

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers ^{&c} Institutions

FOR THE YEAR

1890.

VOLUME II.

AUGUSTA :
BURLEIGH & FLYNT, PRINTERS TO THE STATE.
1892.

Twenty-Second Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

PART I.

Fire and Marine Insurance.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1890.



TWENTY-SECOND 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 Twenty-second Annual Report of the Insurance Department of the State of Maine, in compliance with law.

MAINE INSURANCE COMPANIES.

The Maine stock companies received in gross premiums in 1889, for marine and inland insurance, \$232,992.38, and paid for losses \$137,133.79. This business was done by the Union and Merchants' of Bangor, the Ocean of Portland having ceased to write any risks, and has closed all accounts relating to insurance.

The two Bangor companies were visited in February, and their statements for 1889 verified by examination as required by law. The Ocean of Portland has written no risks since the last report, and purposes to write no more.

The amount reported above is by no means all the marine insurance business written in Maine. The associations of underwriters, organized under the plan known as "Lloyds" whereby each associate underwriter becomes liable for a proportionate part of loss under policies, are not required in this State to make any return of business to this department, or to give any publicity to their operations.

MAINE MUTUAL COMPANIES.

Twenty-seven mutual fire insurance companies have made returns for the year 1889, two less than the number in 1888. The Piscataquis and the York County Patrons' have ceased to do any new business, and are closing up their affairs as rapidly as practicable. There has been no material change in the volume of business transacted by these companies, the risks written in 1888 being \$2,971,449.86, and in 1889, \$2,898,529.14; the losses paid in 1888 amounted to \$26,659.79, and in 1889 to \$19,847.63.

Upon examination of the affairs of these companies, we find that the greater part of them do simply a neighborhood or town business upon a plan simple and mutual. But seven of these companies have assets, exclusive of premium notes, in excess of \$1,000 each. These companies are prudently managed under the direction of boards made up of men who have a direct interest in their welfare. An appendix to this volume will give abstracts of the annual statements of the companies.

FACTORY MUTUALS.

In my report of 1888 allusion was made to the business transacted by "factory" or "mill mutual" companies, and recommendation was made that a law be enacted requiring the inspectors of these companies to take out license, and to provide for the taxation of the business transacted by them in this State.

Since that time there have been developments in this line of insurance, and the business has been largely extended.

The association of factory mutuals now comprises nineteen companies, six in Massachusetts, eleven in Rhode Island and two in Pennsylvania. The total risks written by the nineteen companies in 1889, amounted to \$539,964,635, on which the premium receipts were \$4,937,741. The losses incurred were \$1,368,224, and the return dividends \$3,150,890, leaving for expenses \$418,627.

The business of the individual companies is shown by the following figures :

Companies.	Risks Written.	Premiums Received.
Manufacturers', R. I.....	\$16,746,691	\$134,318
Rhode Island.....	24,240,984	203,780
Boston Manufacturers.....	93,672,453	792,424
Firemen's Mutual.....	49,692,336	447,155
Worcester Manufacturers'.....	23,232,573	207,878
State Mutual Fire.....	57,653,090	532,622
Arkwright	52,710,312	454,712
Blackstone	26,108,018	241,291
Fall River Manufacturers'.....	26,169,369	252,371
Mechanics' Mutual.....	12,152,497	99,595
Mill Owners'.....	30,961,855	290,487
What Cheer.....	24,935,646	251,207
Merchants' Mutual.....	13,709,105	128,932
Enterprise Mutual.....	20,576,862	209,829
American Mutual.....	20,030,597	205,092
Hope Mutual.....	16,754,185	173,154
Cotton & Woolen.....	17,977,660	189,950
Philadelphia Manufacturers'.....	6,405,192	62,212
Keystone Mutual.....	6,185,210	60,731
Totals.....	\$539,964,635	\$4,937,741

These figures are from sources other than official, but are supposed to be correct. The companies are reported to be disinclined to give information to the public. It is very evident, however, that the business is a profitable one, and there is no good reason why it should not bear its just proportion of the burdens of taxation. Licensed companies pay fees and taxes, and are obliged to come in competition with these companies that pay neither. Other mutual companies, pursuing like methods, write upon protected property other than factories, and the business all escapes taxation.

The method of reaching this business in Maine, inasmuch as it is written at the home offices outside of the State, is the problem necessary to be solved, but the property insured is in the State, and the insured are parties to the contracts. There is now no means of ascertaining the amount written by these companies on Maine property, but it is considerable and is likely to increase.

THE CRIME OF ARSON.

Movements upon the part of agents of insurance companies and of citizens to bring to justice persons suspected of setting fire to property, must have a good effect to deter people from committing this crime against our laws. In this connection, the gathering and publication of statistics of fires in Maine, recommended in former reports, and by Governor Burleigh in his inaugural address to the legislature of Maine, is a matter of considerable importance. It is desirable to get these facts, as nearly as may be, in order to be better prepared to apply the corrective to evils that bring about fire waste to property in our State.

OUR BUILDING LAWS.

A careful scrutiny of our laws relating to the construction of buildings with the view of making them more effective, to the end that the erection of fire-traps may be prevented, is well worth the attention of legislators and underwriters as well as of builders and owners. This may not come within the province of supervision of insurance, but I believe it sound advice, let it come from what source it may, and it should be heeded. The true theory is to prevent liability to fire waste in every possible way, as property not only is obliged to pay for actual loss, but must pay for the risk as well.

FOREIGN COMPANIES.

Since 1886, fire underwriting has been profitable business in Maine. The ratio of losses paid to premiums received

being 51.83 per cent in 1887; 45.98 per cent in 1888 and 44.49 per cent in 1889. The average ratio of all companies doing business in Maine for all the States in which they do business, losses to premiums for 1889, marine included, was 59.53.

The marine business written in Maine, it will be seen by Table VII, was not as profitable as the fire business, the ratio of losses to premiums being 62.05 per cent. It will be seen that the marine business written by companies of other States and countries through Maine agencies in 1889 was very small in amount, and not profitable.

The following list will show at a glance the fire insurance written in the State for five years past by foreign licensed companies:

Year.	Risks Written.	Premiums Rec'd.	Losses Paid.
1885	\$69,843,755 85	\$ 988,488 77	\$ 539,652 46
1886	77,376,807 41	1,077,965 92	1,099,574 25
1887	82,468,407 57	1,138,331 07	589,949 22
1888	79,656,906 44	1,117,254 37	513,274 85
1889	87,804,428 88	1,181,582 60	525,589 57

The fire risks written by Maine mutual companies were: in 1885, \$2,856,337.98; 1886, \$2,963,952.50; 1887, \$3,210,558.47; 1888, \$2,971,449.86; 1889, \$2,898,529.14.

The fire risks written by special brokers for the year amounted to \$52,150, a slight advance over the year 1888.

Thus the amount of fire insurance, of record, written in Maine for the year 1889 may be summarized as follows:

Companies of other states and countries..	\$87,804,428 88
Maine mutual companies	2,898,529 14
Special brokers	52,150 00
Total.....	\$90,755,108 02

COMPANIES AUTHORIZED.

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

MAINE STOCK COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Merchants'	Bangor	Union	Bangor

MAINE MUTUAL COMPANIES.

Bangor	Bangor	Litchfield.....	Litchfield
Brunswick Farmers'.....	Brunswick	Lovell.....	Lovell
Casco.....	Casco	North Yarmouth.....	North Yarmouth
Cumberland.....	Cumberland	Oxford County P. of H.....	South Paris
Danville.....	Auburn	Patrons' Androscoggin.....	Auburn
Dresden.....	Dresden	Saco.....	Saco
Eliot and Kittery.....	Eliot	Union Farmers'.....	Union
Falmouth.....	Falmouth	Warren Farmers'.....	Warren
Fayette.....	Fayette	Webster.....	Webster
Fryeburg.....	Fryeburg Center	West Bangor and Hermon.....	Hermon
Gorham Farmers'.....	North Gorham	Wilton.....	Wilton
Harpwell.....	Harpwell	Windham.....	Windham
Harrison.....	Harrison	Woolwich.....	Woolwich
Jay.....	Jay		

STOCK COMPANIES OF OTHER STATES.

Ætna.....	Conn	Manufacturers' & Builders' Fire...N. Y
American.....	Mass	Merchants'.....N. Y
American.....	N. J	Merchants'.....R. I
American Central.....	Mo	Meriden Fire.....Conn
American Fire.....	N. Y	Michigan F. & M.....Conn
American Fire.....	Pa	National Fire.....Conn
Anglo-Nevada.....	Cal	National Fire.....N. Y
Boston Marine.....	Mass	Neptune F. & M.....Mass
Buffalo German.....	N. Y	New Hampshire Fire.....N. H
California.....	Cal	New York Bowery Fire.....N. Y
Citizens'.....	Pa	Niagara Fire.....N. Y
Commerce.....	N. Y	North American.....Mass
Connecticut Fire.....	Conn	Northwestern National.....Wis
Continental.....	N. Y	Orient.....Conn
Delaware Mutual Safety.....	Pa	Pacific Fire.....N. Y
Denver.....	Col	Pennsylvania Fire.....Pa
Dwelling House.....	Mass	People's Fire.....N. H
Equitable F. & M.....	R. I	Phenix.....N. Y
Fire Association of Philadelphia.....	Pa	Phœnix.....Conn
Fireman's Fund.....	Cal	Providence Washington.....R. I
Firemen's Fire.....	Mass	Reliance.....Pa
First National Fire.....	Mass	Rochester German.....N. Y
Franklin Fire.....	Pa	Security.....Conn
German American.....	N. Y	Springfield F. & M.....Mass
Germania Fire.....	N. Y	Spring Garden.....Pa
Girard F. & M.....	Pa	Traders'.....Ill
Granite State Fire.....	N. H	Union.....Cal
Hanover Fire.....	N. Y	Union.....Pa
Hartford Fire.....	Conn	United Firemen's.....Pa
Home.....	N. Y	United States Fire.....N. Y
Ins. Co. of North America.....	Pa	Westchester Fire.....N. Y
Ins. Co. of State of Pennsylvania.....	Pa	Williamsburgh City Fire.....N. Y
Liberty.....	N. Y	

MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Holyoke Mutual Fire.	Mass	Traders' & Mechanics' Mutual Fire, Mass	
Quincy Mutual Fire.	Mass		

COMPANIES OF FOREIGN COUNTRIES.

British America.	Canada	London Assurance.	Eng
City of London Fire.	Eng	Northern Assurance.	Eng
Commercial Union.	Eng	North British and Mercantile.	G B
Guardian Assurance.	Eng	Norwich Union Fire.	Eng
Hamburg-Bremen Fire.	Germany	Phoenix.	Eng
Imperial Fire.	Eng	Queen.	Eng
Lancashire.	Eng	Royal.	Eng
Lion Fire.	Eng	Scottish Union and National.	Scotland
Liverpool and London and Globe.	Eng	Sun Fire.	Eng
London and Lancashire Fire.	Eng	Western Assurance.	Canada

The following companies have been admitted to the State since December 31, 1889: Denver, Denver, Colorado; Michigan Fire and Marine, Detroit, Mich.; and the New York Bowery, New York, N. Y.

STATISTICAL TABLES.

Table No. 1 shows the capital, surplus or impairment of capital, on the 31st day of December, 1889, 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 31st, 1889, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 2 shows the nature of the assets of these companies at that date.

Table No. 3 shows the nature of their liabilities.

Table No. 4 shows the nature of their income.

Table No. 5 shows the nature of their expenditures.

Table No. 6 shows the risks in force, risks written and premiums received thereon, and losses paid.

Table No. 7 shows the business transacted in Maine during the year and the tax paid the State 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 insurance companies.

Table No. 9 shows the business transacted by special brokers with amount of tax paid by each.

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, 1889.

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

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, March 15, 1890.

STATISTICAL TABLES.

Table I—*Showing the Capital, Surplus or Impairment of Capital on the 31st day of December, 1889, and the difference between Income and Expenditures, ratio of expenditures and ratio of losses for the year ending December 31st, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.*

Name of Company.	Paid-up capital.	Surplus over all liabilities	Income above expenditures.	Expenditures above income.	Ratio of expenditures to income.	Ratio of losses paid to premiums received.
MAINE STOCK COMPANIES.						
Merchants' Marine.....	\$100,000 00	\$17,837 24	\$10,009 63	-	85.88	59.96
Union	100,000 00	86,741 30	6,687 34	-	94.86	64.14
Total	\$200,000 00	\$104,578 54	\$16,696 97	-	90.37	62.05
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn.	\$4,000,000 00	\$3,700,666 01	-	\$ 4,306 78	100.13	57.69
American, Mass	300,000 00	87,736 62	-	45,360 47	116.09	83.56
American, N. J.	609,000 00	1,041,853 11	\$67,252 68	-	86.94	50.69
American Central, Mo.....	600,000 00	240,718 58	-	277 20	100.05	59.55
American Fire, N. Y.....	400,000 00	424,170 40	-	46,467 95	107.27	64.72
American Fire, Pa.....	500,000 00	409,616 79	151,641 07	-	91.45	61.54
Anglo-Nevada, Cal	2,000,000 00	46,734 50	-	139,712 22	113.74	77.38
Boston Marine, Mass.....	1,000,000 00	857,818 54	58,949 51	-	95.21	77.92
Buffalo German, N. Y.....	200,000 00	824,303 19	39,480 28	-	91.43	61.35
California, Cal.	600,000 00	112,935 37	-	76,840 11	110.13	75.92
Citizens', Pa.	500,000 00	21,635 87	26,218 86	-	91.32	66.38
Commerce, N. Y.	200,000 00	68,046 34	-	109,064 03	197.27	91.00
Connecticut Fire, Conn.....	1,000,000 00	522,254 96	36,490 73	-	96.88	62.12
Continental, N. Y.....	1,000,000 00	1,471,703 89	105,467 10	-	95.68	58.40
Delaware Mutual Safety, Pa.....	360,000 00	822,363 34	7,225 84	-	98.70	66.97

Dwelling House, Mass.....	300,000 00	37,419 55	16,990 85	-	93.02	45.00
Equitable F. & M., R. I.....	300,000 00	75,885 23	2,447 52	-	99.12	63.34
Fire Association, Pa.....	500,000 00	894,768 21	33,287 89	-	98.14	65.31
Fireman's Fund, Cal.....	1,000 000 00	448,438 25	82,456 64	-	93.88	58.88
Firemen's Fire, Mass.....	400,000 00	314,033 47	-	61,862 90	141.76	130.67
First National Fire, Mass.....	200,000 00	3,540 90	-	29,221 50	130.22	103.09
Franklin Fire, Pa.....	400,000 00	970,024 53	-	30,541 93	105.03	67 17
German American, N. Y.....	1,000,000 00	2,252,191 12	118,364 68	-	95.52	58.68
Germania Fire, N. Y.....	1,000,000 00	758,063 50	149,366 11	-	88.49	51.19
Girard F. & M., Pa.....	300,000 00	557,559 19	-	5,513 20	101.25	57.89
Granite State, N. H.....	200,000 00	24,945 99	41,246 36	-	85.43	61.48
Hanover Fire, N. Y.....	1,000,000 00	528,934 72	20,027 82	-	98.43	55.68
Hartford Fire, Conn.....	1,250,000 00	2,456,078 75	254,979 12	-	91.67	57.57
Home, N. Y.....	3,000,000 00	1,307,542 78	-	86,012 50	101.82	67.05
Insurance Company of North America, Pa.....	3,000,000 00	2,399,783 06	37,724 32	-	99.14	67.48
Insurance Company of the State of Pennsylvania, Pa.,	200,000 00	55,687 33	18,409 16	-	95.09	58.49
Liberty, N. Y.....	800,000 00	2,527 37	-	52,720 92	106.78	68.23
Manufacturers' & Builders', N. Y.....	200,000 00	115,154 69	-	1,478 16	100.63	56.00
Merchants', N. J.....	400,000 00	477,580 55	45,722 97	-	94.77	60.98
Merchants', R. I.....	200,000 00	82,664 27	11,134 32	-	95.67	61.56
Meriden Fire, Conn.....	200,000 00	74,058 88	2,742 59	-	98.07	65.63
National Fire, Conn.....	1,000,000 00	553,514 98	111,734 62	-	90.14	55.76
National Fire, N. Y.....	200,000 00	24,687 01	-	23,033 09	110.02	70.78
*Neptune F. & M., Mass.....	300,000 00	—8,923 69	-	77,690 34	139.33	87.15
New Hampshire Fire, N. H.....	600,000 00	323,479 81	65,544 04	-	91.85	60.41
Niagara Fire, N. Y.....	500,000 00	389,502 07	58,497 59	-	96.54	60.00
North American, Mass.....	200,000 00	1,110 81	-	41,291 86	122.95	90.36
Northwestern National, Wis.....	600,000 00	344,202 76	39,310 30	-	93.63	54.12
Orient, Conn.....	1,000,000 00	161,798 99	33,871 88	-	96.31	62.71
Pacific Fire, N. Y.....	200,000 00	305,090 82	-	21,965 94	108.40	71.09
Pennsylvania Fire, Pa.....	400,000 00	1,415,824 66	202,296 64	-	83.34	54.44
People's, N. H.....	250,000 00	46,386 27	45,929 00	-	90 60	59.97
Phenix, N. Y.....	1,000,000 00	401,921 07	208,813 05	-	94.52	55.88

Table I—Concluded.

Name of Company.	Paid-up capital	Surplus over all liabilities.	Income above expenditures.	Expenditures above income.	Ratio of expenditures to income.	Ratio of losses paid to premiums received.
Phoenix, Conn.....	\$2,000 00 00	\$1,301,235 39	\$40,331 60	-	98.55	63.49
Providence Washington, R. I.....	400,000 00	49,101 31	-	\$27,154 01	102.73	69.80
Reliance, Pa.....	300,000 00	280,162 47	-	3,545 28	101.68	73.78
Rochester German, N. Y.....	200,000 00	218,520 80	51,944 49	-	88.00	57.80
Security, Conn.....	250,000 00	73,186 53	7,539 93	-	98.56	64.78
Springfield F. & M., Mass.....	1,500,000 00	520,509 66	129,099 90	-	92.86	58.45
Spring Garden, Pa.....	400,000 00	313,263 29	-	53,599 40	117.21	77.14
Traders', Ill.....	500,000 00	406,052 42	-	41,037 71	107.00	74.68
Union, Cal.....	750,000 00	21,289 46	-	72,025 69	108.15	73.13
Union, Pa.....	250,000 00	14,712 37	-	14,509 86	121.98	90.86
United Firemen's, Pa.....	300,000 00	78,621 82	6,505 36	-	97.56	70.74
United States Fire, N. Y.....	250,000 00	248,139 11	-	8,683 85	104.00	55.98
Westchester Fire, N. Y.....	300,000 00	406,457 35	81,063 21	-	91.28	54.21
Williamsburgh City Fire, N. Y.....	250,000 00	646,015 35	19,263 72	-	96.74	53.40
Total.....	\$43,010,000 00	\$23,043,155 11	\$2,429,371 75	\$1,073,916 90	102.42	66 41
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	\$100,000 00	\$482,199 59	\$9,029 89	-	95.05	46.49
Quincy, Mass.....	-	335,501 40	2,442 04	-	98.38	43.54
Traders' & Mechanics, Mass.....	-	386,652 85	27,904 85	-	80.89	33.53
Total.....	\$100 000 00	\$1,204,353 84	\$39,376 78	-	91.44	41.18
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.....	-	\$408,995 31	\$44,836 56	-	92.94	67.38
City of London, Eng.....	-	237,998 25	-	\$106,690 55	120.32	88.95
Commercial Union, Eng.....	-	1,009,788 54	-	141,998 75	101.70	72.07

Guardian Assurance, Eng	-	764,351 55	28,713 65	-	96.79	57.58
Hamburg-Bremen, Germany.....	-	387,106 27	-	2,869 08	100.29	69.21
Imperial Fire, Eng.....	-	728,848 16	42,367 13	-	97.06	64.75
Lancashire, Eng.....	-	756,608 51	18,741 60	-	98.77	68.51
Lion, Eng.....	-	467,664 95	-	21,790 21	104.93	78.46
Liverpool & London & Globe, Eng.....	-	2,820,488 17	413,696 77	-	90.84	65.61
London & Lancashire, Eng.....	-	792,343 86	103,262 29	-	93.67	65.78
London Assurance, Eng.....	-	912,406 91	30,462 76	-	96.70	66.46
Northern Assurance, Eng.....	-	656,922 22	-	57,016 43	105.76	73.03
North British & Mercantile, Eng.....	-	1,811,567 94	93,726 71	-	95.41	67.64
Norwich Union, Eng.....	-	648,847 38	70,446 36	-	93.42	64.93
Phoenix Assurance, Eng.....	-	560,118 49	-	48,180 30	103.56	73.74
Queen, Eng.....	-	855,791 29	217,547 21	-	86.02	59.63
Royal, Eng.....	-	2,084,634 55	504,899 34	-	84.59	56.38
Scottish Union & National, Scotland.....	-	1,264,223 32	59,786 20	-	89.41	70.40
Sun Fire, Eng.....	-	817,609 88	71,763 09	-	94.41	65.64
Western Assurance, Canada.....	-	445,239 97	-	17,825 59	101.40	74.01
Total.....	-	\$18,431,555 52	\$1,700,249 67	\$396,370 91	97.39	68.51

STATISTICAL TABLES.

RECAPITULATION.

Maine Stock Companies	\$ 200,000 00	\$ 104,578 54	\$ 16,696 97	-	90.37	62.05
Stock Companies of other States.....	43,010,000 00	23,013,155 11	2,429,371 75	\$1,073,916 90	102.42	66.41
Mutual Companies of other States.....	100,000 00	1,204,353 84	39,376 78	-	91.44	41.18
Companies of Foreign Countries	-	18,431,555 52	1,700,249 67	396,370 91	97.39	68.51
Aggregate.....	\$43,310,000 00	\$42,783,643 01	\$4,185,695 17	\$1,470,287 81	95.40	59.53

* Capital impaired.

XV

Table II—*Showing the Nature of the Assets, on the 31st Day of December, 1889, 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.....	-	\$67,000 00	\$19,545 00	\$25,000 00	\$ 8,553 47	\$20,709 48	\$42,561 58	\$183,369 53
Ocean.....	\$46,509 00	2,309 18	-	-	37,634 66	-	1,363 44	87,816 28
Union.....	-	23,775 00	164,322 50	2,375 00	20,583 99	21,039 03	70,115 22	302,210 74
Total.....	\$46,509 00	\$93,084 18	\$183,867 50	\$27,375 00	\$66,772 12	\$41,748 51	\$114,040 24	\$573,396 55
STOCK COS. OF OTHER STATES								
Ætna, Conn.....	\$345,000 00	\$43,200 00	\$8,549,750 00	\$ 6,570 00	\$713,607 79	\$412,447 47	\$ 934 39	\$10,071,509 65
American, Mass.....	-	-	496,524 59	45,306 25	12,379 26	13,553 17	28,124 54	595,887 81
American, N. J.....	349,814 45	1,248,773 78	328,875 00	-	67,655 96	27,432 88	26,032 05	2,048,584 12
American Central, Mo.....	600,000 00	-	555,000 00	125,000 00	70,336 24	94,117 25	-	1,344,353 49
American Fire, N. Y.....	-	24,220 00	935,397 00	159,750 00	81,605 80	96,881 65	2,987 58	1,300,842 03
American Fire, Pa.....	230,100 00	993,703 40	1,090,149 56	150,000 00	129,326 09	21,707 79	27,683 13	2,642,669 97
Anglo Nevada, Cal.....	-	973,750 00	1,170,051 38	-	180,939 27	204,324 03	40 488 31	2,569,552 99
Boston Marine, Mass.....	28,740 78	497,500 00	954,849 50	105,500 00	209,483 59	141,285 63	505,665 51	2,443 025 01
Buffalo German, N. Y.....	291,240 04	446,025 00	394,707 15	117,000 00	59,366 52	55,281 10	11,145 98	1,374,765 79
California, Cal.....	106,000 00	16,506 27	574,489 50	-	386,992 68	163,160 55	725 60	1,247,874 60
Citizens', Pa.....	108,000 00	274,775 04	244,970 00	44,993 40	22,488 85	26,748 00	6,599 03	728,574 32
Commerce, N. Y.....	70,000 00	24,200 00	236,745 00	3,000 00	14,028 77	4,825 27	1,002 49	353,801 53
Connecticut Fire, Conn.....	87,550 00	724,000 00	1,338,641 00	4,300 00	93,384 52	99,817 47	-	2,347,692 99
Continental, N. Y.....	684,250 00	165,810 00	3,711,066 00	40,000 00	276,999 95	298,569 87	41,078 09	5,217,773 91
Delaware Mutual Safety, Pa.....	140,000 00	108,000 00	1,005,732 00	70,000 00	51,891 65	75,448 56	1,621 44	1,452,693 65

Dwelling House, Mass.....	-	197,450 00	200,869 00	15,000 00	45,532 91	61,465 16	67,441 65	587,758 72
Equitable, F. & M., R. I.	129,900 00	88,700 00	308,417 50	1,550 00	13,059 27	22,889 83	2,428 00	566,944 60
Fire Association, Pa.....	112,700 00	1,409,112 02	2,634,583 50	113,025 00	112,613 14	159,722 76	46,113 00	4,587,869 67
Fireman's Fund, Cal.....	300,000 00	270,850 00	1,145,475 00	283,250 00	135,971 28	220,617 43	77,554 08	2,431,717 79
Firemen's Fire, Mass.....	-	262,800 00	530,004 25	13,000 00	15,017 82	10,327 18	10,212 89	841,362 14
² First National Fire, Mass....	-	145,631 13	82,770 50	5,550 00	16,276 39	15,128 73	4,644 94	270,001 69
Franklin Fire, Pa.....	316,150 00	574,681 34	1,088,353 25	1,040,200 00	81,730 50	58,809 31	11,432 64	3,174,357 04
German American, N. Y.....	-	-	5,143,175 00	-	173,200 82	227,971 09	-	5,544,346 91
Germania Fire, N. Y.....	580,000 00	120,500 00	1,998,631 25	-	90,141 92	167,931 41	7,932 06	2,965,136 64
Girard F & M., Pa.....	296 000 00	678,033 33	361,421 67	15,500 00	34,253 51	75,346 37	22,343 72	1,482,898 60
Granite State, N. H.....	-	124,350 00	212,748 00	18,480 00	42,492 09	51,998 91	6,604 12	456,673 12
Hanover Fire, N. Y.....	-	88,000 00	2,218,890 00	1,750 00	111,474 56	125,540 92	14,167 99	2,559,823 47
Hartford Fire, Conn.....	603,675 60	1,135,143 07	3,320,534 00	30,000 00	565,156 22	448,028 97	39,916 63	6,142,454 49
Home, N. Y.....	1,345,325 80	754,000 00	5,631,874 55	373,300 00	196,357 19	593,263 77	37,038 30	8,931,159 61
Ins. Co. of North America, Pa.,	329,610 02	2,368,598 73	4,577,008 00	135,250 00	568,090 09	550,583 05	202,110 98	8,731,250 87
Ins Co of State of Penn., Pa.,	304,543 00	110,950 00	236,833 19	-	13,538 46	14,544 58	38,043 54	718,452 77
Liberty, N. Y.....	-	-	1,157,442 50	-	66,647 99	153,175 33	416 67	1,377,682 49
Manufact'rs' & Builders', N. Y.	-	50,000 00	272,991 50	105,900 00	26,287 79	41,442 61	4,496 34	601,118 24
Merchants', N. J.....	95,785 17	457,717 00	852,375 00	7,500 00	32,498 61	93,135 40	15,647 19	1,554,638 37
Merchants', R. I.....	-	105,900 00	292,253 00	17,997 00	32,101 57	29,523 92	2,064 04	479,939 53
Meriden Fire, Conn.....	-	30,600 00	298,170 00	-	18,144 08	23,871 62	1,021 63	371,807 33
National Fire, Conn.....	50,815 97	584,438 34	1,469,247 00	5,450 00	183,512 96	137,285 94	13,187 12	2,443,937 33
National Fire, N. Y.....	-	16,438 98	315,552 50	30,000 00	9,887 99	29,769 49	1,715 63	403,364 59
Neptune F. & M., Mass.....	-	-	338,599 50	-	55,220 40	-	22,828 86	416,648 76
New Hampshire Fire, N. H....	-	477,096 86	910,355 00	32,400 00	70,672 68	83,292 12	15,000 00	1,588,816 66
Niagara Fire, N. Y.....	521,812 59	46,050 00	1,438,659 00	19,600 00	188,845 98	253,911 92	21,774 53	2,490,654 02
North American, Mass.....	44,100 00	70,850 00	198,904 24	2,300 00	14,124 82	21,052 03	3,098 33	354,429 42
Northwestern National, Wis...	-	370,000 00	-	908,170 00	169,554 54	44,075 88	12,998 66	1,504,799 08
Orient, Conn.....	16,408 68	235,832 00	1,298,110 54	20,040 00	80,356 07	155,695 92	30,279 12	1,836,722 33
Pacific Fire, N. Y.....	70,000 00	136,800 00	463,167 50	200 00	8,573 52	31,135 04	4,975 96	714,832 02
Pennsylvania Fire, Pa.....	152,500 00	467,570 00	2,004,092 50	470,925 00	77,212 74	148,167 47	9,463 10	3,329,935 81
People's, N. H.....	-	198,944 00	242,024 25	22,820 00	69,212 91	78,971 43	11,620 72	623,593 31
Phenix, N. Y.....	1,715,456 66	172,950 00	1,995,313 00	2,700 00	464,548 02	573,601 23	14,728 35	4,939,297 26

STATISTICAL TABLES.

