A. South Deer Isle Gledhill, T. H. Lewiston
Day, S. S. Starks Dudley, Thomas. Wilton Dyer, Z. A. New Sharon Emerson, James C. Lincoln Emery, S. B. Sanford Evans, James. East Hiram Fairbanks, H. N. Bangor Fairfield, Owen R. Kennebunk Field, John L. St. Albans Fogg, Willis A. Springvale Freeman, E. Portland Frink, Edward A. South Deer Isle Gledhill, T. H. Lewiston Gurney, Edw. P. Yarmouth
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Ladd, Benj	
Ladd, Benj East Jeners	oņ
Lancey, George M Hartlan	nd
Lawrence, George N Augus	ta
Libby, Warren Port	er
Lovejoy, W. W New Share	n
McCausland, N. C Oldtor	٧n
McIntire, J S Solo	n
Moore, A., & Son North Anso	on
Morrell, H. A Pittsfie	ld
Multy, John. Brew Marr, Willard F. Boothb Nelson, Frank . Cala Nickerson, H. S. Pittsfie Nickerson, S., & Son. Boothb Norton, G. W. Eastpo	er
Marr, Willard F Boothba	ιv
Nelson, Frank	is
Nickerson, H S Pittsfie	ld
Nickerson, S., & Son,, Boothby	v
Norton, G W Eastpo	rt
Nye, J. Edwin Hallowe	ii
Parker, D. C Danfor	h
Dani T A Now Show	ıu
Donaired Frank	ш
Donner N. & Co	124
Poster W W President	10
Porter, I. WBurlingto	n
Paul, T. A. New Share Percival, Frank Chi Perry, N. & Co. Presque Is Porter, T. W. Burlingte Pride, Horace S. Portlaible	1 Q
Purington, Converse Bowdoinha	m
Rand, E E Locke's Mil	ls
Randall, J. W Biddefor	ď
Rand, E. E. Locke's Mil Randall, J. W Biddefor Reed, A. R Watervil Reed, L. S Harmor	le
Reed, L. S Harmon	y
Rollins & Adams Portlar	d
Rollins & Adams Portlar Ross, F. B Old Orchar	rd
Rounds, Wm Min	οt
Rowe, A. J Norws	ιy
Ryder, E. C Springfie	lď
Shaw, Beni Portlar	ıd
Shaw, F. K Watervil	le
Smith, A. G Monmont	h
Smith, Q. L Mt. Verno	n
Smith, Tibbetts & Hasty . Biddefor	'n
Southard, T. J. & Son. Bighmor	d
Sparrow Chas A Portlar	'n
Rounds, Wm Min Rowe, A. J. Norwa Ryder, E. C. Springfie Shaw, Benj Portlar Shaw, F. K. Watervil Smith, A. G. Monmout Smith, Q. L. Mt Verno Smith, Tibbetts & Harty Biddefor Southard, T. J., & Son Richmor Sparrow, Chas. A. Portlar Sparrow, Warren, & Co Portlar Spaulding & Stuart Richmor Spofford, H. P. A. Deer Is	d
Snaulding & Stuart Richmor	d
Spofford H P A Door Is	la.
oiim T LO. D	
Stubbs & Form	J.L
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Tahar Caa & San Vassalhar	
Taber, Geo., & Son Vassalbor	0
Taber, Geo., & Son Vassalbor Taylor, Charles	y
Taber, Geo., & Son. Vassalbor Taylor, Charles	o y er
Taber, Geo., & Son. Vassalbor Taylor, Charles. Unit Thompson, J. M. New Glouceste Trask, John R. Dixfiel	y er d
Taber, Geo., & Son. Vassalbor Taylor, Charles. Unit Thompson, J. M. New Gloucest Trask, John R. Dixfiel Turner, J. B. Wayr	o y d
Stewart, T. J., & Co. Bang Stubbs & Fogg. Stror Taber, Geo., & Son. Vassalbor Taylor, Charles. Unit Thompson, J. M. New Gloucest Trask, John R. Dixfiel Turner, J. B. Wayy	
Warren Daniel Paner	ш.
Warren, Daniel Bang Washburn, W. W Chir Weed, Chas. F Houlto Weeks, Albion P Cooper's Mil West, Augustus Waldobor Wharff, Thomas E Cala	or la ls o'
Warren, Daniel Bang Washburn, W. W Chir Weed, Chas. F Houlto Weeks, Albion P Cooper's Mil West, Augustus Waldobor Wharff, Thomas E Cala	or la ls o'
Warren, Daniel Bang Washburn, W. W Chir Weed, Chas. F Houlto Weeks, Albion P Cooper's Mil West, Augustus Waldobor Wharff, Thomas E Cala	or la ls o'
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Warren, Daniel Bang Washburn, W. W Chir Weed, Chas. F Houlto Weeks, Albion P Cooper's Mil West, Augustus Waldobor Wharff, Thomas E Cala Wheeler, L. A Pittsto Whitney, Amos East Dixmon Wilber, C. A Anso	or is or is not n
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Warren, Daniel Bang Washburn, W. W Chir Weed, Chas. F Houlto Weeks, Albion P Cooper's Mil West, Augustus Waldobor Wharff, Thomas E Cala	or is or is not n