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.
Phoenix, Conn.	\$233,524 31	\$751,500 00	\$3,749,311 70	\$33,322 50	\$196,952 24	\$301,314 37	\$39,079 08	\$5,305,004 23
Providence Washington, R. I.	-	-	935,445 00	-	42,178 92	111,718 37	54,973 83	1,144,316 12
Reliance, Pa.	100,000 00	127,100 00	571,460 00	-	12,076 07	16,223 79	30,068 62	829,928 48
Rochester German, N. Y.	191,559 84	261,945 00	160,052 41	-	77,875 71	73,096 66	5,947 79	770,477 41
Security, Conn.	34,405 29	135,525 00	345,254 00	9,300 00	57,852 12	70,413 40	7,703 81	660,453 62
Springfield F. & M., Mass.	110,853 00	301,500 00	2,615,860 00	26,500 00	128,329 52	194,736 80	33,203 62	3,410,982 94
Spring Garden, Pa.	208,500 00	437,530 00	464,945 00	98,500 00	28,205 56	26,307 26	9,600 48	1,273,588 30
Traders', Ill.	1,500 00	228,781 50	1,008,561 50	-	26,390 33	42,716 09	26,318 22	1,334,267 64
Union, Cal.	125,000 00	186,250 00	703,108 27	31,000 00	52,543 91	137,387 01	36 897 31	1,272,186 50
Union, Pa.	160,000 00	10,400 00	291,337 00	10,025 67	32,878 58	22,952 28	2,964 20	530,558 73
United Firemen's, Pa.	108,850 00	603,671 50	245,825 00	56,000 00	22,575 80	18,344 33	17,084 95	1,072,351 58
United States Fire, N. Y.	-	540,200 00	72,247 50	-	7,920 66	25,212 69	5,823 00	651,403 85
Westchester Fire, N. Y.	177,000 00	392,720 00	742,700 00	-	106,894 46	98,490 70	3,901 37	1,521,706 53
Williamsburgh City Fire, N.Y.,	634,843 90	326,550 00	320,855 00	350 00	31,977 87	61,004 59	18,730 19	1,393,311 55
Total.....	\$12,011,515 13	\$21,594,123 29	\$77,052,755 75	\$4,830,175 82	\$6,980,447 53	\$7,637,793 85	\$1,727,790 65	\$131,834,604 02
MUT. COS. OF OTHER STATES.								
Holyoke, Mass.	\$35,000 00	\$89,600 00	\$672,176 00	-	\$12,117 67	\$ 1,479 .2	\$12,887 36	\$823,260 45
Quincy, Mass.	15,000 00	72,050 00	311,484 00	\$114,500 00	25,831 20	10,359 77	4,035 50	586,260 47
Traders' & Mechanics', Mass.	-	235,254 89	167,150 00	83,046 79	21,511 93	5,707 49	146,715 93	599,387 03
Total.	\$50,000 00	\$396,904 89	\$1,123,810 00	\$197,546 79	\$59,460 80	\$17,546 68	\$163,638 79	\$2,008,907 95
COS OF FOREIGN COUNTRIES.								
British America, Canada	-	-	\$702,741 70	-	\$67,131 21	\$91,590 28	\$4,665 03	\$866,128 22
City of London, Eng.	-	-	618,060 00	-	19,642 60	71,545 70	5,453 81	714,702 11
Commercial Union, Eng.	\$815,250 63	-	1,390,900 00	-	248,763 55	415,776 91	20,297 00	2,890,988 09

Guardian Assurance, Eng	-	\$70,000 00	1,325,500 00	-	61,107 45	51,164 55	13,248 76	1,521,020 76
Hamburg-Bremen, Ger.....	-	9,000 00	1,707,930 00	-	53,764 77	81,885 25	-	1,152,580 02
Imperial Fire, Eng	451,634 70	-	941,500 31	-	53,679 10	155,076 24	15,147 41	1,617,037 76
Lancashire, Eng.....	240,161 77	-	1,442,116 25	-	44,069 36	154,334 27	-	1,880,681 65
Lion fire, Eng	-	174,800 00	452,700 00	\$11,000 00	77,665 08	54,997 71	12,081 38	783,244 17
L. and L. & Globe, Eng	1,499,500 00	1,954,850 00	2,345,650 00	13,430 00	831,952 38	647,653 47	44,120 46	7,337,156 31
London and Lancashire, Eng..	-	-	1,782,691 00	-	170,926 70	150,462 11	-	2,104,079 81
London Assurance, Eng	-	-	1,478,815 00	-	62,156 35	120,082 95	-	1,661,054 30
Northern Assurance, Eng.....	114,505 44	-	1,187,111 50	-	75,031 99	125,478 01	11,793 27	1,513,920 21
No. British & Mercantile, Eng.,	-	-	3,069,372 00	-	76,657 53	249,888 75	54,608 10	3,450,526 38
Norwich Union, Eng.....	-	-	1,212,115 00	-	208,064 30	74,860 25	10,591 66	1,505,631 21
Phoenix Assurance, Eng.....	-	-	1,518,465 00	-	199,529 97	248,137 00	-	1,966,131 97
Queen, Eng	30,000 00	-	1,790,862 50	-	335,010 52	29,652 27	6,783 33	2,192,308 62
Royal, Eng	1,818,200 10	-	2,797,515 00	50,000 00	222,872 09	495,397 48	22,751 30	5,406,735 97
Scottish Union & Nat'l, Scot.,	-	801,250 00	734,828 01	-	62,285 90	49,076 50	26,318 39	1,673,758 80
Sun Fire, Eng.....	149,756 23	678,000 00	636,060 00	-	245,715 65	221,509 16	25,290 01	1,956,331 05
Western Assurance, Canada...	-	-	831,497 50	-	62,460 94	118,487 68	39,169 46	1,051,615 58
Total.....	\$5,119,008 87	\$3,687,900 00	\$27,266,430 77	\$74,430 00	\$3,178,487 44	\$3,607,056 54	\$312,319 37	\$43,245,632 99

RECAPITULATION.

Maine Stock Companies	\$ 46,509 00	\$ 93,084 18	\$ 183,867 50	\$ 27,375 00	\$ 66,772 12	\$ 41,748 51	\$ 114,040 24	\$ 573,396 55
Stock Cos. of other States	12,011,515 13	21,594,123 29	77,052,755 75	4,830,175 82	6,980,447 53	7,637,795 85	1,727,790 65	131,834,604 02
Mutual Cos of other States. . .	50,000 00	396,904 89	1,123,810 00	197,546 79	59,460 80	17,546 68	163,638 79	2,008,907 95
Cos. of Foreign Countries	5,119,008 87	3,687,900 00	27,266,430 77	74,430 00	3,178,487 44	3,607,056 54	312,319 37	43,245,632 99
Aggregate.....	\$17,227,033 00	\$25,772,012 36	\$105,626,864 02	\$5,129,527 61	\$10,285,167 89	\$11,304,147 58	\$2,317,789 05	\$177,662,541 51

Table III—Showing the Nature of the Liabilities on the 31st Day of December, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	LOSSES UNPAID.			Re-insurance fund	Other liabilities	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
MAINE STOCK COMPANIES.							
Merchants' Marine.....	\$18,504 85	-	-	\$47,027 44	-	\$65,532 29	\$165,532 29
Ocean.....	-	\$1,000 00	-	-	\$1,216 00	2,216 00	114,216 00
Union.....	35,754 73	-	-	79,498 71	216 00	115,469 44	215,469 44
Total.....	\$54,259 58	\$1,000 00	-	\$126,526 15	\$1,432 00	\$183,217 73	\$495,217 73
STOCK COS. OF OTHER STATES.							
Etna, Conn.....	\$33,948 40	\$160,569 74	\$5,713 55	\$2,966,481 34	\$104,130 61	\$2,370,843 64	\$6,370,843 64
American, Mass.....	26,684 66	-	1,000 00	172,800 29	7,666 24	208,151 19	508,151 19
American, N. J.....	19,655 76	16,058 42	4,173 22	379,127 73	14,715 88	433,731 01	1,033,731 01
American Central, Mo.....	10,152 36	46,024 50	10,349 67	423,005 79	14,102 59	503,634 91	1,103,634 91
American Fire, N. Y.....	46,618 44	-	-	391,792 46	38,260 73	476,671 63	876,671 63
American Fire, Pa.....	21,609 80	116,399 55	39,318 30	1,553,394 24	2,331 29	1,733,053 18	2,233,053 18
Anglo-Nevada, Cal.....	16,879 58	51,210 51	-	447,616 59	7,111 81	522,818 49	2,522,818 49
Boston Marine, Mass.....	14,047 50	147,992 50	4,000 00	419,166 47	-	585,206 47	1,585,206 47
Buffalo German, N. Y.....	8,162 52	8,670 00	1,500 00	322,703 49	9,426 59	350,462 60	550,462 60
California, Cal.....	67,656 00	19,300 00	6,880 00	434,705 53	6,397 70	534,939 23	1,134,939 23
Citizens', Pa.....	22,865 52	-	4,652 27	174,187 37	5,233 29	206,938 45	706,938 45
Commerce, N. Y.....	-	13,100 00	1,000 00	70,602 82	1,052 37	85,755 19	285,755 19
Connecticut Fire, Conn.....	-	67,697 62	12,576 43	745,163 98	-	825,438 03	1,825,438 03
Continental, N. Y.....	-	147,249 26	35,335 00	2,470,343 24	93,142 52	2,746,070 02	3,746,070 02
Delaware Mutual Safety, Pa....	18,302 00	31,260 68	-	190,736 63	30,031 00	270,330 31	630,330 31

Dwelling House, Mass.	4,156 90	2,660 00	6,173 00	230,115 63	7,233 64	250,339 17	550,339 17
Equitable F. & M., R. I.	14,959 47	16,122 53	1,530 00	155,431 17	3,016 20	191,059 37	491,059 37
Fire Association, Pa.	74,818 87	59,337 00	24,261 34	3,034,684 63	-	3,193,101 86	3,693,101 86
Fireman's Fund, Cal.	26,845 59	68,235 61	7,925 00	797,618 97	46,654 37	947,279 54	1,947,279 54
Firemen's Fire, Mass.	10,626 74	10,510 06	-	102,240 84	3,951 03	127,328 67	527,328 67
First National Fire, Mass.	4,876 86	3,350 00	800 00	55,170 62	2,269 31	66,466 79	266,466 79
Franklin Fire, Pa.	18,305 43	6,125 00	6,324 00	1,765,294 71	8,283 37	1,804,332 51	2,204,332 51
German American, N. Y.	37,547 02	149,395 29	13,310 00	2,037,339 11	54,564 37	2,292,155 79	3,292,155 79
Germania Fire, N. Y.	99,897 27	28,959 78	22,923 77	1,031,339 67	23,952 65	1,207,073 14	2,207,073 14
Girard F. & M., Pa.	-	23,252 33	3,891 43	563,934 76	34,260 89	625,339 41	925,339 41
Granite State Fire, N. H.	11,956 30	9,030 33	1,395 55	190,422 29	18,862 66	231,727 13	431,727 13
Hanover Fire, N. Y.	58,832 25	47,748 66	9,022 76	890,026 63	25,258 45	1,030,888 75	2,030,888 75
Hartford Fire, Conn.	70,353 15	105,024 47	26,177 51	2,197,320 61	37,500 00	2,436,375 74	3,686,375 74
Home, N. Y.	91,581 65	398,136 73	42,269 11	3,810,153 98	289,475 36	4,631,616 83	7,631,616 83
Ins Co of North America, Pa.,	72,706 00	214,522 00	20,672 00	3,004,570 00	18,997 81	3,331,467 81	6,331,467 81
Ins.Co.of the State of Penn.,Pa.,	-	72,147 00	-	219,600 91	171,017 53	462,765 44	662,765 44
Liberty, N. Y.	77,092 81	9,590 84	1,050 00	450,794 7-	36,626 69	575,155 12	1,375,155 12
Manufacturers' & Builders', N. Y.	18,201 89	10,302 38	525 00	141,526 58	13,407 70	183,963 55	385,963 55
Merchants', N. J.	42,202 42	30,410 39	15,389 42	559,427 70	29,647 89	677,077 82	1,077,077 82
Merchants', R. I.	30,994 46	13,101 68	53 99	150,251 22	2,973 91	197,275 26	397,275 26
Meriden Fire, Conn.	11,089 72	6,828 02	1,050 00	75,873 77	2,906 94	97,748 45	297,748 45
National Fire, Conn.	45,021 49	23,853 53	6,329 48	785,058 87	30,158 93	890,422 35	1,800,422 35
National Fire, N. Y.	39,532 67	5,540 00	250 00	116,881 50	16,473 41	178,677 58	378,677 58
Neptune F. & M., Mass.	-	24,400 09	2,000 00	95,877 45	3,300 00	125,577 45	425,577 45
New Hampshire Fire, N. H.	59,162 76	46,345 87	-	543,169 80	16,658 42	665,346 85	1,265,346 85
Niagara Fire, N. Y.	-	206,897 37	31,535 81	1,298,632 04	64,086 73	1,601,151 95	2,101,151 95
North American, Mass.	15,730 39	7,098 95	-	126,281 57	4,207 70	153,318 61	353,318 61
Northwestern National, Wis.	17,104 80	25,106 00	1,000 00	504,935 59	13,429 93	560,596 32	1,160,596 32
Orient, Conn.	-	63,196 71	13,423 55	561,244 23	31,058 85	674,923 34	1,674,923 34
Pacific Fire, N. Y.	1,124 47	21,063 47	4,400 00	170,753 23	12,389 93	203,761 20	409,761 20
Pennsylvania Fire, Pa.	21,030 99	52,957 03	14,070 06	1,426,053 07	-	1,514,111 15	1,914,111 15
People's Fire, N. H.	16,992 55	15,950 00	2,400 00	275,343 70	16,520 79	327,207 04	577,207 04
Phenix, N. Y.	-	145,382 65	30,715 00	3,176,351 99	184,926 55	3,537,376 19	4,537,376 19

Table III—Concluded.

Name of Company.	LOSSES UNPAID.			Re-insurance fund.	Other liabilities.	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
Phoenix, Conn	-	\$240,654 93	\$13,868 50	\$1,749,245 41	-	\$2,003,768 84	\$4,003,768 84
Providence Washington, R. I.	\$10,188 59	65,422 27	12,881 00	606,722 95	-	695,214 81	1,095,214 81
Reliance, Pa.	10,029 71	12,227 50	-	226,003 38	\$ 1,505 42	249,766 01	549,766 01
Rochester German, N. Y.	8,162 66	11,392 85	2,300 00	310,833 52	19,267 58	351,956 61	651,956 61
Security, Conn.	34,145 00	21,695 00	550 00	269,106 10	11,770 99	337,267 09	587,267 09
Springfield F & M., Mass.	95,142 06	69,476 87	22,097 32	1,174,546 51	29,210 52	1,390,473 28	2,890,473 28
Spring Garden, Pa.	8,538 27	9,123 25	-	540,086 13	2,577 36	560,325 01	960,325 01
Traders', Ill.	18,207 05	29,037 07	8,695 90	349,940 13	22,335 07	428,215 22	928,215 22
Union, Cal.	8,535 00	55,650 65	5,400 00	400,044 79	31,266 60	500,897 04	1,250,897 04
Union, Pa.	33,571 63	10,363 83	5,013 70	213,193 35	3,703 85	265,846 86	515,846 86
United Firemen's, Pa.	9,721 51	9,009 48	4,124 00	661,967 35	8,907 42	693,729 76	993,729 76
United States Fire, N. Y.	10,833 29	4,500 00	2,400 00	125,435 45	10,096 00	153,264 74	403,264 74
Westchester Fire, N. Y.	32,945 16	36,405 00	3,300 00	723,245 19	19,353 83	815,249 18	1,115,249 18
Williamsburgh City Fire, N. Y.	7,154 55	23,157 84	8,599 20	438,383 62	20,000 99	497,296 20	747,296 20
Total	\$1,586,501 94	\$3,352,291 00	\$526,595 84	\$48,595,353 54	\$1,737,570 36	\$55,798,312 68	\$98,808,312 63
MUT. COS OF OTHER STATES.							
Holyoke, Mass.	\$2,112 00	-	-	\$238,687 10	\$ 261 76	\$241,060 86	\$341,060 86
Quincy, Mass.	-	\$13,375 00	-	230,427 31	6,956 76	250,759 07	250,759 07
Traders' & Mechanics', Mass.	-	-	-	212,734 18	-	212,734 18	212,734 18
Total	\$2,112 00	\$13,375 00	-	\$618,848 59	\$7,218 52	\$704,554 11	\$804,554 11
COS. OF FOREIGN COUNTRIES.							
British America, Canada.	\$13,299 27	\$18,518 72	\$6,975 00	\$395,196 78	\$23,142 54	\$457,132 31	
City of London, Eng.	21,060 04	18,720 33	6,100 00	321,250 65	19,572 84	386,703 86	
Commercial Union, Eng.	-	176,594 71	11,222 66	1,632,016 07	61,366 11	1,881,199 55	

Guardian Assurance, Eng	33,956 42	31,065 48	1,500 00	675,856 98	14,290 33	756,669 21
Hamburg-Bremen, Germany . . .	500 00	33,355 00	29,400 00	687,568 24	14,650 51	765,473 75
Imperial Fire, Eng	26,352 44	44,725 10	24,311 30	766,415 35	26,385 41	888,189 60
Lancashire, Eng	27,689 24	83 443 95	18,676 55	980,263 40	14,000 00	1,124,073 14
L. & L. & Globe, Eng	10,992 77	30,639 00	5,812 08	259,258 29	8,877 08	315,579 22
London & Lancashire, Eng	6,622 99	342,466 91	42,465 00	3,222,615 54	684,078 07	4,298,248 51
London Assurance, Eng	-	74,833 33	-	673,814 06	-	748,647 39
Northern Assurance, Eng	37,228 01	45,072 86	20,751 00	731,031 79	22,912 33	856,997 99
No British & Mercantile, Eng . .	66,434 39	160,641 84	15,737 59	1,450,481 41	5,663 21	1,638,958 44
Norwich Union, Eng	-	90,014 89	-	747,944 73	18,824 21	856,783 83
Phoenix Assurance, Eng	57,285 00	122,975 00	11,468 00	1,065,023 82	149,261 66	1,406,013 48
Queen, Eng	70,401 72	58,969 80	14,650 00	1,178,833 32	13,662 49	1,336,517 33
Royal, Eng	-	263,968 16	53,913 00	2,799,107 77	205,112 49	3,322,101 42
Scottish Union & National, Scot	28,073 50	27,740 00	4,212 08	340,962 35	8,547 55	409,535 48
Sun Fire, Eng	45,903 49	66,107 00	12,810 00	961,322 68	52,578 00	1,138,721 17
Western Assurance, Canada . . .	-	70,412 11	4,800 00	515,708 59	15,454 91	606,375 61
Total	\$445,799 28	\$1,700,266 19	\$284,804 26	\$19,404,671 82	\$1,358,379 74	\$23,193,921 29

RECAPITULATION.

Maine Stock Companies	\$ 54,259 58	\$ 1,000 00	-	\$ 126,526 15	\$ 1,432 00	\$ 183,217 73	\$ 495,217 73
Stock Companies of other States .	1,586,501 94	3,352,291 00	\$526,595 84	48,595,353 54	1,737,570 36	55,798,312 68	98,808,312 68
Mutual Cos. of other States	2,112 00	13,375 00	-	681,848 59	7,218 52	704,554 11	804,554 11
Companies of Foreign Countries . .	445,799 28	1,700,266 19	284,804 26	19,404,671 82	1,358,379 74	23,193,921 29	-
Aggregate	\$2,088,672 80	\$5,066,932 19	\$811,400 10	\$68,808,400 10	\$3,104,600 62	\$79,890,005 81	\$100,108,084 52

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PREMIUMS RECEIVED.		Interest and dividends from all sources	Income from rents and other sources.	Total income.
	Fire.	Marine and Inland.			
MAINE STOCK COMPANIES.					
Merchants' Marine.....	-	\$68,103 57	\$2,773 52	-	\$70,877 09
Ocean	-	7,924 39	2,876 70	\$1,828 53	12,629 62
Union.....	-	119,354 79	10,278 42	-	130,233 21
Total.....	-	\$195,982 75	\$15,928 64	\$1,828 53	\$213,739 92
STOCK COMPANIES OF OTHER STATES.					
Aetna, Conn.....	\$2,687,799 54	\$146,126 45	\$420,877 42	\$6,433 10	\$3,261,236 51
American, Mass.....	213,033 60	44,941 90	23,877 00	-	281,852 50
American, N. J.....	426,547 83	-	82,730 66	5,029 64	514,308 18
American Central, Mo.....	535,786 23	-	35,869 51	25,388 43	597,044 17
American Fire, N. Y.....	585,937 86	-	52,715 40	-	638,653 26
American Fire, Pa.....	1,613,379 11	-	101,861 30	57,332 78	1,772,573 19
Anglo Nevada, Cal.....	806,161 62	86,277 66	124,634 21	-	1,017,073 49
Boston Marine, Mass.....	-	1,159,360 18	77,327 87	1,205 58	1,237,893 63
Buffalo German, N. Y.....	398,025 88	43,771 98	18,890 90	-	460,688 76
California, Cal.....	532,042 41	173,372 97	49,858 97	3,035 10	758,309 45
Citizens', Pa.....	270,330 68	-	31,834 24	-	302,164 92
Commerce, N. Y.....	105,170 92	-	15,087 33	2,145 62	122,405 87
Connecticut Fire, Conn.....	1,069,531 04	-	98,272 55	-	1,167,803 59
Continental, N. Y.....	2,195,067 62	8,918 07	197,589 22	37,873 54	2,439,448 45
Delaware Mutual Safety, Pa.....	141,478 65	279,990 70	57,646 35	1,725 00	480,840 70

Dwelling House, Mass.....	224,939 70	-	18,453 76	160 00	243,553 46
Equitable F. & M., R. I.....	247,113 19	5,418 46	21,564 61	4,707 18	278,803 44
Fire Association, Pa.....	1,568,072 07	-	224,861 38	-	1,792,933 45
Fireman's Fund, Cal.....	1,072,680 53	165,108 31	89,676 05	20,182 19	1,347,647 08
Firemen's Fire, Mass.....	104,179 24	-	43,972 42	-	148,151 66
First National Fire, Mass.....	79,705 74	-	14,106 30	2,900 00	96,712 04
Franklin Fire, Pa.....	463,520 22	-	131,889 47	12,006 16	607,415 85
German American, N. Y.....	2,430,361 65	-	210,114 75	-	2,640,476 40
Germania Fire, N. Y.....	1,187,372 88	-	110,683 58	-	1,298,056 46
Girard F. & M., Pa.....	374,264 86	-	56,465 98	8,901 15	439,631 99
Granite State, N. H.....	266,361 07	-	16,645 67	-	283,006 74
Hanover Fire, N. Y.....	1,176,376 63	-	95,622 32	-	1,271,998 95
Hartford Fire, Conn.....	2,821,338 82	-	220,789 15	17,405 56	3,059,533 53
Home, N. Y.....	4,180,232 35	157,170 58	295,690 57	87,488 10	4,720,581 60
Insurance Company of North America, Pa.....	2,617,030 70	1,369,543 38	368,344 12	38,437 30	4,393,355 50
Insurance Company of State of Penn., Pa.....	332,718 31	-	18,359 41	21,405 82	372,483 54
Liberty, N. Y.....	715,848 48	27,318 91	34,330 19	-	777,497 58
Manufacturers' and Builders', N. Y.....	207,761 43	-	18,875 40	6,679 47	233,316 30
Merchants', N. J.....	809,024 80	-	62,674 95	2,547 00	874,246 75
Merchants', R. I.....	235,021 60	-	21,708 38	420 53	257,150 51
Meriden Fire, Conn.....	125,027 25	-	15,468 56	1,895 27	142,391 08
National Fire, Conn.....	1,013,840 29	-	119,117 36	-	1,132,957 65
National Fire, N. Y.....	216,484 94	-	13,365 38	-	229,850 32
Neptune F. & M., Mass.....	171,254 36	-	23,713 69	-	194,968 05
New Hampshire Fire, N. H.....	731,395 67	-	72,566 03	-	803,961 70
Niagara Fire, N. Y.....	1,589,725 86	16,147 77	67,061 10	18,392 48	1,691,327 21
North American, Mass.....	163,114 91	-	13,894 10	2,886 39	179,895 40
Northwestern National, Wis.....	552,369 29	-	64,959 41	-	617,328 70
Orient, Conn.....	834,586 32	2,784 58	80,183 98	-	917,554 88
Pacific Fire, N. Y.....	237,801 34	-	21,405 80	2,350 02	261,557 16
Pennsylvania Fire, Pa.....	1,072,173 50	-	139,325 79	2,885 53	1,214,384 82
People's Fire, N. H.....	433,944 39	6,986 74	27,431 70	-	488,362 82
Phenix, N. Y.....	3,429,320 40	-	86,892 44	62,757 11	3,578,969 95

Table IV—*Concluded.*

Name of Company.	PREMIUMS RECEIVED.		Interest and dividends from all sources.	Income from rents and other sources.	Total income.
	Fire.	Marine and Inland.			
Phoenix, Conn.	\$2,559,539 35	-	\$213,066 76	\$5,444 14	\$2,778,050 25
Providence Washington, R. I.	654,207 86	\$299,673 67	41,288 29	-	995,169 82
Reliance, Pa.	175,224 22	-	35,606 10	-	210,830 32
Rochester German, N. Y.	395,619 82	-	20,988 24	16,499 59	433,107 65
Security, Conn.	378,541 78	85,979 85	23,325 06	16 61	487,863 30
Springfield F. & M., Mass.	1,677,941 19	-	130,055 09	-	1,807,996 28
Spring Garden, Pa.	257,026 44	-	50,028 33	4,375 82	311,430 59
Traders', Ill.	527,233 88	353 01	58,466 76	-	586,053 65
Union, Cal.	719,745 71	95,999 33	59,325 75	8,460 00	883,530 79
Union, Pa.	277,045 36	104,216 33	18,347 00	81,683 06	481,291 75
United Firemen's, Pa.	222,317 19	-	44,702 54	-	267,019 73
United States Fire, N. Y.	159,851 64	26,332 03	31,083 57	2 50	217,269 74
Westchester Fire, N. Y.	867,328 27	3,300 96	56,298 75	2,227 30	929,155 28
Williamsburgh City Fire, N. Y.	534,071 09	30,281 04	26,571 28	-	590,923 41
Total.	\$52,690,951 63	\$4,339,374 86	\$5,018,440 25	\$573,285 07	\$62,622,051 81
MUTUAL COMPANIES OF OTHER STATES.					
Holyoke, Mass.	\$139,018 15	-	\$43,245 72	-	\$182,263 87
Quincy, Mass.	125,582 45	-	24,336 67	\$761 17	150,680 29
Traders' and Mechanics', Mass.	116,075 20	-	29,758 38	-	145,833 58
Total.	\$380,675 80	-	\$97,340 77	\$761 17	\$478,777 74
COMPANIES OF FOREIGN COUNTRIES.					
British America, Canada.	\$547,415 29	\$60,475 36	\$27,436 19	-	\$635,326 84
City of London, Eng.	502,668 14	-	22,300 00	-	524,968 14
Commercial Union, Eng.	2,172,422 77	218,131 41	63,779 81	\$12,130 20	2,466,464 19

Guardian Assurance, Eng.....	843,293 35	-	32,090 14	20,150 00	895,533 49
Hamburg-Bremen, Germany.....	949,419 61	-	42,258 68	-	991,678 29
Imperial Fire, Eng.....	1,087,912 15	-	31,070 83	16,927 16	1,135,910 14
Lancashire, Eng.....	1,454,982 43	-	66,777 72	-	1,521,760 15
Lion, Eng.....	416,331 50	-	25,408 64	-	441,740 14
L. and L. and Globe, Eng.....	4,273,371 92	-	243,296 22	-	4,516,668 14
London and Lancashire, Eng.....	1,553,943 54	-	77,523 23	-	1,631,466 77
London Assurance, Eng.....	868,056 35	-	54,676 46	-	922,732 81
Northern Assurance, Eng.....	944,443 07	-	44,287 96	1,034 50	989,765 53
North British and Mercantile, Eng.....					
Norwich Union, Eng.....	1,019,597 31	-	51,068 13	-	1,070,665 44
Phoenix Assurance, Eng.....	1,295,691 84	-	58,900 00	-	1,354,591 84
Queen, Eng.....	1,475,924 02	-	78,135 17	2,039 86	1,556,099 05
Royal, Eng.....	3,079,211 93	-	116,113 42	81,414 53	3,276,739 88
Scottish Union and National, Scotland.....	502,875 81	-	61,451 04	-	564,326 85
Sun Fire, Eng.....	1,211,377 00	-	72,791 75	-	1,284,168 75
Western Assurance, Canada.....	844,393 72	396,111 97	33,243 68	-	1,273,749 37
Total.....	\$25,043,331 75	\$674,718 74	\$1,202,609 07	\$133,696 25	\$27,054,355 81

RECAPITULATION.

Maine Stock Companies.....	-	\$ 195,982 75	\$ 15,928 64	\$ 1,828 53	\$ 213,739 92
Stock Companies of other States.....	\$52 690,951 63	4,339,374 86	5,018,440 25	573,285 07	62,622,051 81
Mutual Companies of other States.....	380,675 80	-	97,340 77	761 17	478,777 74
Companies of Foreign Countries.....	25,043,331 75	674,718 74	1,202,609 07	133,696 25	27,054,355 81
Aggregate.....	\$78,114,959 18	\$5,210,076 35	\$6,334,318 73	\$709,571 02	\$90,368,925 28

Table V--Showing the Nature of the Expenditures During the Year Ending December 31, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PAID FOR LOSSES.		Dividends paid.	Paid for commissions and brokerage.	Paid for salaries, etc.	Paid for taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine and Inland.						
MAINE STOCK COMPANIES.								
Merchants' Marine	-	\$46,415 71	\$4,000 00	\$6,415 89	\$2,300 00	-	\$1,735 86	\$60,867 46
Ocean.....	-	10,099 81	167 00	73 70	1,612 14	\$ 871 20	325 93	13,149 78
Union.....	-	90,718 08	16,000 00	8,989 85	4,511 83	3,326 11	-	123,545 87
Total.....	-	\$147,233 60	\$20,167 00	\$15,479 44	\$8 423 97	\$4 197 31	\$2,061 79	\$197,563 11
STOCK COS. OF OTHER STATES.								
Etna, Conn	\$1,540,928 41	\$93,914 63	\$720,000 00	\$458,198 12	\$177,057 31	\$51,510 59	\$223,934 23	\$3,265,543 29
American, Mass.....	161,564 28	54,005 12	9,036 00	52,768 44	24,145 35	6,040 41	19,653 37	327,212 97
American, N. J.....	216,226 09	-	62,622 40	70,901 57	43,832 26	16,077 79	37,495 39	447,155 50
American Central, Mo.....	319,074 60	-	57,000 00	73,454 10	51,469 14	10,751 98	85,571 55	597,321 37
American Fire, N. Y.....	379,211 10	-	41,358 88	126,385 40	57,357 38	6,744 23	74,064 22	685,121 21
American Fire, Pa.....	1,007,539 35	-	50 345 00	299,227 24	205,241 89	36,113 45	22,465 19	1,620,932 12
Anglo-Nevada, Cal	638,321 49	52,287 26	90,000 00	162,143 66	85,961 59	10,387 28	117,682 43	1,156,785 71
Boston Marine, Mass.....	-	903,398 86	100,000 00	27,455 52	44,174 48	10,117 47	93,797 79	1,178,944 12
Buffalo German, N. Y.....	-	244,294 25	40,000 00	82,275 86	20,951 84	7,470 89	26,305 64	421,208 48
California, Cal	390,502 16	145,931 17	36,000 00	127,627 14	50,697 92	18,699 30	66,591 87	835,149 56
Citizens', Pa.....	179,456 88	-	-	60,201 24	10,998 84	9,723 80	15,565 30	275,946 06
Commerce, N. Y.....	95,706 92	-	100,000 00	19,866 95	11,755 00	7,686 55	6,454 48	241,469 90
Connecticut Fire, Conn.....	664,420 16	-	80,000 00	182,261 34	95,431 34	24,875 51	84,324 51	1,131,312 86
Continental, N. Y.....	1,281,476 86	5,562 90	141,194 44	438,725 31	261,618 64	48,772 43	156,630 74	2,333,981 32
Delaware Mutual Safety, Pa.....	78,838 83	203,445 60	76,666 10	60,616 01	34,801 56	13,868 86	5,377 90	473,614 86

Dwelling House, Mass	100,927 40	-	18,000 00	59,484 85	19,873 55	6,900 59	21,376 22	226,562 61
Equitable F. & M., R. I.	157,602 36	2,361 29	23,644 60	45,804 83	38,266 99	8,675 85	-	276,355 92
Fire Association, Pa	1,024,123 82	-	200,000 00	309,606 94	145,199 93	57,567 66	23,147 21	1,759,645 56
Fireman's Fund, Cal.	629,819 06	98,988 04	126,000 00	168,698 65	108,135 95	17,639 45	121,909 29	1,265,190 44
Firemen's Fire, Mass	136,135 72	-	30,290 00	16,156 44	14,010 77	3,888 30	9,533 33	210,014 56
First National Fire, Mass	82,168 12	-	16,000 00	14,760 85	6,350 00	960 70	5,693 87	125,933 54
Franklin Fire, Pa	311,352 20	-	100,142 50	81,633 89	54,163 23	21,924 01	68,741 95	637,957 78
German American, N. Y.	1,426,058 03	-	200,000 00	397,152 63	192,075 44	61,808 50	245,010 10	2,522,111 72
Germania Fire, N. Y.	607,862 91	-	100,000 00	166,850 81	86,495 01	28,613 69	158,867 93	1,148,690 35
Girard F & M, Pa.	216,667 35	-	72,000 00	68,534 34	47,360 55	14,294 82	26,288 13	445,145 19
Granite State Fire, N. H.	163,749 02	-	-	43,622 13	14,410 39	5,459 48	14,519 36	241,760 38
Hanover Fire, N. Y.	654,962 17	-	100,000 00	231,253 25	135,006 65	26,795 62	103,953 44	1,251,971 13
Hartford Fire, Conn	1,624,370 15	-	250,000 00	459,774 43	199,143 89	55,835 47	215,430 47	2,801,554 41
Home, N. Y.	2,855,869 36	52,460 62	300,510 00	814,207 91	413,161 48	72,736 42	297,648 31	4,806,594 10
Ins. Co. of North America, Pa.	1,379,733 79	1,310,485 03	450,000 00	662,172 24	210,873 91	114,215 84	228,150 37	4,355,631 18
Ins. Co. of the State of Penn., Pa., Liberty, N. Y.	194,448 45	171 79	20,000 00	73,955 79	41,414 36	10,896 59	13,187 40	354,074 38
Manufacturers' & Builders', N.Y.	489,388 20	17,649 57	-	159,951 36	57,145 02	15,420 87	90,663 48	830,218 50
Merchants', N. J.	116,339 91	-	12,180 00	53,332 97	21,909 84	6,555 75	24,475 99	234,794 46
Merchants', R. I.	493,353 32	-	39,200 48	157,919 14	33,985 75	21,087 03	82,978 06	828,523 78
Merchants', R. I.	144,677 95	-	16,000 00	43,514 32	35,335 73	6,488 19	-	246,016 19
Meriden Fire, Conn.	82,059 00	-	16,000 00	23,355 56	9,400 00	2,688 08	6,145 85	139,618 49
National Fire, Conn	565,297 19	-	100,000 00	168,636 48	92,225 12	24,481 59	70,582 65	1,021,223 03
National Fire, N. Y.	153,230 26	-	16,000 00	55,068 77	14,506 34	2,029 02	12,049 02	252,883 41
Neptune F. & M., Mass	196,498 58	-	18,000 00	32,689 96	15,322 85	2,063 72	8,083 28	272,658 39
New Hampshire Fire, N. H.	441,850 91	-	48,000 00	154,199 65	38,808 90	20,430 01	35,128 19	738,417 66
Niagara Fire, N. Y.	958,633 25	4,860 87	49,992 50	278,771 21	124,850 00	38,134 54	177,587 25	1,632,829 62
North American, Mass	147,391 49	-	12,064 00	27,004 03	13,037 80	5,972 99	20,716 95	221,187 26
Northwestern National, Wis.	298,958 82	-	66,000 00	104,925 32	54,398 47	13,693 50	40,012 29	578,018 40
Orient, Conn	524,548 29	534 87	60,000 00	153,978 36	52,624 70	20,519 94	71,446 84	883,683 00
Pacific Fire, N. Y.	169,042 07	-	24,000 00	52,143 92	18,047 40	5,656 06	14,633 65	283,523 10
Pennsylvania Fire, Pa	583,732 80	-	50,000 00	255,337 64	41,790 12	28,469 33	52,758 29	1,012,088 18
People's Fire, N. H.	276,440 16	-	15,000 00	96,926 45	16,465 05	9,356 84	28,245 33	442,433 83
Phenix, N. Y.	1,887,582 60	21,268 79	60,000 00	700,227 59	298,404 52	58,448 21	344,225 19	3,370,156 90

Table V—*Concluded.*

Name of Company.	PAID FOR LOSSES.		Dividends paid.	Paid for commissions and brokerage.	Paid for salaries, etc.	Paid for taxes.	All other expenditures	Total expenditures.
	Fire.	Marine and Inland.						
Phoenix, Conn.....	\$1,625,182 55	-	\$280,000 00	\$130,641 47	\$104,667 52	\$74,184 89	\$223,642 22	\$2,738,818 65
Providence Washington, R. I....	427,244 12	\$238,500 36	32,000 00	181,575 49	53,487 14	22,331 76	67,124 96	1,022,323 83
Reliance, Pa.....	129,280 70	-	24,000 00	34,206 96	11,851 65	6,099 25	8,937 04	214,375 60
Rochester German, N. Y.....	225,399 88	-	20,000 00	72,826 09	20,809 08	13,539 20	28,588 91	381,163 16
Security, Conn.....	228,638 60	72,259 32	17,500 00	108,555 90	49,209 82	4,659 73	-	480,823 37
Springfield F & M., Mass.....	980,718 15	-	125,000 00	288,167 71	72,926 51	55,238 64	156,845 37	1,678,896 38
Spring Garden, Pa.....	198,266 09	-	64,000 00	55,603 44	17,791 67	14,941 56	14,427 23	365,029 99
Traders', Ill.....	393,998 72	-	50,000 00	101,102 57	41,756 59	15,723 01	24,510 47	627,091 36
Union, Cal.....	518,058 50	70,344 53	29,990 00	200,703 56	50,152 59	19,101 06	67,206 24	955,556 48
Union, Pa.....	152,835 48	193,573 79	132 31	64,710 10	23,454 31	8,899 44	52,191 18	495,796 61
United Firemen's, Pa.....	157,263 87	-	18,000 00	47,030 56	16,227 46	5,932 71	16,059 77	260,514 37
United States Fire, N. Y.....	79,893 14	24,326 96	29,994 25	46,545 80	18,104 80	7,628 63	19,460 01	225,953 59
Westchester Fire, N. Y.....	468,408 31	3,535 15	30,000 00	185,754 75	37,433 48	21,413 59	101,546 76	848,092 07
Williamsburgh City Fire, N. Y..	285,217 74	-	50,115 00	133,298 52	59,771 65	5,396 76	38,160 02	571,659 69
Total.....	\$31,918,547 72	\$3,813,230 77	\$4,977,978 46	\$10,319,483 55	\$4,417,340 52	\$1,343,369 43	\$4,487,841 48	\$61,277,791 95
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$64,623 94	-	\$57,416 56	\$21,277 41	\$11,798 34	\$1,471 41	\$16,646 32	\$173,233 98
Quincy, Mass.....	54,682 44	-	54,841 89	19,716 38	10,489 98	2,193 70	6,313 86	148,238 25
Traders' & Mechanics', Mass.....	37,824 92	-	47,559 20	17,041 96	13,775 36	1,727 29	-	117,928 73
Total.....	\$157,131 30	-	\$159,817 65	\$58,135 75	\$36,063 68	\$5,392 40	\$22,960 18	\$439,400 96
COS. OF FOREIGN COUNTRIES.								
British America, Canada.....	\$374,001 90	\$35,612 58	\$126,226 44	\$13,225 72	\$16,342 59	\$25,081 05	-	\$590,490 28
City of London, Eng.....	447,109 29	-	-	95,967 14	33,436 76	19,173 47	\$ 35,972 03	631,658 69
Commercial Union, Eng.....	1,524,649 25	198,217 06	-	469,711 27	124,158 80	54,218 03	137,508 53	2,508,462 94

Guardian Assurance, Eng.....	485,579 03	-	-	176,741 60	96,036 23	23,791 89	84,671 09	866,819 84
Hamburg-Bremen, Germany. . .	657,086 64	-	-	162,523 16	82,122 10	23,114 73	69,700 74	994,547 37
Imperial Fire, Eng.....	704,429 23	-	-	203,025 57	114,878 55	39,199 69	32,009 97	1,093,543 01
Lancashire, Eng.....	996,809 08	-	-	298,630 88	174,484 47	33,094 12	-	1,593,018 55
Lion, Eng.....	326,848 77	-	-	70,388 58	30,368 51	11,717 63	24,406 86	463,530 35
Liverpool & London & Globe, Eng,	2,03,933 46	-	-	791,479 80	222,713 68	83,906 70	209,937 73	4,102,971 37
London & Lancashire, Eng.....	1,022,216 77	-	-	314,289 89	69,881 33	32,992 63	88,823 86	1,528,204 48
London Assurance, Eng.....	576,925 94	-	-	175,445 59	65,163 06	23,545 66	51,189 80	892,270 05
Northern Assurance, Eng.....	689,737 94	-	-	160,006 77	65,515 79	27,399 65	104,121 81	1,046,781 96
North British & Mercantile, Eng.,	1,280,599 27	-	-	314,308 25	232,116 71	49,561 95	70,506 15	1,947,092 33
Norwich Union, Eng.....	662,075 05	-	-	183,658 34	71,393 94	13,359 92	69,821 83	1,000,219 08
Phoenix Assurance, Eng.....	955,432 30	-	-	271,465 23	72,452 06	45,913 59	57,508 96	1,492,772 14
Queen, Eng.....	880,160 23	-	-	221,612 58	103,142 72	43,526 26	90,110 05	1,338,551 84
Royal, Eng.....	1,735,924 17	-	-	562,846 62	159,376 61	69,552 88	244,140 26	2,771,840 54
Scottish Union & Nationl, Scot..	354,033 00	-	84,881 93	30,057 92	16,398 83	19,168 97	-	504,540 65
Sun Fire, Eng.....	795,100 56	-	-	210,064 53	64,876 94	26,176 31	116,187 32	1,212,405 66
Western Assurance, Canada.....	551,661 34	366,468 83	-	228,294 72	26,600 00	26,771 39	91,778 68	1,291,574 96
Total.....	\$17,824,113 22	\$600,298 47	\$221,108 37	\$4,953,744 16	\$1,831,369 68	\$691,266 52	\$1,569,395 67	\$27,691,296 09

RECAPITULATION.

Maine Stock Companies.....	-	\$ 147,233 60	\$ 20,167 00	\$ 15,479 44	\$ 8,423 97	\$ 4,197 31	\$ 2,061 79	\$ 197,563 11
Stock Companies of other States..	\$31,918,547 72	3,813,230 77	4,977,978 46	10,319,483 55	4,417,340 52	1,343,369 43	4,487,841 48	61,277,791 93
Mut. Companies of other States..	157,131 30	-	159,817 65	58,035 75	36,063 68	5,392 40	22,960 18	439,400 96
Companies of Foreign Countries..	17,824,113 22	600,298 47	221,108 37	4,953,744 16	1,831,369 68	691,266 52	1,569,395 67	27,691,296 09
Aggregate.....	\$49,899,792 24	\$4,560,762 84	\$5,379,071 48	\$15,346,742 90	\$6,293,197 85	\$2,044,225 66	\$6,082,259 12	\$89,606,052 09

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, 1889.

Name of Company.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire	Marine and Inland.	Fire.	Premiums rec'd thereon	Marine and Inland.	Prem's rec'd thereon.	Fire.	Marine and Inland.
MAINE STOCK COMPANIES.								
Merchants' Marine..	-	\$ 768,866 00	-	-	\$4,250,083 00	\$91,555 76	-	\$18,504 85
Ocean.....	-	-	-	-	-	7,924 39	-	10,099 81
Union.....	-	1,116,513 00	-	-	4,646,386 00	141,436 62	-	90,718 08
Total.....	-	\$1,885,379 00	-	-	\$8,896,469 00	\$240,916 77	-	\$119,322 74
STOCK COS. OF OTHER STATES								
Ætna, Conn.	\$331,439,235 00	\$1,363,613 00	\$252,520,637 00	\$3,037,695 87	\$96,668,010 00	\$165,682 03	\$1,540,928 41	\$93,914 63
American, Mass.	23,596,615 00	1,562,930 00	22,855,865 00	260,526 09	1,056,751 00	29,400 27	161,564 28	54,005 12
American, N. J.	76,779,518 00	-	66,766,337 00	518,572 11	-	-	216,226 09	-
American Central, Mo.	61,792,930 00	-	51,802,642 00	656,122 68	-	-	319,074 60	-
American Fire, N. Y.	92,622,538 00	-	103,411,495 00	748,795 16	-	-	379,211 10	-
American Fire, Pa.	174,393,069 00	-	163,325,692 00	1,849,923 31	-	-	1,007,539 35	-
Anglo-Nevada, Cal.	56,536,956 00	1,436,758 00	78,813,983 00	1,266,715 10	19,693,937 00	161,765 49	638,321 49	52,287 26
Boston Marine, Mass.	-	12,013,830 00	-	-	88,915,865 00	1,351,241 21	-	903,398 86
Buffalo German, N. Y.	59,773,844 00	-	46,462,216 00	459,891 71	-	-	244,204 25	-
California, Cal.	47,045,423 00	2,106,654 00	50,246,562 00	682,580 95	13,365,494 00	262,214 33	390,502 16	145,031 17
Citizens', Pa.	28,472,269 00	-	26,844,932 00	315,929 60	-	-	179,456 88	-
Commerce, N. Y.	13,362,981 00	-	12,501,854 00	128,952 89	-	-	95,706 92	-
Connecticut Fire, Conn.	115,397,842 00	-	104,121,663 00	1,275,442 56	-	-	664,420 16	-
Continental, N. Y.	523,342,270 00	-	276,802,399 00	2,424,809 33	-	-	1,281,476 86	5,562 90
Delaware Mutual Safety, Pa.	18,974,156 00	8,214,694 00	17,397,114 00	157,282 06	40,093,388 00	308,992 62	78,838 83	203,445 60

Dwelling House, Mass.....	44,438,412 00	-	24,187,925 00	259,556 20	-	-	100,927 40	
Equitable F. & M. R. I.....	26,749,128 62	57,607 58	26,038,787 63	278,991 50	1,382,806 12	8,831 56	157,602 36	2,361 29
Fire Association, Pa.....	276,653,386 00	-	149,950,849 00	1,843,604 36	-	-	1,024,123 82	
Fireman's Fund, Cal.....	107,874,536 00	1,444,758 00	107,772,534 96	1,477,065 26	14,697,305 00	293,761 71	629,819 06	98,988 04
Firemen's Fire, Mass.....	18,835,927 00	-	13,941,479 00	116,898 53	-	-	136,135 72	
First National Fire, Mass....	7,428,599 00	-	5,853,938 00	91,022 53	-	-	82,168 12	
Franklin Fire, Pa.....	74,938,134 00	-	48,989,051 00	530,212 52	-	-	311,352 20	
German American, N. Y.....	496,340,340 00	-	348,529,410 00	2,987,144 70	-	-	1,426,058 03	
Germania Fire, N. Y.....	231,260,855 47	-	180,167,555 98	1,552,618 10	-	-	607,862 91	
Girard F. & M., Pa.....	68,291,307 00	-	4,407,726 00	462,038 06	-	-	216,667 35	
Granite State Fire, N. H.....	33,442,315 00	-	33,947,952 00	381,882 73	-	-	163,749 02	
Hanover Fire, N. Y.....	189,381,183 70	-	161,696,610 32	1,364,008 39	-	-	654,962 19	
Hartford Fire, Conn.....	345,574,745 00	-	262,433,849 00	3,262,373 70	-	-	1,624,370 15	
Home, N. Y.....	717,919,119 00	5,934,303 00	656,336,257 00	5,150,915 59	19,467,244 00	200,052 87	2,855,869 36	52,460 62
Ins. Co. of No. America, Pa.,	409,343,996 00	16,178,779 00	341,701,752 00	2,975,322 16	287,171,511 00	1,821,571 51	1,379,733 79	1,310,485 03
Ins. Co of State of Penn., Pa.,	37,660,505 00	-	42,482,102 00	395,839 10	-	-	194,115 43	171 79
Liberty, N. Y.....	76,671,443 00	1,138,150 00	86,203,175 00	915,759 63	15,272,039 00	74,047 50	489,388 20	17,649 57
M'fact'rs' & Builders', N. Y.,	36,106,778 00	-	30,750,664 00	257,141 55	-	-	116,339 91	
Merchants', N. J.....	97,172,215 00	-	79,601,618 00	892,700 93	-	-	493,353 32	
Merchants', R. I.....	26,322,996 00	-	25,108,772 00	267,754 25	-	-	144,677 95	
Meriden Fire, Conn.....	14,660,036 00	-	16,617,822 00	167,839 01	-	-	82,059 00	
National Fire, Conn.....	119,544,476 00	-	92,430,456 00	1,201,155 60	-	-	565,297 19	
National Fire, N. Y.....	24,776,145 00	-	26,219,857 00	269,558 74	-	-	157,230 26	
Neptune F. & M., Mass.....	12,920,832 00	-	14,468,166 00	191,200 88	-	-	196,498 58	
New Hampshire Fire, N. H....	80,951,596 00	-	76,395,177 00	890,990 17	-	-	441,850 91	
Niagara Fire, N. Y.....	297,865,784 00	493,393 00	236,523,692 00	2,125,590 62	523,500 00	19,093 17	958,633 25	4,860 87
North American, Mass.....	32,350,724 00	-	22,510,443 00	219,463 92	-	-	147,391 49	
Northwestern National, Wis.	80,262,610 00	64,250 00	53,295,793 00	606,738 21	1,038,636 00	9,737 24	298,958 82	
Orient, Conn.....	87,776,558 00	440,192 00	82,331,993 00	1,032,468 89	950,540 00	7,533 58	524,548 29	534 87
Pacific Fire, N. Y.....	40,854,808 00	-	34,696,841 00	287,029 75	-	-	169,042 07	
Pennsylvania Fire, Pa.....	152,213,256 00	-	103,339,221 00	1,306,353 26	-	-	583,732 80	
People's Fire, N. H.....	38,411,478 00	389,712 00	41,783,117 00	577,383 95	405,419 00	11,179 74	276,440 16	
Phenix, N. Y.....	489,657,629 00	-	335,653,640 00	3,940,854 51	-	-	1,887,582 60	21,268 79

STATISTICAL TABLES.