LICENSED AGENTS

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

MAINE MUTUAL COMPANIES.

BANGOR.

John Elliot	Straw & Martin Guilford Samuel Phipps Hampden T. C. S. Berry Houlton Martin Snell Lagrange Thomas H Wiggin Levant M. M. Foster Lubec Mason H. Wilder Machias George A. Hopkins Millbridge M. L. Durgin, Jr Milo A. Hobart Newport W. H. Miles Newport Willis Richardson Oldtown Albert White Orono A. T. Coburn Patten H. L. Barto Presque Isle N. T. Talbot & Son Rockport J. W. Caldwell Sherman H. H. Clark S. W. Harbor E. C. Ryder Springfield T. J. Hodgkins Sullivan Nathaniel Noyes, Jr East Sullivan
ELIOT AND	KITTERY.
William R. Parker	Jas W. HobbsSouth BerwickA. T. LittlefieldWellsRufus A. MoodyYorkA. H. TapleyYork
FRYE	BURG.
Thos. F. DresserNorth Fryeburg Ephraim P. GrantLovell	Thos D. McIntire Fryeburg
PATRONS' AN	DROSCOGGIN.
F. A. Allen	East Auburn
(18	4)

PISCATAQUIS

PISCAT	'AQUIS.
Isaac Libbey Bradford D. S. Humphreys Bradford F. E. Sprague Corinna M. L. Robinson Dover L. D. Butters Exeter S. D. Atwood Foxcroft L. H. Folsom Greenville L. O. Oaks Garland Otis Martin Guilford	M. B. Pinkham Lincoln S. O. Dinsmore Medford Frank A. Hart Monson George B. Lord Newport H. L. Barto Presque Isle Lambert Sands Sebec Benj. H. Towle Springfield
YORK COUNT	TY PATRONS'.
J. Lincoln Ginn	Fort Fairfield
	
STOCK COMPANIES	OF OTHER STATES.
Æï	'NA.
George E. Macomber Augusta C. M. Howard Bangor J. H. & D. M. Humphreys Bath Keating & Field Belfast Church & Andrews Biddeford George G. Wight Bridgton Thomas H. Riley Brunswick E. B. Gardner Bucksport Joseph A. Lee & Son Calais Milliken & Campbell Cherryfield William Flye Damariscotta H. C. Parsons Dexter C. W. Hume East Vassalboro' Charles C. Burrill Ellsworth E. W. & F. E. McFadden Fairfield Z. N. Greenwood Farmington A. & F. H. Jackson Foxcroft	John C. Kendall. Freeport A. F. Lewis Fryeburg B. A. Neal & Son Gardiner H. R. Millett Gorham J. H. Bradford Houlton Jos. Titcomb Kennebunk W. F. Moody Kennebunk W. F. Moody Kennebunk W. F. Moody Machias Freeland Howe Machias Freeland Howe Norway P. A. Sawyer Phillips Dow, Coffin & Libby Portland Cochran & Sewall Richmond Dinsmore & Bickford Skowhegan J. B & F. T. Nealley South Berwick W. B. Creamer Waldoboro' E. G. Meader Waterville Charles A. Stockbridge Yarmouth
AMERIC	AN FIRE.
J. S. Kimball & Son Bangor F. A. Conant Lewiston	Prentiss Loring
ANGLO	NEVADA.
E. S. Crosby	Warren Sparrow & Co Portland Cochran & Sewall Rockland
ATLANTI	C F. & M.
T. J. Little (W. D. Little & Co) Portland	Augustus Champlin Portland
BOATMAN	V'S F. & M.

John E. Dow & Co......Portland | Herbert A. HarmonPortland

BOSTON MARINE.