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Table VI—Concluded.

Name of Company.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums rec'd thereon	Marine and Inland.	Prem's rec'd thereon.	Fire.	Marine and Inland.
Phoenix, Conn.....	\$295,179,474 00	-	\$234,534,683 00	\$2,802,914 95	-	-	\$1,625,182 55	-
Providence Washington, R. I.,	79,631,337 00	\$3,925,269 00	69,938,481 00	813,948 05	\$60,979,159 00	\$409,189 18	427,244 12	\$238,560 36
Reliance, Pa.....	19,465,227 00	-	22,537,626 00	204,568 22	-	-	129,280 70	-
Rochester German, N. Y.....	53,884,406 00	-	43,991,032 00	508,732 81	-	-	225,399 88	-
Security, Conn.....	39,045,841 00	1,717,929 00	39,644,016 00	501,662 56	17,251,842 00	103,103 05	228,638 60	72,259 00
Springfield F. & M. Mass....	181,306,154 00	-	143,085,358 00	1,931,652 34	-	-	980,718 15	-
Spring Garden, Pa.....	29,239,929 44	-	29,719,802 99	325,708 26	-	-	198,266 09	-
Traders', Ill.....	46,676,672 00	-	46,084,052 00	657,287 83	152,736 00	353 01	393,998 72	-
Union, Cal.....	53,053,650 00	790,174 00	66,932,447 00	939,051 08	14,017,308 00	177,048 05	518,058 50	70,344 53
Union, Pa.....	29,672,849 00	-	27,978,500 00	341,740 47	42,132,948 00	224,998 82	152,835 48	193,573 79
United Firemen's, Pa.....	26,445,713 00	-	26,341,832 00	258,111 81	-	-	157,263 87	-
United States Fire, N. Y.....	24,609,889 00	725,147 00	21,284,449 00	186,466 23	1,014,584 00	28,367 98	79,893 44	24,326 96
Westchester Fire, N. Y.....	146,718,554 00	74,150 00	100,612,181 00	978,212 80	244,955 00	2,894 56	468,408 34	3,535 15
Williamsburgh City Fire, N. Y	106,466,659 00	-	79,918,976 00	634,204 77	-	-	285,217 74	-
Total	\$7,539,580,883 63	60,062,229 58	5,372,865,057 88	63,204,618 95	\$736,496,017 12	5,671,059 45	32,162,415 97	3,569,026 20
MUT. COS. OF OTHER STATES.								
Holyoke, Mass.....	\$32,753,382 00	-	\$10,175,194 50	\$143,285 58	-	-	\$64,623 94	-
Quincy, Mass.....	31,635,686 00	-	8,584,561 00	126,818 19	-	-	54,682 44	-
Traders' & Mechanics', Mass.,	28,336,749 00	-	7,962,651 00	121,319 34	-	-	37,824 92	-
Total	\$92,725,817 00	-	\$26,722,406 50	\$391,423 11	-	-	\$157,131 30	-
COS. OF FOREIGN COUNTRIES								
British America, Canada....	\$59,723,604 00	\$1,280,220 00	\$40,984,617 00	\$625,334 06	\$9,420,997 00	\$71,664 50	\$174,001 00	\$35,612 58
City of London, Eng.....	48,233,688 00	-	50,056,686 02	630,726 79	-	-	481,315 80	-
Commercial Union, Eng.....	314,062,290 00	-	260,455,308 00	2,666,562 94	45,864,480 00	240,406 21	1,524,649 25	198,217 06

Guardian Assurance, Eng....	145,784,511 41	-	117,075,906 89	993,023 04	-	-	485,579 03	
Hamburg-Bremen, Ger.....	111,646,469 00	-	102,784,962 00	1,191,305 03	-	-	657,086 64	
Imperial Fire, Eng.....	130,706,744 99	-	122,857,657 41	1,320,769 65	-	-	764,429 23	
Lancashire, Eng.....	190,381,964 00	-	181,535,862 00	1,772,476 25	-	-	996,809 08	
Lion Fire, Eng.....	38,175,475 00	-	60,409,964 00	708,954 37	-	-	326,648 77	
L. and L. & Globe, Eng.....	650,721,020 00	-	605,558,920 00	5,479,209 07	-	-	2,803,933 46	
London and Lancashire, Eng.	216,401,090 00	-	206,223,095 00	1,994,705 71	-	-	1,022,216 77	
London Assurance, Eng.....	151,493,835 00	-	138,220,309 00	1,064,306 94	-	-	576,925 94	
Northern Assurance, Eng....	132,459,689 00	-	112,835,165 00	1,151,673 69	-	-	689,737 94	
No. British & Mercantile, Eng.	254,794,482 00	-	243,516,413 00	2,384,940 20	-	-	1,280,599 27	
Norwich Union, Eng.....	142,383,452 00	-	132,970,191 00	1,270,660 28	-	-	662,075 05	
Phoenix Assurance, Eng.....	230,700,842 00	-	242,925,542 00	2,022,260 74	-	-	955,432 30	
Queen, Eng.....	206,909,374 00	-	165,432,109 00	1,823,467 66	-	-	880,160 23	
Royal, Eng.....	512,222,042 25	-	493,239,065 21	4,026,009 16	-	-	1,735,924 17	
Scottish Union & Nat'l, Scot,	60,333,320 00	-	90,444,133 00	967,121 42	-	-	354,033 00	
Sun Fire, Eng.....	191,116,814 00	-	147,303,351 00	1,583,133 43	-	-	795,100 56	
Western Assurance, Canada..	68,035,495 00	2,249,074 00	73,783,697 00	1,009,312 06	81,932,039 00	556,660 54	551,661 34	366,468 83
Total..	\$3,856,286,201 65	\$3,529,294 00	2,588,612,053 53	34,685,952 49	\$137,217,516 00	\$868,731 25	17,858,319 73	\$600,298 47

RECAPITULATION.

Maine Stock Companies.....	-	\$1,885,379 00	-	-	\$ 8,896,469 00	\$ 240,916 77	-	\$ 119,322 74
Stock Cos. of other States....	\$7,539,580,883 63	60,062,229 58	5,372,865,057 88	63,204,618 95	5,736,496,017 12	5,671,059 45	32,162,415 97	3,569,026 20
Mut. Cos. of other States....	92,775,817 00	-	26,722,406 50	391,423 11	-	-	157,131 30	
Cos. of Foreign Countries....	3,856,286,201 65	3,529,294 00	2,588,612,053 53	34,685,952 49	137,217,516 00	868,731 25	17,858,319 73	600,298 47
Aggregate.....	11,488,642,902 28	65,476,992 58	7,988,199,517 91	98,281,994 55	5,882,610,002 12	6,780,707 47	50,177,867 00	4,288,647 41

Table VII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Fire, Fire-Marine and Marine Insurance Companies.

Name of Company.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.	Tax Paid on Premiums.
	Fire.	Premiums received thereon	Marine and Inland.	Premiums received thereon	Fire.	Marine and Inland.		
MAINE STOCK COMPANIES.								
Merchants' Marine	-	-	\$4,250,083 00	\$ 91,555 76	-	\$46,415 71	\$46,415 71	
Union	-	-	4,646,326 00	141,436 62	-	90,718 08	90,718 08	
Total	-	-	\$8,896,469 00	\$232,992 38	-	\$137,133 79	\$137,133 79	
STOCK COS. OF OTHER STATES.								
Ætna, Conn.	\$6,151,429 00	\$74,693 80	-	-	\$26,080 53	-	\$32,216 43	\$972 26
American, Mass.	474,353 00	5,233 39	-	-	500 00	-	500 00	104 66
American, N. J.	157,683 00	1,542 16	-	-	948 29	-	948 29	30 84
American Central, Mo.	203,927 00	3,576 30	-	-	22 03	-	528 03	71 52
American Fire, N. Y.	240,127 00	3,055 83	-	-	403 00	-	403 00	53 05
American Fire, Pa.	424,153 00	6,046 77	-	-	845 90	-	845 90	120 93
Anglo-Nevada, Cal.	386,494 69	6,046 12	-	-	1,450 10	-	1,450 10	100 20
Atlantic Fire & Marine, R. I.	-	-	-	-	-	-	-	16 81
Boatman's F. & M., Pa.	99,915 00	1,283 00	-	-	1,597 00	-	2,114 00	25 66
Boston Marine, Mass.	-	-	\$1,076,376 00	\$15,462 29	-	\$16,516 31	20,900 70	309 24
Buffalo German, N. Y.	468,569 00	5,503 61	-	-	1,784 42	-	1,719 42	74 38
California, Cal.	137,694 00	2,219 19	-	-	75 00	-	805 00	42 88
Citizens', Pa.	242,799 00	4,317 55	-	-	2,243 15	-	2,248 15	74 84
Commerce, N. Y.	230,615 00	2,862 17	-	-	857 02	-	140 47	36 84
Connecticut Fire, Conn.	1,498,200 00	20,003 15	-	-	9,115 23	-	9,697 23	217 75

Continental, N. Y	1,043,983 00	11,967 20	-	-	3,541 98	-	3,598 65	171 34
Delaware Mutual Safety, Pa...	121,200 00	1,742 66	-	-	-	-	-	28 27
Dwelling House, Mass	323,600 00	2,848 94	-	-	6,278 04	-	2,734 45	56 95
Equitable F. & M., R. I.	372,924 33	4,395 07	31,079 77	314 09	1,350 10	1,038 50	2,488 60	94 18
Fire Association, Pa	1,857,241 00	27,388 71	-	-	14,295 06	-	15,875 18	506 79
Fireman's Fund, Cal.....	606,727 91	7,607 44	-	-	2,812 64	-	1,993 68	95 89
Fireman's Fire, Mass	351,746 00	5,393 52	-	-	106 74	-	116 18	35 38
First National Fire, Mass	626,342 00	9,406 36	-	-	4,290 23	-	4,831 86	188 12
Franklin Fire, Pa.....	683,637 50	7,847 45	-	-	13,881 43	-	7,522 91	156 94
German American, N. Y.....	1,195,799 00	13,639 63	-	-	8,839 25	-	9,042 85	95 60
Germany Fire, N. Y.....	710,143 00	8,941 27	-	-	1,956 08	-	1,043 58	139 70
Gerard F. & M., Pa.....	276,760 00	3,540 07	-	-	1,150 83	-	1,132 83	66 50
Granite State Fire, N. H.....	1,946,756 00	23,006 15	-	-	5,418 80	-	5,610 96	351 74
Hanover Fire, N. Y.....	1,524,261 68	21,917 73	-	-	9,462 14	-	10,653 64	249 11
Hartford Fire, Conn.....	3,623,472 00	39,843 89	-	-	15,669 69	-	18,647 51	483 48
Home, N. Y.....	5,507,912 00	57,375 92	-	-	13,377 24	-	12,444 24	879 97
Ins. Co. of North America, Pa.,	3,423,338 00	48,231 64	-	-	18,822 68	-	20,150 18	902 11
Ins Co of State of Penn., Pa...	1,424,712 00	22,777 61	-	-	9,596 32	-	9,596 32	455 55
Liberty, N. Y.....	274,500 00	5,060 07	-	-	1,328 00	-	1,178 00	74 64
Manufacturers' & Builders', N.Y	162,225 00	2,256 85	-	-	911 97	-	945 97	26 89
Merchants', N. J.....	949,042 00	12,920 49	-	-	1,755 00	-	2,008 58	258 40
Merchants', R. I.....	316,740 00	4,085 40	-	-	1,081 02	-	631 02	81 70
Meriden Fire, Conn.....	308,275 00	3,175 24	-	-	1,230 83	-	1,562 69	38 88
National Fire, Conn	1,588,781 00	21,046 43	-	-	5,525 78	-	3,050 13	310 41
National Fire, N. Y.....	42,900 00	295 75	-	-	-	-	-	5 91
Neptune F. & M., Mass.....	301,810 00	5,167 82	-	-	329 07	-	829 07	103 35
New Hampshire Fire, N. H.....	1,002,172 00	13,119 22	-	-	8,313 13	-	4,777 16	96 12
Niagara Fire, N. Y.....	1,591,569 00	24,962 78	-	-	15,574 06	-	15,725 40	235 16
North American, Mass	407,348 00	3,769 78	-	-	554 75	-	1,859 88	98 50
Northwestern National, Wis...	122,170 00	1,315 00	-	-	-	-	-	26 30
Orient, Conn.....	2,448,841 00	28,786 27	-	-	12,045 41	-	17,423 49	334 81
Pacific Fire, N. Y.	232,075 00	2,592 16	-	-	2,970 46	-	984 79	-
Pennsylvania Fire, Pa.....	2,396,961 91	38,664 79	-	-	17,117 94	-	19,924 94	773 29

STATISTICAL TABLES.

XXVII

Table VII—Concluded.

Name of Company.	RISKS WRITTEN.				LOSSES PAID.		Losses incurred.	Tax paid on premiums.
	Fire.	Premiums rec'd thereon.	Marine and Inland.	Premiums rec'd thereon.	Fire.	Marine and Inland.		
People's Fire, N. H.....	981,495 51	16,117 76	-	-	11,714 30	-	13,013 57	161 17
Phenix, N. Y.....	1,754,022 00	24,942 37	-	-	5,904 28	-	6,538 94	342 96
Phoenix, Conn.....	3,602,037 00	56,407 31	-	-	51,951 43	-	46,842 13	89 11
Providence Washington, R. I.	603,827 00	7,568 80	319,650 00	2,522 61	2,041 91	605 64	2,042 05	201 80
Reliance, Pa.....	282,949 00	4,001 33	-	-	990 00	-	1,590 00	80 02
Rochester German, N. Y.....	81,130 00	1,240 66	-	-	50 00	-	50 00	23 81
Security, Conn.....	201,639 00	1,971 23	-	-	1,805 22	-	314 72	3 32
Springfield F. & M., Mass.....	2,668,287 00	40,783 92	-	-	15,276 82	-	16,858 33	815 67
Spring Garden.....	175,444 00	1,867 68	-	-	-	-	805 13	37 35
Traders', Ill.....	396,299 00	6,947 13	-	-	6,027 98	-	6,320 58	18 38
Union, Cal.....	225,325 00	3,173 81	-	-	1,811 22	-	1,811 22	27 25
United, Pa.....	635,715 00	6,872 76	-	-	5,398 30	-	5,213 95	135 65
United Firemen's, Pa.....	169,160 00	2,386 56	-	-	2,233 89	-	2,253 89	47 73
United States Fire, N. Y.....	132,275 00	991 61	-	-	895 05	-	895 05	1 93
Westchester Fire, N. Y.	435,297 00	5,627 88	-	-	2,886 87	-	1,886 87	49 22
Williamsburg City Fire, N. Y.,	288,500 00	3,265 79	-	-	28 50	-	28 50	64 74
Total.....	\$61,018,410 53	\$804,356 00	\$1,427,105 77	\$18,298 99	\$352,953 01	\$18,160 45	\$377,252 39	\$11,773 95
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$1,109,184 00	\$13,067 77	-	-	\$1,870 46	-	\$1,870 46	\$180 31
Quincy, Mass.....	751,925 00	11,791 85	-	-	4,815 47	-	4,815 47	231 53
Traders' & Mechanics', Mass...	553,320 00	8,605 55	-	-	2,365 00	-	2,365 00	136 27
Total.....	\$2,414,429 00	\$33,468 17	-	-	\$9,050 93	-	\$9,050 93	\$548 11

COS. OF FOREIGN COUNTRIES.									
British America, Canada	\$386,056 00	\$5,036 10	-	-	\$1,684 61	-	\$ 979 61	\$ 66 02	
City of London, Eng.	400,798 00	7,667 18	-	-	1,312 91	-	1,662 91	120 08	
Commercial Union, Eng.	2,237,117 00	28,189 31	-	-	13,763 43	-	15,395 00	288 51	
Guardian Assurance, Eng.	1,159,929 00	16,087 56	-	-	6,497 98	-	6,474 04	191 79	
Hamburg-Bremen, Ger.	165,569 00	2,237 97	-	-	90 07	-	90 07	42 95	
Imperial Fire, Eng.	1,946,919 00	29,964 22	-	-	10,743 35	-	13,773 35	384 41	
Lancashire, Eng.	813,401 00	12,544 76	-	-	3,593 51	-	3,493 51	179 02	
Lion.	60,100 00	614 93	-	-	-	-	-	12 29	
L & L & Globe, Eng.	4,498,535 00	61,238 74	-	-	44,614 69	-	41,529 69	347 21	
London & Lancashire, Eng.	1,022,715 00	14,751 48	-	-	6,368 69	-	6,144 91	157 72	
London Assurance, Eng.	896,550 00	10,419 82	-	-	6,206 00	-	7,571 00	84 27	
Northern Assurance, Eng.	900,508 67	11,743 56	-	-	3,265 46	-	5,800 46	179 50	
No British & Mercantile, Eng.,	1,595,127 00	22,600 93	-	-	4,202 42	-	5,661 82	367 97	
Norwich Union, Eng.	742,871 00	11,053 20	-	-	3,197 37	-	2,795 60	157 11	
Phoenix Assurance, Eng.	1,014,049 00	15,844 59	-	-	16,268 38	-	13,065 00	55 14	
Queen, Eng.	1,403,760 00	16,016 99	-	-	8,116 98	-	9,200 24	166 14	
Royal, Eng.	3,934,900 68	63,091 10	-	-	30,006 51	-	32,897 98	661 69	
Scottish Union & National, Scot.	200,450 00	2,214 40	-	-	-	-	4,043 12	44 28	
Sun Fire, Eng.	625,965 00	7,195 00	-	-	685 00	-	1,859 00	130 20	
Western Assurance, Canada	266,354 00	3,963 59	-	-	1,371 27	-	674 14	51 84	
Total	\$24,271,674 35	\$342,475 43	-	-	\$161,988 63	-	\$173,111 45	\$3,688 14	

RECAPITULATION.

Maine Stock Companies.	-	-	\$8,896,469 00	\$232,992 38	-	\$137,133 79	\$137,133 79		
Stock Companies of other States	\$61,118,325 53	\$805,639 00	1,427,105 77	18,298 99	\$354,550 01	18,160 45	379,366 39	\$11,773 95	
Mut. Companies of other States	2,414,429 00	33,468 17	-	-	9,050 93	-	9,050 93	548 11	
Companies of Foreign Countries	24,271,674 35	342,475 43	-	-	161,988 63	-	173,111 45	3,688 14	
Aggregate	\$87,804,428 88	\$1,181,582 60	\$10,323,574 77	\$251,291 37	\$525,589 57	\$155,294 24	\$698,662 56	\$16,010 20	

Table VIII—Showing the Assets in Force, Risks Written, Premiums or Assessments Received and Losses Paid
During the Year 1889, of Maine Mutual Fire Insurance Companies.

XI

Name of Company.	Location.	Premium Notes.	Other Assets	Total Assets.	Risks in Force.	Risks Written.	Premiums or Assessments Received.	Losses Paid.
Bangor.....	Bangor.....	\$89,376 38	\$18,396 07	\$107,772 45	\$3,165,979 00	\$1,175,498 14	\$16,933 05	\$13,255 40
Brunswick Farmers'.....	Brunswick.....	11,048 42	164 17	11,212 59	184,082 00	35,500 00	64 25	
Casco.....	Casco.....	3,829 10	-	3,829 10	75,780 00	9,850 00	514 75	520 00
Cumberland.....	Cumberland.....	11,319 21	397 26	11,716 47	207,420 00	30,515 00	50 23	
Danville.....	Auburn.....	8,906 94	1,557 69	10,464 63	161,911 00	49,878 00	146 05	
Dresden.....	Dresden.....	3,828 07	215 06	4,043 13	98,885 00	39,425 00	100 60	
Eliot and Kittery.....	Eliot.....	60,349 00	1,675 00	62,024 00	975,767 00	113,570 00	204 42	574 23
Falmouth.....	Falmouth.....	26,821 80	621 14	27,442 94	268,218 00	45,310 00	135 92	
Fayette.....	Fayette.....	2,567 82	148 47	2,716 29	65,633 00	7,103 00	322 57	
Fryeburg.....	Fryeburg.....	10,636 48	140 00	10,776 48	267,865 00	24,225 00	570 00	570 00
Gorham Farmers'.....	Gorham.....	32,418 10	127 15	32,545 25	352,015 00	55,595 00	431 00	560 00
Harpwell.....	Harpwell.....	11,381 60	263 15	11,644 75	184,520 32	27,025 00	52 25	
Harrison.....	Harrison & Otisfield,	11,357 10	1,044 86	12,401 96	220,970 00	32,325 00	136 56	
Hermon and West Bangor.....	Hermon.....	834 75	81 12	915 87	83,475 00	8,875 00	-	
Jay.....	Jay.....	10,299 56	349 02	10,648 58	153,991 00	20,950 00	66 44	6 00
Litchfield.....	Litchfield.....	11,328 75	25 00	11,353 75	206,860 00	39,730 00	78 64	
Lovell.....	Lovell.....	3,637 95	175 00	3,812 95	60,652 00	16,937 00	20 15	
North Yarmouth.....	North Yarmouth.....	17,540 80	29 8	17,570 68	338,190 75	65,331 00	67 02	20 00
Oxford County.....	South Paris.....	56,084 00	1,038 89	57,122 89	1,121,698 00	311,390 00	7,094 17	6,250 00
Patrons' Androsoggin.....	Auburn.....	78,833 00	926 45	79,759 45	1,768,642 00	507,400 09	5,229 78	5,110 00
Saco.....	Saco.....	5,289 65	58,915 65	64,205 30	483,795 00	120,800 00	1,143 66	1,825 00
Union Farmers'.....	Union.....	8,264 40	651 01	8,915 41	85,200 00	41,100 00	123 30	
Warren Farmers'.....	Warren.....	6,025 18	720 94	6,746 12	165,422 00	32,725 00	140 95	7 00
Webster.....	Webster.....	2,453 50	-	2,453 50	44,455 00	5,420 00	8 97	
Wells.....	Wells.....		No	Returns.				

INSURANCE COMMISSIONER'S REPORT.

Wilton	Wilton	11,167 10	185 63	11,352 73	181,643 00	44,940 00	27 41	
Windham	Windham	20,200 00	1,397 64	21,597 64	250,000 00	49,542 00	1,179 16	1,150 00
Woolwich	Woolwich	5,015 00	145 97	5,160 97	19,900 00	19,900 00	39 02	
Total.....		\$509,456 56	\$88,347 36	\$597,803 92	\$10,971,998 07	\$2,898,529 14	\$34,743 79	\$19,847 63

Table IX—*Showing the Business Transacted by Special Brokers, for the Year Ending December 31st, 1889.*

Name	Residence.	License Expired.	Date of License	Number of risks written.	Amount insured	Premiums received.	Tax Paid.
Charles C. Burrill	Ellsworth	October 19, 1889.	November 2, 1889.	25	\$24,250	\$840 00	\$8 40
Moses W. Farr	Augusta	December 3, 1889..	Did not renew	3	1,500	105 00	1 05
George W. Fiske.....	Ellsworth	April 9, 1889.....	April 13, 1889.....	18	23,900	979 50	9 80
Aggregate.....				46	\$49,650	\$1924 50	\$19 25

MAINE STOCK MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
THE STOCK MARINE INSURANCE COMPANIES OF THE
STATE OF MAINE, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER, 1889.



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
Stocks and bonds owned by the company, market value.....	19,545 00
Loans secured by collaterals.....	25,000 00
Cash in the company's principal office and in bank.....	8,553 47
Interest due and accrued.....	10,957 34
Premiums in due course of collection.....	20,709 48
Bill receivable taken for premiums.....	31,604 24

Aggregate of all the admitted assets of the company at their actual value \$183,369 53

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
E. & N. A. R. R. stock, 5 per cent.....	\$5,000 00	\$5,750 00
City of Kingman bonds, 6 ".....	2,000 00	2,225 00
City of St. Paul " 6 ".....	2,000 00	2,300 00
Bangor & Piscataquis R. R. bonds, 5 per cent.....	2,000 00	2,070 00
Maine Central R. R. " 7 ".....	1,000 00	1,300 00
City of Brewer note, May 24, 1889, 2 years, 4 per cent..	2,000 00	2,000 00
City of Brewer " Oct. 5, 1889, 2 " 4 " ..	2,000 00	2,000 00
City of Brewer " Dec. 24, 1889, 2 " 4 " ..	400 00	400 00
Demand note, secured, 4½ per cent.....	1,500 00	1,500 00
	<u>\$17,900 00</u>	<u>\$19,545 00</u>

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>
First National Bank, Bangor, stock ...	\$7,000 00	\$9,000 00	\$7,000 00
North National Bank, Rockland, stock,	500 00	550 00	500 00
European & N. A. Railroad Co., " ..	2,500 00	2,875 00	2,500 00
Green Mountain Railroad Co., } " ..	6,000 00	5,000 00	3,000 00
Van Buren L. & M. Co., }			
Lockwood Co, Waterville, " ..	1,000 00	1,000 00	1,000 00
Smith Planing Mill Co., Brewer, " ..	600 00	600 00	500 00
Penobscot River Ice Co., Bangor, " }	1,500 00	1,000 00	1,000 00
American Ice Co. bonds, }			

LOANS ON COLLATERALS—*Concluded.*

Katahdin Ice Co., Bangor, } Merchants' Insurance Co., } stock.....	\$8,000 00	\$8,000 00	\$4,000 00
United States bonds, 4s	2,500 00	3,200 00	2,500 00
Bucksport, Me., bonds, 6s.....	1,000 00	1,040 00	1,000 00
Maine Central R. R. Co. bonds, 5s....	1,000 00	1,030 00	1,000 00
Adams Water Works Co. bonds, 5s	500 00	500 00	500 00
St. Paul City bonds, 5s.....	1,000 00	1,130 00	500 00
	<u>\$33,100 00</u>	<u>\$34,925 00</u>	<u>\$25,000 00</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$18,504 85
Amount required to safely re-insure all outstanding risks.....	47,027 44
Total amount of liabilities, except capital stock and net surplus	<u>65,532 29</u>
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	17,837 24
Aggregate amount of liabilities including net surplus.....	<u>\$183,369 53</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine).....	\$68,103 57
Received for interest and dividends from all sources.....	2,773 52
Aggregate amount of income received in cash.....	<u>\$70,877 09</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine),.....	\$46,415 71
Cash dividends actually paid.....	4,000 00
Paid for commissions or brokerage.....	6,415 89
Salaries and other charges of officers, clerks and employes.....	2,300 00
All other expenditures, viz: expense account.....	1,735 86
Aggregate amount of expenditures in cash.....	<u>\$60,867 46</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$678,425	\$38,567 82
Written during the year.....	4,250,083	91,555 76
Total.....	<u>\$4,928,508</u>	<u>\$130,123 58</u>
Deduct those expired and terminated.....	4,159,642	83,096 14
Net amount in force	<u>\$768,866</u>	<u>\$47,027 44</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$4,250,083 00
Premiums received.....	91,555 76
Losses paid on risks taken.....	46,415 71

***OCEAN INSURANCE COMPANY,
PORTLAND.**

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

CHARLES H. CHASE, *President.*

JOHN H. HUMPHREY, *Secretary.*

Capital Paid Up in Cash, \$112,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$46,509 00
Loans on bond and mortgage (first liens).....	2,309 18
Cash in the company's principal office and in bank.....	37,634 66
Interest due and accrued.....	150 00
Bills receivable matured.....	906 38
Rents due and accrued.....	750 00
	88,259 17
Deduct bad notes.....	442 94
	\$87,816 23
Aggregate of all the admitted assets of the company at their actual value.....	

II. LIABILITIES.

Gross amount of losses in process of adjustment.....	\$1,000 00
Net amount of unpaid losses and claims.....	\$1,000 00
All other demands against the company, viz: commissions, etc.....	1,216 00
	2,216 00
Total amount of liabilities, except capital stock and net surplus.....	2,216 00
Capital actually paid up in cash.....	112,000 00
	\$114,216 00

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland)...	\$7,924 39
Received for interest and dividend from all sources.....	2,876 70
Income from all other sources.....	1,828 53
	\$12,629 62

*Company has re issued all risks and is closing business.

MAINE STOCK MARINE

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine and inland).....	\$10,099 81
Cash dividends actually paid.....	167 00
Paid for commissions or brokerage	73 70
Salaries and other charges of officers, clerks and employes.....	1,612 14
Paid State, national and local taxes.....	871 20
All other expenditures, viz: cash expenses.....	325 93
Aggregate amount of expenditures in cash.....	<u>\$13,149 78</u>

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).....	\$ 23,775 00
Stocks and bonds owned by the company, market value.....	164,322 50
Loans secured by collaterals	2,375 00
Cash in the company's principal office and in bank.....	20,583 99
Interest due and accrued	2,001 12
Premiums in due course of collection	21,039 03
Bills receivable, taken for premiums	65,964 10
All other assets.....	2,150 00

Aggregate of all the admitted assets of the company at their actual value..... \$302,210 74

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
European and N. A. Railroad stock.....	\$13,800 00	\$15,180 00
Stillwater bonds, 5s.....	16,000 00	16,320 00
Bangor bonds, 6s.....	47,000 00	52,875 00
Bangor bonds, 7s.....	6,000 00	7,200 00
St. Paul bonds, 7s.....	11,000 00	13,200 00
St. Paul bonds, 5s.....	5,000 00	5,150 00
Bath, Me., bonds, 6s.....	4,000 00	4,080 00
Dubuque bonds, 6s	5,000 00	5,250 00
Maine Central R. R. bonds, 6s	2,000 00	2,200 00
Maine Central R. R. bonds, 6s	2,000 00	2,100 00
East Saginaw bonds, 5s.....	1,500 00	1,500 00
Fort Madison bonds, 5s.....	2,000 00	2,060 00
Lombard Investment Co. bonds, 6s.....	5,500 00	5,500 00
C. N. Nelson Lumber Co. bonds, 6s.....	7,000 00	7,000 00
Bangor & Katahdin Iron Works bonds, 6s.....	9,000 00	9,450 00
City of Sandusky bonds, 5s.....	3,000 00	3,030 00
B. & P. R. R. Extension, 5s.....	5,000 00	5,087 50
Galion, Ohio, 5s.....	7,000 00	7,140 00
Total.....	\$151,800 00	\$164,322 50

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>
Lockwood Co. stock, 10 shares.....	\$1,000 00	\$1,000 00	\$625 00
Bangor Gas Light Co., stock, 12 shares....	1,200 00	1,200 00	500 00
First National Bank, Bangor, stock, 3 shares	300 00	330 00	250 00
“ “ “ “ 10 “	1,000 00	1,100 00	1,000 00
	<u>\$3,500 00</u>	<u>\$3,630 00</u>	<u>\$2,375 00</u>

II. LIABILITIES.

Net amount of unpaid losses and claims	\$35,754 73
Amount required to safely re-insure all outstanding risks	79,498 71
All other demands against the company, viz: doubtful notes	216 00
Total amount of liabilities, except capital stock and net surplus	115,469 44
Capital actually paid up in cash	100,000 00
Surplus beyond capital	86,741 30
Aggregate amount of liabilities including net surplus	<u>\$302,210 74</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine)	\$119,954 79
Received for interest and dividends from all sources	10,278 42
Aggregate amount of income received in cash	<u>\$130,233 21</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine)	\$90,718 08
Cash dividends actually paid	16,000 00
Paid for commissions or brokerage.....	8,989 85
Salaries and other charges of officers, clerks and employes.....	4,511 83
Paid State, national and local taxes	3,326 11
Aggregate amount of expenditures in cash	<u>\$123,545 87</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$1,080,858	\$ 71,586 50
Written during the year	4,646,386	141,436 62
Total.....	<u>\$5,727,244</u>	<u>\$213,023 12</u>
Deduct those expired and terminated.....	4,610,731	133,524 41
In force at end of the year.....	\$1,116,513	\$79,498 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$4,646,386 00
Premiums received.....	141,436 62
Losses paid on risks taken.....	90,718 08

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, 1889.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

JOTHAM GOODNOW, *President.*

A. C. BAYNE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$345,000 00
Loans on bond and mortgage (first liens).....	43,200 00
Stocks and bonds owned by the company, market value.....	8,549,750 00
Loans secured by collaterals.....	6,570 00
Cash in the company's principal office and in bank.....	713,607 79
Interest due and accrued.....	934 39
Premiums in due course of collection.....	412,447 47
Aggregate of all the admitted assets of the company at their actual value.....	\$10,071,509 65

II. LIABILITIES.

Losses adjusted and unpaid.....	\$33,948 40
Losses unadjusted, including all reported and supposed losses.....	163,153 07
Losses resisted, including interest, costs and expenses.....	5,713 55
Gross amount of claims for losses.....	202,815 02
Deduct re-insurance and salvage.....	2,583 33
Net amount of unpaid losses and claims.....	\$ 200,231 69
Amount required to safely re-insure all outstanding risks.....	2,066,481 34
All other demands against the company, viz: commissions, etc.....	104,130 61
Total amount of liabilities, except capital stock and net surplus.....	2,370,843 64
Capital actually paid up in cash.....	4,000,000 00
Surplus beyond capital.....	3,700,666 01
Aggregate amount of liabilities including net surplus.....	\$10,071,509 65

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$2,687,799 54	\$146,126 45	<u>\$2,833,925 99</u>
Received for interest and dividends from all sources.....			420,877 42
Income from all other sources, viz: rents.....			6,433 10
Aggregate amount of income received in cash.....			<u>\$3,261,236 51</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,540,928 41	\$93,914 63	<u>\$1,634,843 04</u>
Cash dividends actually paid.....			720,000 00
Paid for commissions or brokerage.....			458,198 12
Salaries and other charges of officers, clerks and employes.....			177,057 31
Paid State, national and local taxes.....			51,510 59
All other expenditures, viz: general expenses.....			223,934 23
Aggregate amount of expenditures in cash.....			<u>\$3,265,543 29</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force on the 31st of December of the pre- ceding year.....	\$308,947,169	\$3,656,504 18	\$ 1,230,411	\$ 29,557 41
Written during the year (including perpetual)	<u>252,520,637</u>	<u>3,037,695 87</u>	<u>96,668,010</u>	<u>165,682 03</u>
Total.....	\$561,467,806	\$6,694,200 05	\$97,998,421	\$195,239 44
Deduct those expired and marked off as ter- minated.....	<u>221,265,507</u>	<u>2,624,453 47</u>	<u>96,534,808</u>	<u>160,165 71</u>
In force at the end of the year.....	\$340,202,299	\$4,069,746 58	\$1,363,613	\$35,073 73
Deduct amount re-insured	<u>8,763,064</u>	<u>109,326 95</u>	<u> </u>	<u> </u>
Net amount in force, \$331,439,235	\$3,960,419 63	\$1,363,613	\$35,073 73	

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$6,151,429 00
Premiums received.....	74,693 80
Losses paid on risks taken.....	26,080 53
Losses incurred in Maine.....	32,216 43
Amount of taxes paid to the State of Maine on premiums.....	884 69

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818.

FRANCIS PEABODY, *President.*J. W. FIELD, *Secretary.*

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$496,524 59
Loans secured by collaterals.....	45,306 25
Cash in the company's principal office and in bank.....	12,379 26
Interest due and accrued.....	3,003 90
Premiums in due course of collection.....	13,553 17
Bills receivable.....	18,348 67
All other assets.....	6,771 97
Aggregate of all the admitted assets of the company at their actual value.....	\$595,887 81

II. LIABILITIES.

Losses adjusted, including all reported and supposed losses,	\$29,559 66
Losses resisted, including interest, costs and expenses....	1,000 00
Gross amount of claims for losses.....	30,559 66
Deduct re-insurance and salvage.....	2,875 00
Net amount of unpaid losses and claims.....	\$ 27,684 66
Amount required to safely re-insure all outstanding risks.....	172,800 29
All other demands against the company, viz: commissions, etc.....	7,666 24
Total amount of liabilities, except capital stock and net surplus.....	208,151 19
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	87,736 62
Aggregate amount of liabilities including net surplus.....	\$595,887 81

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$213,033 60	\$44,941 90	\$257,975 50
Received for interest and dividends from all sources.....			23,877 00
Aggregate amount of income received in cash.....			\$281,852 50

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$161,564 28	\$54,005 12	\$215,569 40
Cash dividends actually paid.....			9,036 00
Paid for commission or brokerage.....			52,768 44
Salaries and other charges of officers, clerks and employes.....			24,145 35
Paid State, national and local taxes.....			6,040 41
All other expenditures, viz: general expenses			19,653 37
Aggregate amount of expenditures in cash.....			\$327,212 97

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$23,631,431	\$253,298 33	\$2,048,584	\$39,465 20
Written during the year..	22,855,865	260,526 09	1,056,751	29,400 27
Total.....	\$46,487,296	\$513,824 42	\$3,105,335	\$68,865 47
Deduct those expired and terminated.....	20,692,482	218,485 03	1,533,905	35,887 24
In force at end of the year	\$25,794,814	\$295,339 39	\$1,571,430	\$32,978 23
Deduct amount re-insured	2,198,199	28,012 59	8,500	292 50
Net amount in force..	\$23,596,615	\$267,326 80	\$1,562,930	\$32,685 73

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$474,353 00
Premiums received.....	5,233 39
Losses paid on risks taken.....	500 00
Losses incurred in Maine.....	500 00

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President*.JAS. H. WORDEN, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$349,814 45
Loans on bond and mortgage (first liens)	1,248,773 78
Stocks and bonds owned by the company, market value.....	328,875 00
Cash in the company's principal office and in bank.....	67,655 96
Interest due and accrued.....	22,245 87
Premiums in due course of collection.....	27,432 88
Rents due and accrued.....	3,786 18

Aggregate of all the admitted assets of the company at their actual value \$2,048,584 12

II. LIABILITIES.

Losses adjusted and unpaid	\$19,655 76
Losses unadjusted, including all reported and supposed losses.....	17,627 74
Losses resisted, including interest, cost and expenses	4,173 22
Gross amount of claims for losses.....	41,456 72
Deduct re-insurance and salvage.....	1,569 32
Net amount of unpaid losses and claims.....	\$39,887 40
Amount required to safely re-insure all outstanding risks.....	379,127 73
All other demands against the company, viz: commissions, etc.....	14,715 88
Total amount of liabilities, except capital stock and net surplus	433,731 01
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	1,041,853 11

Aggregate amount of liabilities, including net surplus..... \$2,048,584 12

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$426,547 88
Received for interest and dividends from all sources.....	82,730 66
Income from all other sources	5,029 64

Aggregate amount of income received in cash..... \$514,308 18

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$216,226 09
Cash dividends actually paid.....	62,622 40
Paid for commission or brokerage.....	70,901 57
Salaries and other charges of officers, clerks and employes.....	43,832 26
Paid State, national and local taxes.....	16,077 79
All other expenditures, viz: general expenses.....	37,495 39
	<hr/>
Aggregate amount of expenses in cash.....	\$447,155 50

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$83,275,360	\$713,600 81
Written during the year.....	66,766,337	518,572 11
	<hr/>	<hr/>
Total	\$150,041,697	\$1,232,172 92
Deduct those expired and terminated	69,928,366	472,190 30
	<hr/>	<hr/>
In force at end of the year.....	\$80,113,331	\$759,982 62
Deduct amount re-insured.....	3,333,783	30,760 96
	<hr/>	<hr/>
Net amount in force.....	\$76,779,548	\$729,221 66

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$157,683 00
Premiums received.....	1,542 16
Losses paid on risks taken.....	948 29
Losses incurred in Maine.....	948 29

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.

Real estate owned by the company, unincumbered.....	\$500,000 00
Stocks and bonds owned by the company, market value.....	555,000 00
Loans secured by collaterals	125,000 00
Cash in the company's principal office and in bank.....	70,336 24
Premiums in due course of collection.....	94,017 25

Aggregate of all the admitted assets of the company at their actual value..... \$1,344,353 49

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,152 36
Losses unadjusted, including all reported and supposed losses	51,724 50
Losses resisted, including interest, costs and expenses.....	10,349 67
Gross amount of claims for losses.....	72,226 53
Deduct re-insurance and salvage.....	5,700 60
Net amount of unpaid losses and claims.....	\$66,526 53
Amount required to safely re-insure all outstanding risks.	423,005 79
All other demands against the company, viz: commissions, etc.....	14,102 59

Total amount of liabilities, except capital stock and net surplus.....	503,634 91
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	240,718 58

Aggregate amount of liabilities including net surplus..... \$1,344,353 49

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$535,786 23
Received for interest and dividends from all sources.....	35,869 51
Income from all other sources.....	25,388 43

Aggregate amount of income received in cash..... \$597,044 17

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$319,074 60
Cash dividends actually paid.....	57,000 00
Paid for commissions or brokerage.....	73,454 10
Salaries and other charges of officers, clerks and employes.....	51,469 14
Paid State, national and local taxes.....	10,751 98
All other expenditures, viz: general expenses.....	85,571 55
Aggregate amount of expenditures in cash.....	<u>\$597,321 37</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$62,970,262	\$803,101 33
Written during the year.....	51,802,642	656,122 68
Total.....	<u>\$114,772,904</u>	<u>\$1,459,224 01</u>
Deduct those expired and terminated.....	50,738,612	619,997 85
In force at end of the year	\$64,034,292	\$839,226 16
Deduct amount re-insured.....	2,241,362	32,668 46
Net amount in force.....	<u>\$61,792,930</u>	<u>\$806,557 70</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$203,927 00
Premiums received.....	3,576 30
Losses paid on risks taken.....	22 03
Losses incurred in Maine.....	528 03

AMERICAN FIRE INSURANCE COMPANY,
NEW YORK.

—
INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

DAVID ADEE, *President.*

WM. H. CROLINS, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 24,220 00
Stocks and bonds owned by the company, market value.....	935,397 00
Loans secured by collaterals	159,750 00
Cash in the company's principal office and in bank	81,605 80
Interest due and accrued	1,576 59
Premiums in due course of collection	96,881 65
Re-insurance on losses paid.	1,410 99

Aggregate of all the admitted assets of the company at their actual value	\$1,300,842 03

II. LIABILITIES.

Losses adjusted and unpaid.....	\$46,618 44
Net amount of unpaid losses and claims.....	\$ 46,618 44
Amount required to safely re-insure all outstanding risks.....	391,792 46
All other demands against the company, viz: commissions, etc.	38,260 73

Total amount of liabilities, except capital stock and net surplus	\$476,671 63
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital	424,170 40

Aggregate amount of liabilities including net surplus	\$1,300,842 03

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$585,937 86
Received for interest and dividends from all sources ..	52,715 40

Aggregate amount of income received in cash.....	\$638,653 26

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$379,211 10
Cash dividends actually paid	41,358 88
Paid for commissions or brokerage.....	126,385 40
Salaries and other charges of officers, clerks and employes.....	57,357 38
Paid State, national and local taxes.....	6,744 23
All other expenditures, viz: general expenses.....	74,064 22
Aggregate amount of expenditures in cash.....	<u>\$685,121 21</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$100,519,813	\$671,067 17
Written or renewed during 1889	103,411,495	748,785 16
Total.....	<u>\$203,931,308</u>	<u>\$1,419,852 33</u>
Deduct those expired and marked off as terminated in 1889,	98,635,627	589,525 63
In force at the end of the year 1889.....	\$105,295,681	\$830,326 70
Deduct amount re-insured.....	12,673,143	76,680 91
Net amount in force	<u>\$92,622,538</u>	<u>\$753,645 79</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$240,127 00
Premiums received	3,055 83
Losses paid on risks taken	403 00
Losses incurred in Maine	403 00

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.....	\$230,100 00
Loans on bond and mortgage (first liens).....	993,703 40
Stocks and bonds owned by the company, market value.....	1,090,149 56
Loans secured by collaterals.....	150,000 00
Cash in the company's principal office and in bank.....	129,326 09
Interest due and accrued.....	19,300 71
Premiums in due course of collection.....	21,707 79
All other assets.....	8,382 42

Aggregate of all the admitted assets of the company at their actual value.....\$2,642,669 97

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 21,609 80
Losses unadjusted, including all reported and supposed losses.....	116,399 55
Losses resisted, including interest, costs and expenses.....	39,318 30
Gross amount of claims for losses.....	177,327 65
Net amount of unpaid losses and claims.....	\$ 177,327 65
Amount required to safely re-insure all outstanding risks.....	1,503,394 24
All other demands against the company, viz: commissions, etc.....	2,331 29
Total amount of liabilities, except capital stock and net surplus.....	1,733,053 18
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	409,616 79

Aggregate amount of liabilities including net surplus.....\$2,642,669 97

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,613,379 11
Received for interest and dividends from all sources.....	101,861 30
Income from all other sources.....	57,332 78

Aggregate amount of income received in cash.....\$1,772,573 19

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,007,539 35
Cash dividends actually paid.....	50,345 00
Paid for commissions or brokerage.....	299,227 24
Salaries and other charges of officers, clerks and employes.....	205,241 89
Paid State, national and local taxes	36,113 45
All other expenditures, viz: general expenses.....	22,465 19
Aggregate amount of expenditures in cash.....	\$1,620,932 12

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the thirty-first day of December, 1888.	\$158,590,030	\$1,954,848 23
Written or renewed during the year.....	163,325,692	1,849,923 31
Total.....	<u>\$321,915,722</u>	<u>\$3,804,771 54</u>
Deduct those expired and marked off as terminated.....	141,136,985	1,669,620 52
In force at the end of the year.....	<u>\$180,778,737</u>	<u>\$2,135,151 02</u>
Deduct amount re-insured	6,385,668	79,098 82
Net amount in force December 31, 1889.....	\$174,393,069	\$2,056,052 20

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$424,152 00
Premiums received.....	6,046 77
Losses paid on risks taken.....	845 90
Losses incurred in Maine.....	845 90

ANGLO-NEVADA ASSURANCE CORPORATION,
SAN FRANCISCO, CAL.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

LOUIS SLOSS, *President.*

J. P. CLARK, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$973,750 00
Stocks and bonds owned by the company, market value.....	1,170,051 38
Cash in the company's principal office and in bank.....	180,939 27
Interest due and accrued.....	32,376 56
Premiums in due course of collection.....	204,324 03
Bills receivable, taken for premiums.....	3,760 80
All other assets.....	4,350 95

Aggregate of all the admitted assets of the company at their actual value.....\$2,569,552 99

II. LIABILITIES.

Losses adjusted and unpaid.....	\$16,879 58
Losses unadjusted, including all reported and supposed losses.....	52,013 59
Gross amount of claims for losses.....	68,893 17
Deduct re-insurance and salvage.....	803 08
Net amount of unpaid losses and claims.....	\$68,090 09
Amount required to safely re-insure all outstanding risks.....	447,616 59
All other demands against the company, viz: commissions, etc.....	7,111 81
Total amount of liabilities, except capital stock and net surplus.....	522,818 49
Capital actually paid up in cash.....	2,000,000 00
Surplus beyond capital.....	46,734 50

Aggregate amount of liabilities including net surplus.....\$2,569,552 99

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$806,161 62	\$86,277 66	\$892,439 28
Received for interest and dividends from all sources.....			124,634 21
Aggregate amount of income received in cash.....			\$1,017,073 49

IV. EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$638,321 49	\$52,287 26	\$690,608 75
Cash dividends actually paid			90,000 00
Paid for commissions or brokerage			162,143 66
Salaries and other charges of officers, clerks and employes			85,963 59
Paid State, national and local taxes.			10,387 28
All other expenditures, viz: general expenses			117,682 43
Aggregate amount of expenditures in cash			\$1,156,785 71

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1888..	\$73,084,939	\$994,486 77	\$1,673,328	\$33,483 36
Written during the year	78,813 ,983	1,266,715 10	19,993,937	161,765 49
Total.....	\$151,898,922	\$261,201 87	\$21,667,265	\$195,248 85
Deduct those expired and terminated.....	84,354,168	1,242,726 66	19,581,111	160,854 99
In force at end of the year	\$67,544,754	\$1,018,475 21	\$2,086,154	\$34,393 86
Deduct amount re-insured	11,007,798	183,059 89	649,396	10,435 20
Net amount in force	\$56,536,956	\$835,415 32	\$1,436,758	\$23,958 66

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$386,494 69
Premiums received	6,460 12
Losses paid on risks taken	1,450 10
Losses incurred in Maine.....	1,450 10

BOSTON MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.*THOMAS H. LORD, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 28,740 78
Loans on bond and mortgage (first liens).....	497,500 00
Stocks and bonds owned by the company, market value.....	954,849 50
Loans secured by collaterals.....	105,500 00
Cash in the company's principal office and in bank.....	209,483 59
Interest due and accrued.....	5,912 57
Premiums in due course of collection, and other small accounts.....	141,285 63
Bills receivable, not matured, taken for premiums.....	499,752 94
Aggregate of all the admitted assets of the company at their actual value.....	\$2,443,025 01

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 14,047 50
Losses unadjusted, including all reported and supposed losses.....	147,992 50
Losses resisted, including interest, costs and expenses....	4,000 00
Gross amount of claims for losses.....	166,040 00
Net amount of unpaid losses and claims.....	\$166,040 00
Amount required to safely re-insure all outstanding risks.....	419,166 47
Total amount of liabilities, except capital stock and net surplus....	585,206 47
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	857,818 54
Aggregate amount of liabilities including net surplus.....	\$2,443,025 01

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,159,360 18
Received for interest and dividends from all sources.....	77,327 87
Income from all other sources.....	1,205 58
Aggregate amount of income received in cash.....	\$1,237,893 63

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (inland)	\$903,398 86
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	27,455 52
Salaries and other charges of officers, clerks and employes.....	44,174 48
Paid State, national and local taxes	10,117 47
All other expenditures, viz: general expenses	93,797 79
Aggregate amount of expenditures in cash	\$1,178,944 12

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$11,872,704	\$ 431,914 99
Written during the year.....	88,915,865	1,351,241 21
Total.....	\$100,788,569	\$1,783,156 20
Deduct those expired and terminated.....	87,941,418	1,329,535 46
In force at end of the year.....	\$12,847,151	\$453,620 74
Deduct amount re-insured.....	833,321	34,454 67
Net amount in force	\$12,013,830	\$419,166 49