BOSTON	MARINE.
D. M. HowardBangor S. B. Hume & SonEastport Chase, Leavitt & CoPortland	Cobb, Wight & CoRockland Henry J. ColeRockport Cyrus EmerySullivan
BUFFALO	GERMAN.
Richard Kelleher & Son Bangor Smith, Tibbetts & Hasty Biddeford Frank A. Conant Lewiston	William Allen, JrPortland Andrew J. ErskineRockland
CITI	ZENS'.
A. A. Miller & CoAuburn George E. MacomberAugusta	Richard Kelleher & SonBangor William Allen, JrPortland
COM	MERCE.
Joseph H. Webster	Portland
CONNECT	ICUT FIRE.
George E. Macomber	Enoch Cousens Kennebunkport Archie Lee Talbot Lewiston Freeland Howe Norway Palmer & Anderson Portland Coehran & Sewall Rockland
CONTI	NENTAL.
A. A. Miller & Co. Auburn George E Macomber. Augusta J. W. McClure Bangor F. M. Sabine Bangor James B Drake Bath Perry & Packard Camden	H. K. Morrell & Son
DWELLIN	NG HOUSE.
C. S. Downing Augusta J. S. Kimball & Son Bangor George H. Clark Bath J. H. & D. M. Humphreys Bath W. W. Perry Camden Frederick A. Packard Canden T. C. Garney Canton F. E. Voter Farmington Benj. Ladd East Jefferson	F. W. Redlon
EI	JOT.
Warren Sparrow	Portland
EQUITABI	LE F. & M.
John E. Dow & CoPortland	George A. Carter & CoPortland

FIRE ASSOCIATION.

N. I. Jordan Auburn Davis, Farr & Co Augusta John S. Ricker & Son Bangor George H. Clark Bath Smith, Tibbetts & Hasty Biddeford T. H. Riley Brunswick T. E. Wharff & Son Calais Perry & Packard Camden R. B. Clark Eastport George W. Fiske Ellsworth	George M. Currier Farmington J. Maxcy & Sons Gardiner William C. Donnell Houlton D. Horace Holman Lewiston Palmer & Anderson. Portland C. G. Moffitt Rockland John C. Griffin Skowhegan W. J. Wheeler South Paris T. A. Carr Thomaston L. T. Boothby & Son Waterville	
FIREMEN	V'S FIRE.	
Warren Sparrow		
FIREMEN	i's fund.	
A. A. Miller & Co Auburn George E. Macomber Augusta Charles P. Wiggin Bangor	Smith & TibbettsBiddeford J. W. Munger & CoPortland	
FIRST NATI	ONAL FIRE.	
George E. MacomberAugusta Charles S. PearlBangor E. H. GoveBiddeford	J. H. Bradford Houlton D. Horace Holman Lewiston Fred Atwood Winterport	
FRANKL	IN FIRE.	
Davis, Farr & Co. Augusta C P Wiggin Bangor Keating & Field Belfast G. D. Parks Brunswick	H. C. Parsons	
GERMAN A	MERICAN.	
A. A. Miller & Co	C. B Donworth	
GERMANIA FIRE.		
N. I. Jordan Auburn J. S. Kimball Bangor E. S. Crosby Bath B. A. Neal & Son Gardiner A. L. Talbot Lewiston	J. H. Webster	
GIRARD	F. & M.	

Wiggin & Williams Bangor | William Allen, Jr..... Portland

GRANITE STATE FIRE.

HANOVER FIRE.

George E. Macomber Augusta Charles P. Wiggin Bangor James B. Drake Bath	Augustus Bailey Gardiner Joseph Titcomb Kennebunk Chamberlin & Little Lewiston
George D. Parks	Wesley G. SmithOld Orchard Spaulding & StuartRichmond

HARTFORD FIRE.

Davis, Farr & Co	Augusta
D. M. Howard	
George Fisher	
Keating & Field	
Edward H. Gove	
E. B. Gardner	
Joseph A. Lee & Son	
H. C. Parsons	
George E. Howard	
Charles W. Hume	
E. W. & F. E. McFadden	
Josiah Maxey & Sons	Gardiner
H. R. Millet	
John Haley	
John H. Bradford	

Enoch Cousens Kennebunkport
Chamberlin & Webb Lewiston
George A. Pettengill Lisbon Falls
D. W. Chapman Newcastle
Freeland Howe Norway
Palmer & Anderson Portland
Cochran & Sewall Rockland
Chandler Tuttle Skowhegan
L. T. Ricker South Berwick
Everett Farrington Waldoboro'
E. G. Meader Waterville
A. E. Houghton Weld
R. H. T. Taylor Wiscasset
Charles A. Stockbridge Yarmouth

HOME.

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