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine).....	\$1,076,376 00
Premiums received	15,462 29
Losses paid on risks taken.....	16,516 31
Losses incurred in Maine.....	20,900 70

BUFFALO GERMAN INSURANCE COMPANY,
BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILIP BECKER, *President.*

O. J. EGGERT, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$291,240 04
Loans on bond and mortgage (first liens)	446,025 00
Stocks and bonds owned by the company, market value.	394,707 15
Loans secured by collaterals	117,000 00
Cash in the company's principal office and in bank	59,366 52
Interest due and accrued.	3,942 70
Premiums in due course of collection	55,281 10
Bills receivable	6,418 46
Accrued rents.	784 82
Aggregate of all the admitted assets of the company at their actual value	\$1,374,765 79

II. LIABILITIES.

Losses adjusted and unpaid	\$8,162 52
Losses unadjusted, including all reported and supposed losses.	8,670 00
Losses resisted, including interest, costs and expenses.	1,500 00
Net amount of unpaid losses and claims	\$ 18,332 52
Amount required to safely re-insure all outstanding risks.	322,703 49
All other demands against the company, viz: commissions, etc	9,426 59
Total amount of liabilities, except capital stock and net surplus	350,462 60
Capital actually paid up in cash	200,000 00
Surplus beyond capital.	824,303 19
Aggregate amount of liabilities including net surplus	\$1,374,765 79

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$398,025 88
Received for interest and dividends from all sources.	43,771 98
Income from all other sources.	18,890 90
Aggregate amount of income received in cash	\$460,688 76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$244,204 25
Cash dividends actually paid	40,000 00
Paid for commissions or brokerage	82,275 86
Salaries and other charges of officers, clerks and employes.....	20,951 84
Paid State, national and local taxes.....	7,470 89
All other expenditures, viz: general expenses.....	26,305 64
Aggregate amount of expenditures in cash.....	<u>\$421,208 48</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$58,300,088	\$612,437 31
Written during the year	46,462,216	489,891 71
Total	<u>\$104,762,304</u>	<u>\$1,102,329 02</u>
Deduct those expired and terminated	43,285,225	460,191 11
In force at end of the year.....	\$61,477,079	\$642,137 91
Deduct amount re-insured.....	1,703,235	13,687 38
Net amount in force.....	<u>\$59,773,844</u>	<u>\$628,450 53</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$468,569 00
Premiums received	5,503 61
Losses paid on risks taken.....	1,784 42
Losses incurred in Maine.....	1,719 42

CALIFORNIA INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

L. L. BROMWELL, *President*.W. H. C. FOWLER, *Secretary*.

● Capital Paid Up in Cash, \$600,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$106,000 00
Loans on bond and mortgage (first liens).....	16,506 27
Stocks and bonds owned by the company, market value.....	574,489 50
Cash in the company's principal office and in bank.....	386,992 68
Interest due and accrued.....	725 60
Premiums in due course of collection.....	163,160 55
Aggregate of all the admitted assets of the company at their actual value.....	\$1,247,874 60

II. LIABILITIES.

Losses unadjusted and unpaid.....	\$67,656 00
Losses unadjusted, including all reported and supposed losses.....	19,300 00
Losses resisted, including interest, costs and expenses.....	6,880 00
Net amount of unpaid losses and claims.....	\$93,836 00
Amount required to safely re-insure all outstanding risks.....	434,705 53
All other demands against the company, viz: commissions, etc.....	6,397 70
Total amount of liabilities, except capital stock and net surplus.....	534,939 23
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	112,935 37
Aggregate amount of liabilities including net surplus.....	\$1,247,874 60

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$532,042 41	\$173,372 97	\$705,415 38
Received for interest and dividends from all sources.....			49,858 97
Income from all other sources.....			3,035 10
Aggregate amount of income received in cash.....			\$758,309 45

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$390,502 16	\$145,031 17	\$535,533 33
Cash dividends actually paid.....			36,000 00
Paid for commissions or brokerage.....			127,627 14
Salaries and other charges of officers, clerks and employes.....			50,697 92
Paid State, national and local taxes.....			18,699 30
All other expenditures, viz: general expenses.....			66,591 87
Aggregate amount of expenditures in cash.....			\$835,149 56

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888....	\$39,746,704	\$575,207 74	\$3,105,086	\$125,753 60
Written during the year.....	50,246,562	682,580 95	13,365,494	262,214 33
Total.....	\$89,993,266	\$1,257,788 69	\$16,470,580	\$387,967 93
Deduct those expired and terminated.....	39,147,159	532,184 96	13,482,631	249,358 18
In force at end of the year....	\$50,846,107	\$725,603 73	\$2,987,949	\$138,609 75
Deduct amount re-insured....	3,800,684	61,396 56	881,295	44,183 80
Net amount in force.....	\$47,045,423	\$664,207 17	\$2,106,654	\$94,425 95

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$137,694 00
Premiums received.....	2,219 19
Losses paid on risks taken.....	75 00
Losses incurred in Maine.....	805 00

CITIZENS' INSURANCE COMPANY,
PITTSBURGH, PA.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

W. G. JOHNSTON, *President.*

J. R. SNIVLEY, *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)	274,775 04
Stocks and bonds owned by the company, market value	244,970 00
Loans secured by collaterals	44,993 40
Cash in the company's principal office and in bank	22,488 85
Interest due and accrued.....	6,599 03
Premiums in due course of collection	26,748 00
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$728,574 32

II. LIABILITIES.

Losses adjusted and unpaid.....	\$22,865 52
Losses resisted, including interest, costs and expenses	4,652 27
<hr/>	
Net amount of unpaid losses and claims.....	\$ 27,517 79
Amount required to safely re-insure all outstanding risks.....	174,187 37
All other demands against the company, viz: commissions, etc	5,233 29
<hr/>	
Total amount of liabilities, except capital stock and net surplus.....	206,938 45
Capital actually paid up in cash	500,000 00
Surplus beyond capital.....	21,635 87
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$728,574 32

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$270,330 68
Received for interest and dividends from all sources.....	31,834 24
<hr/>	
Aggregate amount of income received in cash	\$302,164 92

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$179,456 88
Paid for commissions or brokerage.....	60,201 24
Salaries and other charges of officers, clerks and employes.....	10,998 84
Paid State, national and local taxes.....	9,723 80
All other expenditures, viz: general expenses...	15,565 30
Aggregate amount of expenditures in cash.....	<u>\$275,946 06</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$28,729,984	\$330,436 57
Written during the year.....	26,844,932	315,929 60
Total.....	<u>\$55,574,916</u>	<u>\$646,366 17</u>
Deduct those expired and terminated.....	26,392,548	297,566 52
In force at end of the year.....	\$29,182,368	\$348,799 65
Deduct amount re-insured.....	710,099	8,732 44
Net amount in force.....	<u>\$28,472,269</u>	<u>\$340,067 21</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$242,799 00
Premiums received.....	4,317 55
Losses paid on risks taken.....	2,248 15
Losses incurred in Maine.....	2,248 15

COMMERCE 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	\$70,000 00
Loans on bond and mortgage (first liens)	24,200 00
Stocks and bonds owned by the company, market value.....	236,745 00
Loans secured by collaterals	3,000 00
Cash in the company's principal office and in bank.....	14,028 77
Interest due and accrued	704 16
Premiums in due course of collection.....	4,825 27
Rents	298 33
Aggregate of all the admitted assets of the company at their actual value.....	\$353,801 53

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$13,100 00
Losses resisted, including interest, costs and expenses	1,000 00
Net amount of unpaid losses and claims.....	\$14,100 00
Amount required to safely re-insure all outstanding risks.....	70,602 82
All other demands against the company, viz: commissions, etc	1,052 37
Total amount of liabilities, except capital stock and net surplus.....	85,755 19
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	68,046 34
Aggregate amount of liabilities including net surplus.....	\$353,801 53

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$105,172 92
Received for interest and dividends from all sources.....	15,087 33
Income from all other sources.....	2,145 62
Aggregate amount of income received in cash.....	\$122,405 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$ 95,706 92
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage	19,866 95
Salaries and other charges of officers, clerks and employes.....	11,755 00
Paid State, national and local taxes.....	7,686 55
All other expenditures, viz: general expenses	6,454 48
Aggregate amount of expenditures in cash.....	\$241,469 90

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$14,899,931	\$156,939 80
Written during the year.....	12,501,854	128,952 89
Total.....	\$27,401,785	\$285,892 69
Deduct those expired and terminated	12,896,377	135,075 93
In force at end of the year	\$14,505,408	\$150,816 76
Deduct amount re-insured	1,142,427	11,121 26
Net amount in force.....	\$13,362,981	\$139,695 50

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$230,615 00
Premiums received.....	2,862 17
Losses paid on risks taken	857 02
Losses incurred in Maine	140 47

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.....	\$ 87,550 00
Loans on bond and mortgage (first liens).....	724,000 00
Stocks and bonds owned by the company, market value.....	1,338,641 00
Loans secured by collaterals.....	4,300 00
Cash in the company's principal office and in bank.....	93,384 52
Premiums in due course of collection.....	98,817 47

Aggregate of all the admitted assets of the company at their actual value **\$2,347,692 99**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$67,697 62
Losses resisted, including interest, costs and expenses.....	12,576 43
Net amount of unpaid losses and claims.....	\$80,274 05
Amount required to safely re-insure all outstanding risks.....	745,163 98
Total amount of liabilities, except capital stock and net surplus.....	825,438 03
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	522,254 96

Aggregate amount of liabilities including net surplus **\$2,347,692 99**

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,069,531 04
Received for interest and dividends from all sources.....	98,272 55
Aggregate amount of income received in cash.....	\$1,167,803 59

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$661,420 16
Cash dividends actually paid.....	80,000 00
Paid for commissions or brokerage.....	182,261 34
Salaries and other charges of officers, clerks and employes.....	95,431 34
Paid State, national and local taxes.....	24,875 51
All other expenditures, viz: general expenses.....	84,324 51
Aggregate amount of expenditures in cash.....	<u>\$1,131,312 86</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire and Tor- nado Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$109,120,083	\$1,338,402 58
Written or renewed during the year.....	104,121,663	1,275,442 56
Total.....	<u>\$213,241,746</u>	<u>\$2,613,845 14</u>
Deduct those expired and marked off as terminated.....	97,843,994	1,182,121 80
In force at the end of the year.....	<u>\$115,397,842</u>	<u>\$1,431,723 34</u>
Net amount in force.....	\$115,397,842	\$1,431,723 34

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,498,200 00
Premiums received.....	20,003 15
Losses paid on risks taken.....	9,115 23
Losses incurred in Maine.....	9,697 23

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

F. C. MOORE, *President*.CYRUS PECK, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.	\$684,250 00
Loans on bond and mortgage (first liens)	165,810 00
Stocks and bonds owned by the company, market value	3,711,066 00
Loans secured by collaterals	40,000 00
Cash in the company's principal office and in bank	278,999 95
Interest due and accrued.	41,078 09
Premiums in due course of collection	298,569 87
Aggregate of all the admitted assets of the company at their actual value	\$5,217,773 91

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$158,375 42
Losses resisted, including interest, costs and expenses.	35,335 00
Gross amount of claims for losses	193,710 42
Deduct re-insurance and salvage	11,126 16
Net amount of unpaid losses and claims	\$ 182,584 26
Amount required to safely re-insure all outstanding risks	2,470,343 24
All other demands against the company, viz: commissions, etc.	93,142 52
Total amount of liabilities, except capital stock and net surplus	2,746,070 02
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital.	1,471,703 89
Aggregate amount of liabilities including net surplus.	\$5,217,773 91

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.	\$2,195,067 62	\$8,918 07	\$2,203,985 66
Received for interest and dividends from all sources.			197,589 22
Income from all other sources.			37,873 54
Aggregate amount of income received in cash.			\$2,439,448 42

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$1,281,476 86	\$5,562 90	
	<hr/>	<hr/>	\$1,287,039 76
Cash dividends actually paid.....			141,194 44
Paid for commissions or brokerage			438,725 31
Salaries and other charges of officers, clerks and employes			261,618 64
Paid State, national and local taxes.....			48,772 43
All other expenditures, viz: general expenses.....			156,630 74
			<hr/>
Aggregate amount of expenditures in cash			\$2,333,981 32

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$544,886,098	\$5,131,090 03
Written during the year	276,802,399	2,424,809 33
	<hr/>	<hr/>
Total.....	\$821,688,497	\$7,555,899 36
Deduct those expired and terminated.....	290,407,421	2,438,235 97
	<hr/>	<hr/>
In force at end of the year.....	\$531,281,076	\$5,117,663 39
Deduct amount re-insured	7,938,806	65,995 82
	<hr/>	<hr/>
Net amount in force	\$523,342,270	\$5,051,667 57

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risk taken (fire)	\$1,043,983 00
Premiums received.....	11,967 20
Losses paid on risks taken.....	3,541 98
Losses incurred in Maine.....	3,598 65

**DELAWARE MUTUAL SAFETY INSURANCE
COMPANY,
PHILADELPHIA, PA.**

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

THOMAS C. HAND, *President.*

HENRY LYLURN, *Secretary.*

Capital Paid Up in Cash, \$360,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$140,000 00
Loans on bond and mortgage (first liens)	108,000 00
Stocks and bonds owned by the company, market value.....	1,005,732 00
Loans secured by collaterals.....	70,000 00
Cash in the company's principal office and in bank	51,891 65
Interest due and accrued	1,621 44
Premiums in due course of collection.....	75,448 56
Aggregate of all the admitted assets of the company at their actual value	\$1,452,693 65

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,302 00
Losses unadjusted, including all reported and supposed losses	32,910 60
Gross amount of claims for losses	51,212 60
Deduct re-insurance and salvage	1,649 92
Net amount of unpaid losses and claims.....	\$ 49,562 68
Amount required to safely re-insure all outstanding risks.....	190,736 63
All other demands against the company, viz: commissions, etc.....	30,031 00
Total amount of liabilities, except capital stock and net surplus.....	270,330 31
Capital actually paid up in cash	360,000 00
Surplus beyond capital.....	822,363 34
Aggregate amount of liabilities including net surplus.....	\$1,452,693 65

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$141,478 65	\$279,990 70	
Received for interest and dividends from all sources			\$421,469 35
Income from all other sources.....			57,646 35
			1,725 00
Aggregate amount of income received in cash.....			\$480,840 70

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$78,838 83	\$203,445 60	
Cash dividends actually paid			\$282,284 43
Paid for commissions or brokerage.....			76,666 10
Salaries and other charges of officers, clerks and employes.....			60,616 01
Paid State, national and local taxes.....			34,801 56
All other expenditures, viz: general expenses			13,868 86
			5,377 90
Aggregate amount of expenditures in cash			\$473,614 86

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888 ..	\$17,145,942	\$154,224 45	\$13,846,618	\$ 25,781 06
Written during the year.....	17,397,114	157,282 06	40,093,388	308,992 62
Total	\$34,543,056	\$311,506 51	\$53,940,006	\$334,773 68
Deduct those expired and terminated.....	15,568,900	136,934 29	45,725,312	297,118 71
In force at end of the year....	\$18,974,156	\$174,572 22	\$8,214,694	\$37,654 97
Net amount in force.....	\$18,974,156	\$174,572 22	\$8,214,694	\$37,654 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$121,200 00
Premiums received	1,742 66

* DENVER INSURANCE COMPANY,

DENVER, COL.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

W. J. BAKER, *President.*J. A. PERRINS, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$218,195 00
Loans secured by collaterals	26,250 00
Cash in the company's principal office and in bank	20,856 83
Interest due and accrued	3,920 00
Premiums in due course of collection	14,464 50
Bills receivable, not matured, taken for premiums	2,186 65
Aggregate of all the admitted assets of the company at their actual value	\$285,872 98

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$1,147 67
Net amount of unpaid losses and claims	\$ 1,147 67
Amount required to safely re-insure all outstanding risks	46,285 56
All other demands against the company, viz: commissions, etc.	5,133 53
Total amount of liabilities, except capital stock and net surplus	52,566 76
Capital actually paid up in cash	200,000 00
Surplus beyond capital	33,309 22
Aggregate amount of liabilities including net surplus	\$285,872 98

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$60,011 78
Received for interest and dividends from all sources	7,450 72
Income from all other sources	1,003 05
Aggregate amount of income received in cash	\$68,465 55

*Admitted January 6, 1890.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$8,500 19
Commissions advanced to agents.....	1,371 79
Paid for commissions or brokerage	15,055 56
Salaries and other charges of officers, clerks and employes	15,275 83
Paid State, national and local taxes.....	1,467 73
All other expenditures, viz: general expenses, office furniture, etc	11,492 62
Aggregate amount of expenditures in cash.....	<u>\$53,163 72</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year	\$5,971,840 03	<u>\$93,050 20</u>
Total	\$5,971,840 03	\$93,050 20
Deduct those expired and terminated.....	938,497 00	14,078 05
In force at end of the year.....	\$5,033,343 03	\$78,972 15
Deduct amount re-insured.....	245,138 66	4,065 16
Net amount in force.....	<u>\$4,788,204 37</u>	<u>\$74,906 99</u>

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).....	\$197,450 00
Stocks and bonds owned by the company, market value.....	200,869 00
Loans secured by collaterals.....	15,000 00
Cash in the company's principal office and in bank..	45,532 91
Interest due and accrued.....	4,344 67
Premiums in due course of collection.....	61,465 16
Bills receivable	63,096 98
	\$587,758 72
Aggregate of all the admitted assets of the company at their actual value.....	\$587,758 72

II. LIABILITIES.

Loans adjusted and unpaid.	\$4,156 90
Losses unadjusted, including all reported and supposed losses	2,660 00
Losses resisted, including interest, costs and expenses...	6,173 00
	\$ 12,989 90
Net amount of unpaid losses and claims.....	\$ 12,989 90
Amount required to safely re-insure all outstanding risks.....	230,115 63
All other demands against the company, viz: commissions, etc.....	7,233 64
	250,339 17
Total amount of liabilities, except capital stock and net surplus.....	250,339 17
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	37,419 55
	\$587,758 72
Aggregate amount of liabilities including net surplus.....	\$587,758 72

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$224,939 70
Received for interest and dividends from all sources.....	18,453 76
Income from all other sources.....	160 00
	\$243,553 46
Aggregate amount of income received in cash.....	\$243,553 46

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$100,927 40
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage.....	59,484 85
Salaries and other charges of officers, clerks and employes.....	19,873 55
Paid State, national and local taxes.....	6,900 59
All other expenditures, viz: general expenses.....	21,376 22
Aggregate amount of expenditures in cash.....	\$226,562 61

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$51,549,240	\$482,600 82
Written during the year.....	24,187,925	259,556 20
Total.....	\$75,737,165	\$742,157 02
Deduct those expired and terminated.....	31,134,053	280,751 45
In force at end of the year.....	\$44,603,112	\$461,405 57
Deduct amount re-insured.....	164,700	1,174 31
Net amount in force.....	\$44,438,412	\$460,231 26

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$323,600 00
Premiums received.....	2,848 94
Losses paid on risks taken.....	6,278 04
Losses incurred in Maine.....	2,734 45

EQUITABLE FIRE AND MARINE INSURANCE
COMPANY,
PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*

JAS. 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)	88,700 00
Stocks and bonds owned by the company, market value	308,417 50
Loans secured by collaterals	1,550 00
Cash in the company's principal office and in bank	13,059 27
Interest due and accrued	943 00
Premiums in due course of collection	22,889 83
Rents	1,485 00
Aggregate of all the admitted assets of the company at their actual value	\$566,944 60

II. LIABILITIES.

Losses adjusted and unpaid	\$14,959 47
Losses unadjusted, including all reported and supposed losses	16,122 53
Losses resisted, including interest, costs and expenses.	1,530 00
Net amount of unpaid losses and claims	\$ 32,612 00
Amount required to safely re-insure all outstanding risks	155,431 17
All other demands against the company, viz: commissions, etc.	3,016 20
Total amount of liabilities, except capital stock and net surplus	191,059 37
Capital actually paid up in cash	300,000 00
Surplus beyond capital	75,885 23
Aggregate amount of liabilities including net surplus	\$566,944 60

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$247,113 19	\$5,418 46	
			\$252,531 65
Received for interest and dividends from all sources.....			21,564 61
Income from all other sources			4,707 18
			<u>278,803 44</u>
Aggregate amount of income received in cash.....			\$278,803 44

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses... ..	\$157,602 36	\$2,361 29	
			\$159,963 65
Cash dividends actually paid.....			23,644 60
Paid for commissions or brokerage.....			45,804 83
Salaries and other charges of officers, clerks and employes			38,266 99
Paid State, national and local taxes.....			8,675 85
			<u>276,355 92</u>
Aggregate amount of expenditures in cash.....			\$276,355 92

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888..	\$24,197,620 70	\$278,297 01	\$176,744 00	\$1,638 75
Written during the year....	26,038,787 63	278,991 50	1,382,806 12	8,831 56
Total	<u>\$50,236,408 33</u>	<u>\$557,288 51</u>	<u>\$1,559,283 12</u>	<u>\$10,470 31</u>
Deduct those expired and terminated	22,839,765 61	250,364 65	1,442,175 54	9,417 30
In force at end of the year. \$	27,396,642 72	\$306,923 86	\$117,107 58	\$1,053 01
Deduct amount re-insured... ..	647,514 10	6,731 16	59,500 00	607 00
Net amount in force....	<u>\$26,749,128 62</u>	<u>\$300,192 70</u>	<u>\$57,607 58</u>	<u>\$446 01</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire and marine)	\$404,004 10
Premiums received.....	4,709 16
Losses paid on risks taken	2,388 60
Losses incurred in Maine.....	2,488 60

**FIRE ASSOCIATION OF PHILADELPHIA,
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.....	\$ 112,700 00
Loans on bond and mortgage (first liens)	1,409,112 02
Stocks and bonds owned by the company, market value.....	2,634,583 50
Loans secured by collaterals.....	113,025 00
Cash in the company's principal office and in bank.....	112,613 14
Interest due and accrued.....	46,113 25
Premiums in due course of collection	159,722 76
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$4,587,869 67</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$74,818 87
Losses unadjusted, including all reported and supposed losses.....	59,337 00
Losses resisted, including interest, costs and expenses.....	<u>24,261 34</u>
Net amount of unpaid losses and claims.....	\$ 158,416 81
Amount required to safely re-insure all outstanding risks.....	3,034,684 65
Total amount of liabilities, except capital stock and net surplus.....	<u>3,193,101 46</u>
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	<u>894,768 21</u>
Aggregate amount of liabilities, including net surplus	\$4,587,869 67

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,568,072 07
Received for interest and dividends from all sources	<u>224,861 38</u>
Aggregate amount of income received in cash.....	\$1,792,933 45

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,024,123 82
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage ..	309,606 94
Salaries and other charges of officers, clerks and employes.....	145,199 93
Paid State, national and local taxes.....	57,567 66
All other expenditures, viz: general expenses.....	23,147 21
Aggregate amount of expenditures in cash.....	<u>\$1,759,645 56</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$266,354,484	\$4,235,856 13
Written or renewed during the year	149,950,849	1,843,604 36
Total.....	<u>\$416,305,333</u>	<u>\$6,079,460 49</u>
Deduct those expired and terminated.....	137,320,724	1,726,220 55
In force at end of the year.....	<u>\$278,984,609</u>	<u>\$4,353,239 94</u>
Deduct amount re-insured.....	2,331,223	37,480 38
Net amount in force	<u>\$276,653,386</u>	<u>\$4,315,659 56</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,857,241 00
Premiums received.....	27,338 71
Losses paid on risks taken	14,295 06
Losses incurred in Maine.....	15,875 18

FIREMAN'S FUND INSURANCE COMPANY,
SAN FRANCISCO, CAL.

INCORPORATED IN 1863. 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.....	\$300,000 00
Loans on bond and mortgage (first liens).....	270,850 00
Stocks and bonds owned by the company, market value.....	1,141,475 00
Loans secured by collaterals.....	285,250 00
Cash in the company's principal office and in bank.....	135,971 28
Interest due and accrued and rents.....	6,864 92
Premiums in due course of collection.....	220,617 43
Bills received.....	58,701 35
All other assets.....	11,987 81
Aggregate of all the admitted assets of the company at their actual value.....	\$2,431,717 79

II. LIABILITIES.

Losses adjusted and unpaid.....	\$26,845 59
Losses unadjusted, including all reported and supposed losses.....	73,049 35
Losses resisted, including interest, costs and expenses.....	7,925 00
Gross amount of claims for losses.....	107,819 94
Deduct re-insurance and salvage.....	4,813 74
Net amount of unpaid losses and claims.....	\$103,006 20
Amount required to safely re-insure all outstanding risks.....	797,618 97
All other demands against the company, viz: commissions, etc.....	46,654 37
Total amount of liabilities except capital stock and net surplus.....	947,279 54
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	448,438 25
Aggregate amount of liabilities including net surplus.....	\$2,431,717 79

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$1,072,680 53	\$165,138 31	\$1,237,888 84
Received for interest and dividends from all sources.....			89,676 05
Income from all other sources, rents.....			20,182 19
Aggregate amount of income received in cash.....			\$1,347,647 08

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$629,819 06	\$98,988 04	\$728,807 10
Cash dividends actually paid.....			120,000 00
Paid for commissions or brokerage.....			168,698 65
Salaries and other charges of officers, clerks and employes.....			108,135 95
Paid State, national and local taxes.....			17,639 45
All other expenditures, viz: general expenses.....			121,909 29
Aggregate amount of expenditures in cash.....			\$1,265,190 44

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$102,483,888 00	\$1,407,264 02	\$ 2,786,374	\$179,028 44
Written during the year...	107,772,534 96	1,477,065 26	14,697,305	293,761 71
Total.....	\$210,256,422 96	\$2,884,329 28	\$17,483,679	\$472,790 15
Deduct those expired and terminated.....	93,550,804 96	1,277,312 36	15,001,896	307,673 96
In force at end of the year	\$116,705,618 00	\$1,607,016 92	\$2,481,783	\$165,116 19
Deduct amount re-insured	8,831,082 00	177,984 62	1,037,025	66,315 14
Net amount in force...	\$107,874,536 00	\$1,429,032 30	\$1,444,758	\$98,801 05

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$606,727 91
Premiums received.....	7,607 44
Losses paid on risks taken.....	2,812 64
Losses incurred in Maine.....	1,993 68

FIREMEN'S FIRE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

THOS. W. TUCKER, *President.*HENRY C. SHORT, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$262,800 00
Stocks and bonds owned by the company, market value	530,004 25
Loans secured by collaterals	13,000 00
Cash in the company's principal office and in bank	15,017 82
Interest due and accrued	10,212 89
Premiums in due course of collection	10,327 18
Aggregate of all the admitted assets of the company at their actual value	\$841,362 14

II. LIABILITIES.

Losses adjusted and unpaid	\$10,626 74
Losses unadjusted, including all reported and supposed losses	10,535 06
Gross amount of claims for losses	21,161 80
Deduct re-insurance and salvage	25 00
Net amount of unpaid losses and claims	\$ 21,136 80
Amount required to safely re-insure all outstanding risks	102,240 84
All other demands against the company, viz: commissions, etc	3,951 03
Total amount of liabilities, except capital stock and net surplus	127,328 67
Capital actually paid up in cash	400,000 00
Surplus beyond capital	*314,033 47
Aggregate amount of liabilities including net surplus	\$841,362 14

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$104,179 24
Received for interest and dividends from all sources	43,972 42
Aggregate amount of income received in cash	\$148,151 66

* \$100,000 increase of capital from surplus of 1889.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$136,135 72
Cash dividends actually paid	30,290 00
Paid for commissions or brokerage	16,156 44
Salaries and other charges of officers, clerks and employes.....	14,010 77
Paid State, national and local taxes	3,888 30
All other expenditures, viz: general expenses	9,533 33
Aggregate amount of expenditures in cash.....	<u>\$210,014 56</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$19,479,936	\$210,085 61
Written during the year	13,941,479	116,898 53
Total	<u>\$33,421,415</u>	<u>\$326,984 14</u>
Deduct those expired and terminated	14,146,838	123,355 83
In force at end of the year	\$19,274,577	\$203,628 31
Deduct amount re-insured.....	438,650	4,152 18
Net amount in force	<u>\$18,835,927</u>	<u>\$199,476 13</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$3,517 46
Premiums received.....	5,393 62
Losses paid on risks taken	106 74
Losses incurred in Maine	116 18

**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.

Loans on bonds and mortgage.....	\$145,631 13
Stocks and bonds owned by the company, market value.....	82,770 50
Loans secured by collaterals	5,550 00
Cash in the company's principal office and in bank.....	16,276 39
Interest due and accrued.....	2,844 94
Premiums in due course of collection.....	15,128 73
Other assets.....	1,800 00
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$270,001 69

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,876 86
Losses unadjusted, including all reported and supposed losses.....	3,350 00
Losses resisted, including interest, costs and expenses...	800 00
	<hr/>
Net amount of unpaid losses and claims.....	\$ 9,020 86
Amount required to safely re-insure all outstanding risks	55,170 62
All other demands against the company, viz: commissions, etc.....	2,269 31
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	66,460 79
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	3,540 90
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$270,001 69

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$79,705 74
Received for interest and dividends from all sources.....	14,106 30
Income from all other sources.....	2,900 00
	<hr/>
Aggregate amount of income received in cash.....	\$96,712 04

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$82,168 12
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	14,760 85
Salaries and other charges of officers, clerks and employes.....	6,350 00
Paid State, national and local taxes.....	960 70
All other expenditures, viz: general expenses.....	5,693 87
Aggregate amount of expenditures in cash.....	<u>\$125,933 54</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$7,240,192	\$110,057 73
Written during the year.....	5,853,938	91,022 53
Total.....	<u>\$13,094,130</u>	<u>\$201,080 26</u>
Deduct those expired and terminated.....	5,498,673	91,216 97
In force at end of the year.....	\$7,595,457	\$109,863 29
Deduct amount re-insured.....	166,858	2,079 40
Net amount in force.....	<u>\$7,428,599</u>	<u>\$107,783 89</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$626,342 00
Premiums received.....	9,406 36
Losses paid on risks taken.....	4,290 23
Losses incurred in Maine.....	4,831 86

FRANKLIN FIRE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

J. W. McALLISTER, *President.*

EZRA T. CRESSON, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$316,150 00
Loans on bond and mortgage (first liens).....	574,681 34
Stocks and bonds owned by the company, market value.....	1,088,353 25
Loans secured by collaterals.....	1,040,200 00
Cash in the company's principal office and in bank.....	84,730 50
Interest due and accrued.....	11,432 64
Premiums in due course of collection.....	58,809 31

Aggregate of all the admitted assets of the company at their actual value.....\$3,174,357 04

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,305 43
Losses unadjusted, including all reported and supposed losses.....	6,125 00
Losses resisted, including interest, costs and expenses.....	6,324 00
Net amount of unpaid losses and claims.....	\$ 30,754 43
Amount required to safely re-insure all outstanding risks.....	1,765,294 71
All other demands against the company.....	8,283 37
Total amount of liabilities, except capital stock and net surplus.....	1,804,332 51
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital.....	970,024 53

Aggregate amount of liabilities including net surplus.....\$3,174,357 04

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$463,520 22
Received for interest and dividends from all sources.....	131,889 47
Income from all other sources.....	12,006 16

Aggregate amount of income received in cash.....\$607,415 85

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$311,352 20
Cash dividends actually paid	100,142 50
Paid for commissions or brokerage.....	81,633 89
Salaries and other charges of officers, clerks and employes.....	54,163 23
Paid State, national and local taxes.....	21,924 01
All other expenditures, viz: general expenses.....	68,741 95
Aggregate amount of expenditures in cash	\$637,957 78

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$75,490,255	\$853,414 12
Written during the year.....	48,989,051	530,212 53
Total.....	\$124,479,306	\$1,383,626 64
Deduct those expired and terminated	48,356,312	528,719 73
In force at end of the year.....	\$76,122,994	\$854,906 91
Deduct amount re-insured.....	1,184,860	12,778 99
Net amount in force.....	\$74,938,134	\$842,127 92

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$683,637 50
Premiums received	7,847 45
Losses paid.....	13,881 43
Losses incurred in Maine.....	7,522 91

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK.

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.....	\$5,143,175 00
Cash in the company's principal office and in bank.....	173,200 82
Premiums in due course of collection.....	227,971 09
Aggregate of all the admitted assets of the company at their actual value.....	\$5,544,346 91

II. LIABILITIES.

Losses adjusted and unpaid.....	\$37,547 02
Losses unadjusted, including all reported and supposed losses.....	165,379 30
Losses resisted, including interest, costs and expenses.....	13,310 00
Gross amount of claims for losses.....	216,236 32
Deduct re-insurance and salvage.....	15,984 01
Net amount of unpaid losses and claims.....	\$ 200,252 31
Amount required to safely re-insure all outstanding risks.....	2,037,339 11
All other demands against the company, viz: commissions, etc.....	54,564 37
Total amount of liabilities, except capital stock and net surplus.....	2,292,155 79
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	2,252,191 12
Aggregate amount of liabilities including net surplus.....	\$5,544,346 91

III INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,430,361 65
Received for interest and dividends from all sources.....	210,114 75
Aggregate amount of income received in cash.....	\$2,640,476 40

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,426,058 03
Cash dividends actually paid	200,000 00
Paid for commissions or brokerage.....	397,152 65
Salaries and other charges of officers, clerks and employes.....	192,075 44
Paid State, national and local taxes	61,808 50
All other expenditures, viz: general expenses.....	245,017 10
Aggregate amount of expenditures in cash.....	\$2,522,111 72

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$504,528,313	\$3,889,981 10
Written during the year.....	348,529,410	2,987,144 70
Total.....	\$853,057,723	\$6,877,125 80
Deduct those expired and terminated.....	348,588,067	2,836,258 87
In force at end of the year.....	\$504,469,656	\$4,040,866 93
Deduct amount re-insured	8,129,249	67,642 35
Net amount in force.....	\$496,340,407	\$3,973,224 58

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,195,799 00
Premiums received	13,639 63
Losses paid on risks taken.....	8,859 25
Losses incurred in Maine	9,042 85

GERMANIA FIRE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

RUDOLPH GARRIGUE, *President.* CHAS. RUYKHAVER, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$580,000 00
Loans on bond and mortgage (first liens).....	120,500 00
Stocks and bonds owned by the company, market value	1,398,631 25
Cash in the company's principal office and in bank.....	90,141 92
Interest due and accrued.....	2,646 25
Premiums in due course of collection	167,931 41
All other assets.....	5,285 81

Aggregate of all the admitted assets of the company at their actual value

	\$2,965,136 64
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II. LIABILITIES.

Losses adjusted and unpaid... ..	\$99,897 27
Losses unadjusted, including all reported and supposed losses.....	61,335 35
Losses resisted, including interest, costs and expenses... ..	22,923 77
Gross amount of claims for losses	184,156 39
Deduct re-insurance and salvage	32,375 57
Net amount of unpaid losses and claims.....	\$ 151,780 82
Amount required to safely re-insure all outstanding risks	1,031,339 67
All other demands against the company, viz: commissions, etc.....	23,952 65
Total amount of liabilities, except capital stock and net surplus.....	1,207,073 14
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital	758,063 50

Aggregate amount of liabilities including net surplus.....

	\$2,965,136 64
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,187,372 88
Received for interest and dividends from all sources.....	110,683 58
Aggregate amount of income received in cash	\$1,298,056 46

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$607,862 91
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage	166,850 81
Salaries and other charges of officers, clerks and employes.....	86,495 01
Paid State, national and local taxes	28,613 69
All other expenditures, viz: general expenses.....	158,867 93
Aggregate amount of expenditures in cash.....	<u>\$1,148,690 35</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$223,023,634 25	\$2,015,240 74
Written during the year	180,167,555 98	1,552,618 10
Total.....	<u>\$403,191,190 23</u>	<u>\$3,567,858 84</u>
Deduct those expired and terminated.....	157,687,111 60	1,471,977 36
In force at end of the year	<u>\$245,504,078 63</u>	<u>\$2,095,881 48</u>
Deduct amount re-insured.....	14,243,223 16	147,064 07
Net amount in force	<u>\$231,260,855 47</u>	<u>\$1,948,817 41</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$710,143 00
Premiums received	3,941 27
Losses paid on risks taken.....	1,956 08
Losses incurred in Maine.....	1,043 53

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ALFRED S. GILLET, *President*.EDWIN F. MERRILL, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$296,000 00
Loans on bond and mortgage (first liens).....	678,033 33
Stocks and bonds owned by the company, market value.....	361,421 67
Loans secured by collaterals.....	15,500 00
Cash in the company's principal office and in bank.....	34,253 51
Interest due and accrued.....	14,522 26
Premiums in due course of collection.....	75,346 37
Rents and bills receivable.....	6,156 46
All other assets.....	1,665 00
Aggregate of all the admitted assets of the company at their actual value.....	\$1,482,898 60

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$24,002 33
Losses resisted, including interest, costs and expenses.....	3,891 43
Gross amount of claims for losses.....	27,893 76
Deduct re-insurance and salvage.....	750 00
Net amount of unpaid losses and claims.....	\$ 27,143 76
Amount required to safely re-insure all outstanding risks.....	563,934 76
All other demands against the company, viz: commissions, etc.....	31,886 56
Miscellaneous expenses.....	2,374 33
Total amount of liabilities, except capital stock and net surplus.....	625,339 41
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	557,559 19
Aggregate amount of all liabilities.....	\$1,482,898 60

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$374,264 86
Received for interest and dividends from all sources.....	56,465 98
Income from all other sources	8,901 05
	<hr/>
Aggregate amount of income received in cash	\$439,631 99

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$216,667 35
Cash dividends actually paid	72,000 00
Paid for commissions or brokerage.....	68,534 34
Salaries and other charges of officers, clerks and employes	47,360 55
Paid State, national and local taxes.....	14,294 82
All other expenditures, viz: general expenses	26,288 13
	<hr/>
Aggregate amount of expenditures in cash.....	\$445,145 19

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$64,437,825	\$810,116 12
Written during the year.....	44,077,26	462,038 06
	<hr/>	<hr/>
Total.....	\$108,514,851	\$1,272,154 18
Deduct those expired and terminated.....	38,197,838	382,010 58
	<hr/>	<hr/>
In force at end of the year.....	\$70,317,013	\$890,143 60
Deduct amount re-insured.....	2,025,706	21,573 29
	<hr/>	<hr/>
Net amount in force.....	\$68,291,307	\$868,570 31

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$276,760 00
Premiums received.....	3,540 07
Losses paid on risks taken.....	1,150 83
Losses incurred in Maine.	1,132 83

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).....	\$124,350 00
Stocks and bonds owned by the company, market value.....	212,748 00
Loans secured by collaterals.....	18,480 00
Cash in the company's principal office and in bank.....	42,492 09
Interest due and accrued.....	6,604 12
Premiums in due course of collection.....	51,998 91

Aggregate of all the admitted assets of the company at their actual value.....	\$456,673 12

II. LIABILITIES.

Losses adjusted and unpaid.....	\$11,956 30
Losses unadjusted, including all reported and supposed losses.....	22,097 63
Losses resisted, including interest, costs and expenses.....	1,395 55

Gross amount of claims for losses.....	35,449 48
Deduct re-insurance and salvage.....	13,007 30

Net amount of unpaid losses and claims.....	\$ 22,442 18
Amount required to safely re-insure all outstanding risks.....	190,422 29
All other demands against the company, viz: commissions, etc.....	18,862 66

Total amount of liabilities, except capital stock and net surplus.....	231,727 13
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	24,945 99

Aggregate amount of liabilities including net surplus.....	\$456,673 12

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$266,361 07
Received for interest and dividends from all sources.....	16,645 67

Aggregate amount of income received in cash.....	\$283,006 74

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$163,749 02
Paid for commissions or brokerage.....	43,622 13
Salaries and other charges of officers, clerks and employes.....	14,410 39
Paid State, national and local taxes.....	5,459 48
All other expenditures, viz: general expenses.....	14,519 36
	<hr/>
Aggregate amount of expenditures in cash.....	\$241,760 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$29,289,889	\$384,059 33
Written during the year.....	33,947,952	381,882 73
	<hr/>	<hr/>
Total.....	\$63,237,841	\$765,942 06
Deduct those expired and terminated.....	24,427,102	324,765 85
	<hr/>	<hr/>
In force at end of the year.....	\$38,810,739	\$441,176 21
Deduct amount re-insured.....	5,368,424	72,354 76
	<hr/>	<hr/>
Net amount in force.....	\$33,442,315	\$368,821 45

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,946,756 00
Premiums received.....	23,006 15
Losses paid on risks taken.....	5,418 80
Losses incurred in Maine.....	5,610 96

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

BENJAMIN S. WALCOTT, *President.*J. REMSEN LANE, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 88,000 00
Stocks and bonds owned by the company, market value.....	2,218,890 00
Loans secured by collaterals.....	1,750 00
Cash in the company's principal office and in bank.....	111,474 56
Interest due and accrued.....	10,096 25
Premiums in due course of collection.....	125,540 92
Due from other companies for re-insurance on losses already paid.....	4,071 74
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$2,559,823 47</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$58,832 25
Losses unadjusted, including all reported and supposed losses.....	56,194 78
Losses resisted, including interest, costs and expenses.....	9,022 76
Gross amount of claims for losses.....	124,049 79
Deduct re-insurance and salvage.....	8,446 12
Net amount of unpaid losses and claims.....	\$115,603 67
Amount required to safely re-insure all outstanding risks.....	890,026 63
All other demands against the company, viz: commissions, etc.....	25,258 45
Total amount of liabilities, except capital stock and net surplus.....	1,030,888 75
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	528,934 72
Aggregate amount of liabilities including net surplus.....	<u>\$2,559,823 47</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,176,376 63
Received for interest and dividends from all sources.....	95,622 32
Aggregate amount of income received in cash.....	<u>\$1,271,998 95</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$654,962 17
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	231,253 25
Salaries and other charges of officers, clerks and employes.....	135,006 65
Paid State, national and local taxes	26,795 62
All other expenditures, viz: general expenses.....	103,953 44
Aggregate amount of expenditures in cash.....	<u>\$1,251,971 13</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$202,574,705 67	\$1,853,013 38
Written during the year.....	161,696,610 32	1,364,008 39
Total	<u>\$364,271,315 99</u>	<u>\$3,217,021 77</u>
Deduct those expired and terminated.....	163,964,388 66	1,377,944 21
In force at end of the year.....	\$200,306,927 33	\$1,839,077 56
Deduct amount re-insured.....	10,925,743 63	75,099 09
Net amount in force	<u>\$189,381,183 70</u>	<u>\$1,763 978 47</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,524,261 68
Premiums received	21,917 73
Losses paid on risks taken.....	9,462 14
Losses incurred in Maine.....	10,653 64

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEO. L. CHASE, *President.*P. C. ROYCE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 603,675 60
Loans on bond and mortgage (first liens)	1,135,143 07
Stocks and bonds owned by the company, market value	3,320,534 00
Loans secured by collaterals.....	36,000 00
Cash in the company's principal office and in bank.....	565,156 22
Interest due and accrued.....	21,808 29
Premiums in due course of collection.....	448,028 97
Rents due and accrued.....	2,459 14
All other assets.....	15,649 20

Aggregate of all the admitted assets of the company at their actual value \$6,142,454 49

II. LIABILITIES.

Losses adjusted and unpaid	\$70,353 15
Losses unadjusted, including all reported and supposed losses	105,024 47
Losses resisted, including interest, costs and expenses.....	26,177 51
Net amount of unpaid losses and claims.....	\$ 201,555 13
Amount required to safely re-insure all outstanding risks.....	2,197,320 61
All other demands against the company, viz: commissions, etc.....	37,500 00
Total amount of liabilities, except capital stock and net surplus.....	2,436,375 74
Capital actually paid up in cash.....	1,250,000 00
Surplus beyond capital.....	2,456,078 75

Aggregate amount of liabilities including net surplus..... \$6,142,454 49

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,821,338 82
Received for interest and dividends from all sources.....	220,789 15
Income from all other sources.....	17,405 56

Aggregate amount of income received in cash..... \$3,059,533 53

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,624,370 15
Cash dividends actually paid.....	250,000 00
Paid for commissions or brokerage..	459,774 43
Salaries and other charges of officers, clerks and employes.....	199,143 89
Paid State, national and local taxes.....	55,835 47
All other expenditures, viz: general expenses.....	215,430 47
Aggregate amount of expenditures in cash.....	\$2,804,554 41

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$309,651,199	\$3,905,873 73
Written during the year.....	262,433,849	3,262,323 70
Total.....	\$572,085,048	\$7,168,197 43
Deduct those expired and terminated and re-insured. ..	226,510,303	2,937,787 35
Net amount in force.....	\$345,574,745	\$4,230,410 08

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,623,472 00
Premiums received.....	39,843 89
Losses paid on risks taken.....	15,669 69
Losses incurred in Maine.....	18,647 51

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DAN'L A. HEALD, *President*. THOS. B. GREENE, WM. L. BIGELOW, *Secretaries*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,345,325 80
Loans on bond and mortgage (first liens).....	754,000 00
Stocks and bonds owned by the company, market value.....	5,631,874 55
Loans secured by collaterals.....	373,300 00
Cash in the company's principal office and in bank.....	196,357 19
Interest due and accrued.....	37,038 30
Premiums in due course of collection.....	593,263 77
Aggregate of all the admitted assets of the company at their actual value.....	\$8,931,159 61

II. LIABILITIES.

Losses adjusted and unpaid.....	\$91,581 65
Losses unadjusted, including all reported and supposed losses.....	542,661 39
Losses resisted, including interest, costs and expenses....	42,269 11
Gross amount of claims for losses.....	676,512 15
Deduct re-insurance and salvage.....	144,524 66
Net amount of unpaid losses and claims.....	\$531,987 49
Reserved for sinking fund.....	30,210 98
Amount required to safely re-insure all outstanding risks.....	3,779,943 00
All other demands against the company, viz: commissions, etc.....	289,475 36
Total amount of liabilities, except capital stock and net surplus.....	4,623,616 83
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital.....	1,307,542 78
Aggregate amount of liabilities including net surplus.....	\$8,931,159 61

III. INCOME DURING THE YEAR.

	<i>Fire</i>	<i>Inland</i>	
Net cash received for premiums	\$4,180,232 35	\$157,170 58	<u>\$4,337,402 93</u>
Received for interest and dividends from all sources.....			295,690 57
Income from all other sources.....			87,488 10
Aggregate amount of income received in cash.....			<u>\$4,720,581 60</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$2,855,869 36	\$52,460 62	<u>\$2,908,329 98</u>
Cash dividends actually paid.....			300,510 00
Paid for commissions or brokerage			814,207 91
Salaries and other charges of officers, clerks and employes.....			413,161 48
Paid State, national and local taxes.....			72,736 42
All other expenditures, viz: general expenses.....			297,648 31
Aggregate amount of expenditures in cash.....			<u>\$4,806,594 10</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888....	\$732,581,869	\$7,220,854 00	\$ 1,788,700	\$ 36,845 00
Written during the year.....	656,336,257	5,150,915 59	19,467,244	200,052 87
Total.....	<u>\$1,388,918,126</u>	<u>\$12,371,769 59</u>	<u>\$21,255,944</u>	<u>\$236,897 87</u>
Deduct those expired and terminated.....	594,512,335	4,600,582 59	13,634,375	68,953 87
In force at end of year.....	\$794,405,791	\$7,771,187 00	\$7,621,569	\$167,944 00
Deduct amount re-insured....	76,486,672	500,510 00	1,687,266	26,302 00
Net amount in force.....	<u>\$717,919,119</u>	<u>\$7,270,677 00</u>	<u>\$5,934,303</u>	<u>\$141,642 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$5,507,912 00
Premiums received	57,375 92
Losses paid on risks taken.....	13,377 24
Losses incurred in Maine.....	12,444 24

INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

CHARLES PLATT, *President.*

G. E. FRYER, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 329,610 02
Loans on bond and mortgage (first liens).....	2,368,598 73
Stocks and bonds owned by the company, market value.....	4,577,008 00
Loans secured by collaterals.....	135,250 00
Cash in the company's principal office and in bank	568,090 09
Interest due and accrued	25,752 14
Premiums in due course of collection.....	550,583 05
Bills receivable taken for premiums	104,385 05
All other assets.....	71,973 79
Aggregate of all the admitted assets of the company at their actual value.....	\$8,731,250 87

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 72,706 00
Losses unadjusted, including all reported and supposed losses	359,573 00
Losses resisted, including interest, costs and expenses.....	20,672 00
Gross amount of claims for losses	452,951 00
Deduct re-insurance and salvage	145,051 00
Net amount of unpaid losses and claims.....	\$ 307,900 00
Amount required to safely re-insure all outstanding risks.....	3,004,570 00
All other demands against the company, viz: commissions, etc	18,997 81
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital	2,399,783 06
Aggregate amount of liabilities including net surplus.....	\$8,731,250 87

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$2,617,030 70	\$1,369,543 38	
			3,986,574 08
Received for interest and dividends from all sources.....			368,344 12
Income from all other sources.....			38,437 30
			<u>4,393,355 50</u>
Aggregate amount of income received in cash.....			\$4,393,355 50

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$1,379,733 79	\$1,310,485 03	
			2,690,218 82
Cash dividends actually paid.....			450,000 00
Paid for commissions or brokerage.....			662,172 24
Salaries and other charges of officers, clerks and employes.....			210,873 91
Paid State, national and local taxes.....			114,215 84
All other expenditures, viz: general expenses.....			228,150 37
			<u>4,355,631 18</u>
Aggregate amount of expenditures in cash.....			\$4,355,631 18

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$375,842,635	\$3,974,516 82	\$ 15,482,036	\$ 152,108 27
Written during the year..	341,701,752	2,975,322 16	287,171,511	1,821,571 51
Total	<u>\$717,544,387</u>	<u>\$6,949,838 98</u>	<u>\$302,653,547</u>	<u>\$1,973,679 78</u>
Deduct those expired and terminated	294,710,648	2,673,540 53	286,474,768	1,813,243 06
In force at end of the year	\$422,833,739	\$4,276,298 45	\$16,178,779	\$160,436 72
Deduct amount re-insured	13,489,743	115,881 51		
Net amount in force..	<u>\$409,343,996</u>	<u>\$4,160,416 94</u>	<u>\$16,178,779</u>	<u>\$160,436 72</u>
			<i>Perpetual Risks.</i>	<i>Total Deposits.</i>
In force December 31, 1888.....			\$28,516,243 89	\$743,783 67
Written during the year			2,358,100 00	55,986 25
Total			<u>\$30,874,343 89</u>	<u>\$799,769 92</u>
Deduct those marked off as cancelled.....			634,785 00	17,548 95
In force at end of the year			<u>\$30,239,558 89</u>	<u>\$782,220 97</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,423,338 00
Premiums received.....	48,231 64
Losses paid on risks taken.....	18,822 68
Losses incurred in Maine.....	20,150 18

INSURANCE COMPANY OF THE STATE OF
PENNSYLVANIA,
PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

GEORGE G. CROWELL, *President.*

A. B. EARLE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$304,543 00
Loans on bond and mortgage (first liens)	110,950 00
Stocks and bonds owned by the company, market value.....	236,833 19
Cash in the company's principal office and in bank.....	13,538 46
Interest due and accrued	2,578 63
Premiums in due course of collection.....	14,544 58
Bills receivable	1,963 25
All other assets.....	33,501 66
	\$718,452 77
Aggregate of all the admitted assets of the company at their actual value.....	\$718,452 77

II. LIABILITIES.

Losses adjusted and unpaid,	}	\$72,147 00
Losses unadjusted, including all reported and supposed losses,		
Net amount of unpaid losses and claims.....		\$ 72,147 00
Amount required to safely re-insure all outstanding risks.....		219,600 91
All other demands against the company, viz: commissions, etc., (including perpetual, \$164,085.84).....		171,017 53
		462,765 44
Total amount of liabilities, except capital stock and net surplus.....		462,765 44
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital.....		55,687 33
		\$718,452 77
Aggregate amount of liabilities including net surplus.....		\$718,452 77

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$332,718 31
Received for interest and dividends from all sources	18,359 41
Income from all other sources.....	21,405 82
	<hr/>
Aggregate amount of income received in cash.....	\$372,483 54

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses	\$194,115 43	\$171 79	
	<hr/>	<hr/>	\$194,620 24
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage.....			73,955 79
Salaries and other charges of officers, clerks and employes.....			41,414 36
Paid State, national and local taxes.....			10,896 59
All other expenditures, viz: general expenses.....			13,187 40
			<hr/>
Aggregate amount of expenditures in cash.....			\$354,074 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$33,735,778	\$374,003 23
Written during the year	42,482,102	395,839 10
	<hr/>	<hr/>
Total.....	\$76,217,880	\$769,842 33
Deduct those expired and terminated.....	36,444,202	337,873 99
	<hr/>	<hr/>
In force at end of the year	\$39,773,678	\$431,968 34
Deduct amount re-insured.....	2,113,173	24,777 21
	<hr/>	<hr/>
Net amount in force	\$37,660,505	\$407,191 13

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,424,712 00
Premiums received	22,777 61
Losses paid on risks taken	9,596 32
Losses incurred in Maine.....	9,596 32

LIBERTY INSURANCE COMPANY,
NEW YORK, N. Y.

—
INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

GEO. A. MORRISON, *President.* PHILIP LATOURETTE, *Secretary.*

—

Capital Paid Up in Cash, \$800,000.

—

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,157,442 50
Cash in the company's principal office and in bank.....	66,647 99
Interest due and accrued.....	416 67
Premiums in due course of collection.....	153,175 33
Aggregate of all the admitted assets of the company at their actual value.....	\$1,377,682 49

II. LIABILITIES.

Losses adjusted and unpaid.....	\$77,092 81
Losses unadjusted, including all reported and supposed losses.....	35,901 75
Losses resisted, including interest, costs and expenses.....	1,050 00
Gross amount of claims for losses.....	114,044 56
Deduct re-insurance and salvage.....	26,310 91
Net amount of unpaid losses and claims.....	\$ 87,733 65
Amount required to safely re-insure all outstanding risks.....	450,794 78
All other demands against the company, viz: commissions, etc.....	36,626 69
Total amount of liabilities, except capital stock and net surplus.....	575,155 12
Capital actually paid up in cash.....	800,000 00
Surplus beyond capital.....	2,527 37
Aggregate amount of liabilities including net surplus.....	\$1,377,682 49

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$715,848 48	\$27,318 91	
Received for interest and dividends from all sources.....			\$743,167 39
Aggregate amount of income received in cash.....			\$777,497 58

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses	\$489,388 20	\$17,649 57	
	<hr/>	<hr/>	\$507,037 77
Paid for commissions or brokerage.....			159,951 36
Salaries and other charges of officers, clerks and employes.....			57,145 02
Paid State, national and local taxes			15,420 87
All other expenditures, viz: general expenses.....			90,663 48
			<hr/>
Aggregate amount of expenditures in cash			\$830,218 50

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1888....	\$72,810,349	\$698,592 57		
Written during the year..	86,203,175	915,759 63	\$15,272,039	\$74,047 50
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$159,013,524	\$1,614,352 20	\$15,272,039	\$74,047 50
Deduct those expired and terminated	77,140 808	750,363 14	14,113,389	49,512 20
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year,	\$81,872,716	\$863,989 06	\$1,158,650	\$24,535 30
Deduct am't re-insured...	5,201,273	31,749 76	20,500	473 50
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force...	\$76,671,443	\$832,239 30	\$1,138,150	\$24,061 80

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$274,500 00
Premiums received	5,000 07
Losses paid on risks taken.....	1,328 00
Losses incurred in Maine.....	1,178 00

MANUFACTURERS' AND BUILDERS' FIRE INSUR-
ANCE 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).....	\$ 50,000 00
Stocks and bonds owned by the company, market value	272,991 50
Loans secured by collaterals.....	105,900 00
Cash in the company's principal office and in bank	26,287 79
Interest due and accrued	4,496 34
Premiums in due course of collection.....	41,442 61
Aggregate of all the admitted assets of the company at their actual value	\$501,118 24

II. LIABILITIES.

Losses adjusted and unpaid	\$18,201 89
Losses unadjusted, including all reported and supposed losses	11,624 82
Losses resisted, including interest, costs and expenses	525 00
Gross amount of claims for losses.....	30,351 71
Deduct re-insurance and salvage	1,322 44
Net amount of unpaid losses and claims	\$ 29,029 27
Amount required to safely re-insure all outstanding risks.....	143,526 58
All other demands against the company, viz: commissions, etc.....	13,407 70
Total amount of liabilities, except capital stock and net surplus.....	185,963 55
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	115,154 69
Aggregate amount of liabilities including net surplus.....	\$501,118 24

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$207,761 43
Received for interest and dividends from all sources.....	18,875 40
Income from all other sources	6,679 47
	<hr/>
Aggregate amount of income received in cash.....	\$233,316 30

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$116,339 91
Cash dividends actually paid	12,180 00
Paid for commissions and brokerage.....	53,332 97
Salaries and other charges of officers, clerks and employes.....	21,909 84
Paid State, national and local taxes	6,555 75
All other expenditures, viz: general expenses.....	24,475 99
	<hr/>
Aggregate amount of expenditures in cash	\$234,794 46

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$38,068,717	\$252,654 37
Written during the year.....	30,750,664	257,141 55
	<hr/>	<hr/>
Total.....	\$68,819,381	\$509,795 92
Deduct those expired and terminated.....	29,019,341	213,750 57
	<hr/>	<hr/>
In force at end of the year.....	\$39,800,040	\$296,045 35
Deduct amount re-insured	3,693,262	21,879 89
	<hr/>	<hr/>
Net amount in force	\$36,106,778	\$274,165 46

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$162,225 00
Premiums received.....	2,256 85
Losses paid on risks taken.....	911 97
Losses incurred in Maine.....	945 97

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.....	\$ 95,785 17
Loans on bond and mortgage (first liens)	457,717 00
Stocks and bonds owned by the company, market value.....	852,375 00
Loans secured by collaterals.....	7,500 00
Cash in the company's principal office and in bank.....	32,498 61
Interest due and accrued.....	15,647 19
Premiums in due course of collection.....	93,135 40

Aggregate of all the admitted assets of the company at their actual value.....\$1,554,658 37

II. LIABILITIES.

Losses adjusted and unpaid	\$42,202 42
Losses unadjusted, including all reported and supposed losses.....	32,445 02
Losses resisted, including interest, costs and expenses	15,389 42
Gross amount of claims for losses.....	90,036 86
Deduct re-insurance and salvage.....	2,034 63
Net amount of unpaid losses and claims.....	\$88,002 23
Amount required to safely re-insure all outstanding risks.....	559,427 70
All other demands against the company, viz: commissions, etc.....	29,647 89
Total amount of liabilities, except capital stock and net surplus.....	677,077 82
Capital actually paid up in cash	400,000 00
Surplus beyond capital	477,580 55

Aggregate amount of liabilities including net surplus.....\$1,554,658 37

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$809,024 80
Received for interest and dividends from all sources	62,674 95
Income from all other sources	2,547 00
Aggregate amount of income received in cash	<u>\$874,246 75</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$493,353 32
Cash dividends actually paid	39,200 48
Paid for commissions or brokerage	157,919 14
Salaries and other charges of officers, clerks and employes.....	33,985 75
Paid State, national and local taxes.....	21,087 03
All other expenditures, viz: general expenses.....	82,978 06
Aggregate amount of expenditures in cash.....	<u>\$828,523 78</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$105,828,285	\$968,454 86
Written during the year	79,601,618	892,700 93
Total	<u>\$185,429,903</u>	<u>\$1,861,155 79</u>
Deduct those expired and terminated	86,235,772	741,865 02
In force at end of the year	\$99,194,131	\$1,119,290 77
Deduct amount re-insured	2,021,916	20,437 82
Net amount in force	<u>\$97,172,215</u>	<u>\$1,098,852 95</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$949,042 00
Premiums received.....	12,920 49
Losses paid on risks taken	1,755 90
Losses incurred in Maine.....	2,008 58

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

W. T. BARTON, *President.*WM. P. GOODWIN, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$105,900 00
Stocks and bonds owned by the company, market value.....	292,253 00
Loans secured by collaterals.....	17,997 00
Cash in the company's principal office and in bank.....	32,101 57
Interest due and accrued.....	2,164 04
Premiums in due course of collection.....	29,523 92
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$479,939 53</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$30,994 46
Losses unadjusted, including all reported and supposed losses.....	13,101 68
Losses resisted, including interest, costs and expenses.....	53 99
Net amount of unpaid losses and claims.....	<u>\$ 44,150 13</u>
Amount required to safely re-insure all outstanding risks.....	150,251 22
All other demands against the company, viz: commissions, etc.....	2,873 91
Total amount of liabilities, except capital stock and net surplus.....	<u>197,275 26</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	82,664 27
Aggregate amount of liabilities including net surplus.....	<u>\$479,939 53</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$237,719 52
Received for interest and dividends from all sources.....	21,708 38
Income from all other sources.....	420 53
Aggregate amount of income received in cash.....	<u>\$259,848 43</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$144,677 95
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	43,514 32
Salaries and other charges of officers, clerks and employes.....	35,335 73
Paid State, national and local taxes	6,488 19
Aggregate amount of expenditures in cash	<u>\$246,016 19</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$23,682,810	\$273,133 41
Written during the year.....	25,108,772	267,754 25
Total.....	<u>\$48,791,582</u>	<u>\$540,887 66</u>
Deduct those expired and terminated.....	22,147,999	244,370 42
In force at end of the year.....	\$26,643,583	\$296,517 24
Deduct amount re-insured.....	320,587	3,664 56
Net amount in force.....	<u>\$26,322,996</u>	<u>\$292,852 68</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$316,740 00
Premiums received.....	4,085 40
Losses paid on risks taken.....	1,081 02
Losses incurred in Maine.....	631 02

MERIDEN FIRE INSURANCE COMPANY,

MERIDEN, CONN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1872.

A. CHAMBERLAIN, *President.*E. B. COWLES, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 30,600 00
Stocks and bonds owned by the company, market value.....	298,170 00
Cash in the company's principal office and in bank.....	18,144 08
Interest due and accrued ...	917 68
Premiums in due course of collection.....	23,871 62
All other assets	103 95

Aggregate of all the admitted assets of the company at their actual value..... \$371,807 33

II. LIABILITIES.

Losses adjusted and unpaid.....	\$11,089 72
Losses unadjusted, including all reported and supposed losses..	10,638 02
Losses resisted, including interest, costs and expenses.....	1,050 00
Gross amount of claims for losses.....	22,777 74
Deduct re-insurance and salvage.....	3,810 00

Net amount of unpaid losses and claims..... \$18,967 74
Amount required to safely re-insure all outstanding risks..... 75,873 77
All other demands against the company, viz: commissions, etc..... 2,906 94

Total amount of liabilities, except capital stock and net surplus.. 97,748 45
Capital actually paid up in cash..... 200,000 00
Surplus beyond capital..... 74,058 88

Aggregate amount of liabilities including net surplus..... \$371,807 33

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$125,027 25
Received for interest and dividends from all sources.....	15,468 56
Income from all other sources.....	1,895 27

Aggregate amount of income received in cash..... \$142,391 08

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$82,059 00
Cash dividends actually paid	16,000 00
Paid for commissions or brokerage	23,355 56
Salaries and other charges of officers, clerks and employes.....	9,400 00
Paid State, national and local taxes.....	2,688 08
All other expenditures, viz: general expenses.....	6,145 85
Aggregate amount of expenditures in cash.....	\$139,618 49

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888..	\$15,664,971	\$162,139 22
Written during the year.....	16,617,822	167,839 01
Total.....	\$32,282,793	\$329,978 23
Deduct those expired and terminated.....	15,211,399	157,654 18
In force at end of the year	\$17,071,394	\$172,324 05
Deduct amount re-insured.....	2,411,358	27,897 56
Net amount in force	\$14,660,036	\$144,426 49

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$308,275 00
Premiums received	3,175 24
Losses paid on risks taken.....	1,230 83
Losses incurred in Maine.....	1,562 69

*MICHIGAN FIRE AND MARINE INSURANCE
COMPANY,
DETROIT, MICH.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

D. WHITNEY, JR., *President.*

EUGENE HARBECK, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 10,306 17
Loans on bond and mortgage (first liens)	595,818 33
Stocks and bonds owned by the company, market value.....	30,525 00
Loans secured by collaterals	6,300 00
Cash in the company's principal office and in bank	28,413 75
Interest due and accrued	17,846 58
Premiums in due course of collection.....	66,547 54
Bills receivable.....	3,318 66
Aggregate of all the admitted assets of the company at their actual value.....	\$759,076 03

II. LIABILITIES.

Losses adjusted and unpaid	\$15,540 45
Losses unadjusted, including all reported and supposed losses	7,567 00
Losses resisted, including interest, costs and expenses.....	2,900 00
Gross amount of unpaid losses and claims.....	\$ 26,007 45
Amount required to safely re-insure all outstanding risks.....	205,582 52
All other demands against the company, viz: commissions, etc.....	23,960 53
Total amount of liabilities, except capital stock and net surplus.....	255,550 50
Capital actually paid up in cash	400,000 00
Surplus beyond capital.....	103,525 53
Aggregate amount of liabilities including net surplus.....	\$759,076 03

*Admitted February 11, 1890.

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$312,509 77	\$65,885 94	\$378,395 71
Received for interest and dividends from all sources.....			41,790 28
Income from all other sources.....			4,490 30
Aggregate amount of income received in cash.....			\$424,676 29

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$220,627 20	\$42,022 66	\$262,649 86
Cash dividends actually paid.....			32,000 00
Paid for commissions or brokerage.....			71,902 13
Salaries and other charges of officers, clerks and employes.....			11,411 59
Paid State, national and local taxes.....			11,854 74
All other expenditures, viz: general expenses.....			40,263 06
Aggregate amount of expenditures in cash.....			\$430,081 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$23,343,065	\$319,640 98		
Written during the year..	32,253,447	420,404 50	\$4,708,891	\$82,362 10
Total.....	\$55,596,512	\$740,045 48	\$4,708,891	\$82,362 10
Deduct those expired and terminated.....	25,405,518	336,597 30	4,605,891	78,093 51
In force at end of the year,	\$30,190,994	\$403,448 18	\$103,000	\$4,268 59
Deduct amount re-insured	1,302,824	18,940 74		
Net amount in force..	\$28,888,170	\$384,507 44	\$103,000	\$4,268 59

**NATIONAL FIRE INSURANCE COMPANY,
HARTFORD, CONN.**

—
INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*

E. G. RICHARDS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 50,815 97
Loans on bond and mortgage (first liens).....	584,438 34
Stocks and bonds owned by the company, market value.....	1,469,247 00
Loans secured by collaterals	5,450 00
Cash in the company's principal office and in bank.....	183,512 96
Interest due and accrued.	13,187 12
Premiums in due course of collection	137,285 94
Aggregate of all the admitted assets of the company at their actual value	\$2,443,937 33

II. LIABILITIES.

Losses adjusted and unpaid.....	\$45,021 49
Losses unadjusted, including all reported and supposed losses	23,853 53
Losses resisted, including interest, costs and expenses....	6,329 48
Net amount of unpaid losses and claims.....	\$ 75,204 50
Amount required to safely re-insure all outstanding risks	785,058 87
All other demands against the company, viz: commissions, etc	30,158 98
Total amount of liabilities, except capital stock and net surplus	890,422 35
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	553,514 98
Aggregate amount of liabilities including net surplus	\$2,443,937 33

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,013,840 29
Received for interest and dividends from all sources.....	119,117 36
Aggregate amount of income received in cash.....	\$1,132,957 65

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$565,297 19
Cash dividends actually paid.....	100,000 00
Paid for commission or brokerage.....	168,636 48
Salaries and other charges of officers, clerks and employes.....	92,225 12
Paid State, national and local taxes.....	24,481 59
All other expenditures, viz: general expenses.....	70,582 65
Aggregate amount of expenses in cash.....	<u>\$1,021,223 03</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$115,880,281	\$1,415,863 21
Written during the year.....	92,430,456	1,201,155 60
Total.....	<u>\$208,310,737</u>	<u>\$2,617,018 81</u>
Deduct those expired and terminated.....	82,624,241	1,062,692 92
In force at end of the year.....	\$125,686,496	\$1,554,325 89
Deduct amount re-insured.....	6,142,020	84,638 61
Net amount in force.....	<u>\$119,544,476</u>	<u>\$1,469,687 28</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,588,781 00
Premiums received.....	21,046 48
Losses paid on risks taken.....	5,525 78
Losses incurred in Maine.....	3,050 13

NATIONAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

HENRY T. DROWNE, *President.* JOHN H. KATHUSTROTH, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 16,438 98
Stocks and bonds owned by the company, market value	315,552 50
Loans secured by collaterals	30,000 00
Cash in the company's principal office and in bank	9,887 99
Interest due and accrued	1,715 63
Premiums in due course of collection.....	29,769 49
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$403,364 59</u>

II. LIABILITIES.

Losses adjusted and unpaid	\$39,532 67
Losses unadjusted, including all reported and supposed losses.....	5,540 00
Losses resisted, including interest, costs and expenses.....	250 00
Net amount of unpaid losses and claims	<u>\$ 45,322 67</u>
Amount required to safely re-insure all outstanding risks	116,881 50
All other demands against the company, viz: commissions, etc.....	16,473 41
Total amount of liabilities, except capital stock and net surplus.....	<u>178,677 58</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	24,687 01
Aggregate amount of liabilities including net surplus.....	<u>\$403,364 59</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$216,484 94
Received for interest and dividends from all sources.....	13,365 38
Aggregate amount of income received in cash	<u>\$229,850 32</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$153,230 26
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	55,068 77
Salaries and other charges of officers, clerks and employes.....	14,506 34
Paid State, national and local taxes.....	2,029 02
All other expenditures, viz: general expenses.....	12,049 02
Aggregate amount of expenditures in cash.....	<u>\$252,883 41</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$26,842,053	\$242,236 26
Written during the year.....	26,219,857	269,558 74
Total.....	<u>\$53,061,910</u>	<u>\$511,795 00</u>
Deduct those expired and terminated.....	27,747,882	271,661 17
In force at end of the year.....	\$25,314,028	\$240,133 83
Deduct amount re-insured.....	537,883	3,154 67
Net amount in force.....	<u>\$24,776,145</u>	<u>\$236,979 16</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$42,900 00
Premiums received.....	295 75

NEPTUNE FIRE AND MARINE INSURANCE
COMPANY,

BOSTON, MASS.

—
INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

GEO. F. OSBORNE, *President.*

EUGENE B. HINKLEY, *Secretary.*

—
Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$338,599 50
Cash in the company's principal office and in bank.....	55,220 40
Interest due and accrued.....	516 75
Bills receivable, not matured, taken for premiums.....	22,312 11
Aggregate of all the admitted assets of the company at their actual value.....	\$416,648 76

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$24,400 00
Losses resisted, including interest, costs and expenses.....	2,000 00
Net amount of unpaid losses and claims.....	\$26,400 00
Amount required to safely re-insure all outstanding risks.....	95,877 45
All other demands against the company, viz: commissions, etc.....	3,300 00
Total amount of liabilities, except capital stock and net surplus.....	125,577 45
Capital actually paid up in cash.....	300,000 00
Impairment of capital.....(\$8,928.69)	
Aggregate amount of liabilities including net surplus.....	\$425,577 45

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$171,254 36
Received for interest and dividends from all sources.....	23,713 69
Aggregate amount of income received in cash.....	\$194,968 05

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$196,498 58
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage	32,689 96
Salaries and other charges of officers, clerks and employes.....	15,322 85
Paid State, national and local taxes.....	2,063 72
All other expenditures, viz: general expenses	8,083 28
	<hr/>
Aggregate amount of expenditures in cash.....	\$272,658 39

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$12,561,904	\$186,029 54
Written during the year.....	14,468,166	191,200 88
	<hr/>	<hr/>
Total.....	\$27,030,070	\$377,230 42
Deduct those expired and terminated	14,018,319	187,516 36
	<hr/>	<hr/>
In force at end of the year	\$13,011,751	\$189,714 06
Deduct amount re-insured.....	90,919	1,072 03
	<hr/>	<hr/>
Net amount in force.....	\$12,920,832	\$188,642 03

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$301,810 00
Premiums received.....	5,167 82
Losses paid on risks taken	329 07
Losses incurred in Maine	829 07

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JAMES A. WESTON, *President*.JOHN C. FRENCH, *Secretary*.

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$477,096 86
Stocks and bonds owned by the company, market value.....	910,355 00
Loans secured by collaterals	32,400 00
Cash in the company's principal office and in bank.....	70,672 68
Interest due and accrued	15,000 00
Premiums in due course of collection	83,292 12
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,588,816 66</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$105,508 63
Amount required to safely re-insure all outstanding risks.....	543,169 80
All other demands against the company, viz: commissions, etc.....	16,658 42
Total amount of liabilities, except capital stock and net surplus	<u>665,336 85</u>
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital	<u>323,479 81</u>
Aggregate amount of liabilities including net surplus	<u>\$1,588,816 66</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$731,395 67
Received for interest and dividends from all sources ..	72,566 03
Aggregate amount of income received in cash.....	<u>\$803,961 70</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$441,850 91
Cash dividends actually paid	48,000 00
Paid for commissions or brokerage.....	154,199 65
Salaries and other charges of officers, clerks and employes	38,808 90
Paid State, national and local taxes	20,430 01
All other expenditures, viz: general expenses.....	35,128 19
Aggregate amount of expenditures in cash	<u>\$738,417 66</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$75,983,974	\$958,136 99
Written or renewed during the year.....	76,395,177	890,990 17
Total.....	<u>\$152,379,151</u>	<u>\$1,849,127 16</u>
Deduct those expired and marked off as terminated	67,797,931	789,872 84
In force at the end of the year	<u>\$84,581,220</u>	<u>\$1,059,254 32</u>
Deduct amount re-insured	3,629,624	43,648 56
Net amount in force	<u>\$80,951,596</u>	<u>\$1,015,605 76</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,002,172 00
Premiums received	13,119 22
Losses paid on risks taken	8,313 13
Losses incurred in Maine	4,777 16

***NEW YORK BOWERY FIRE INSURANCE COMPANY,**

NEW YORK, N. Y.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

JOHN A. DELANOY, JR., *President.*CHAS. A. BLAUVELT, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 1,000 00
Loans on bond and mortgage (first liens).....	21,200 00
Stocks and bonds owned by the company, market value..	604,595 00
Loans secured by collaterals.....	4,787 50
Cash in the company's principal office and in bank.....	19,982 10
Interest due and accrued.....	1,164 38
Premiums in due course of collection.....	54,968 00
All other assets.....	29 24
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$707,726 22

II. LIABILITIES.

Losses adjusted and unpaid.....	\$82,120 75
Losses unadjusted, including all reported and supposed losses.....	11,942 50
Losses resisted, including interest, costs and expenses.....	8,676 88
	<hr/>
Gross amount of claims for losses.....	102,740 13
Deduct re-insurance and salvage.....	9,740 13
	<hr/>
Net amount of unpaid losses and claims.....	\$ 93,000 00
Amount required to safely re-insure all outstanding risks.....	237,051 45
All other demands against the company, viz: commissions, etc.....	16,131 10
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	346,182 55
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	61,543 67
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$707,726 22

* Admitted January 18, 1890.

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$339,193 21
Received for interest and dividends from all sources	1,202 00
Income from all other sources.....	24,104 55
	<hr/>
Aggregate amount of income received in cash	\$364,499 76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$267,712 84
Cash dividends actually paid.....	27,000 00
Paid for commissions or brokerage.....	74,842 59
Salaries and other charges of officers clerks and employes	35,217 30
Paid State, national and local taxes.....	8,596 47
All other expenditures, viz: general expenses	28,050 36
	<hr/>
Aggregate amount of expenditures in cash.....	\$441,419 56

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1888.	\$84,740,106	\$564,835 90
Written during the year.....	46,604,780	435,044 78
	<hr/>	<hr/>
Total.....	\$131,344,886	\$999,880 68
Deduct those expired and terminated.....	63,416,143	466,198 91
	<hr/>	<hr/>
In force at end of the year	\$67,928,743	\$533,681 77
Deduct amount re-insured.....	11,285,913	71,916 59
	<hr/>	<hr/>
Net amount in force	\$56,642,830	\$461,765 18

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.....	\$521,812 59
Loans on bond and mortgage (first liens).....	46,050 00
Stocks and bonds owned by the company, market value.....	1,438,659 00
Loans secured by collaterals	19,600 00
Cash in the company's principal office and in bank.....	188,845 98
Interest due and accrued	10,616 75
Premiums in due course of collection	253,911 92
All other property.....	11,157 78

Aggregate of all the admitted assets of the company at their actual value \$2,490,654 02

II. LIABILITIES.

Losses adjusted and unpaid	} \$206,897 37
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses.....	31,535 81
Net amount of unpaid losses and claims.....	\$ 238,433 18
Amount required to safely re-insure all outstanding risks.....	1,298,632 04
All other demands against the company, viz: commissions, etc.....	64,086 73
Total amount of liabilities, except capital stock and net surplus.....	1,601,151 95
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	389,502 07

Aggregate amount of liabilities including net surplus \$2,490,654 02

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums... ..	\$1,589,725 86	\$16,147 77	
	<u> </u>	<u> </u>	\$1,605,873 63
Received for interest and dividends from all sources			67,061 10
Income from all other sources			18,392 48
Aggregate amount of income received in cash.....			<u> </u> \$1,691,327 21

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$958,633 25	\$4,860 87	\$963,494 12
Cash dividends actually paid.....			49,992 50
Paid for commissions or brokerage.....			278,771 21
Salaries and other charges of officers, clerks and employes.....			124,850 00
Paid State, national and local taxes.....			38,134 54
All other expenditures, viz: general expenses.....			177,587 25
Aggregate amount of expenditures in cash.....			\$1,632,829 62

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888...	\$311,784,383	\$2,724,840 65	\$487,455	\$12,668 94
Written during the year.....	236,523,692	2,125,590 62	523,500	19,093 17
Total.....	\$548,308,075	\$4,850,431 27	\$1,010,955	\$31,762 11
Deduct those expired and terminated.....	215,154,850	1,979,988 45	433,340	14,836 24
In force at end of the year....	\$333,153,225	\$2,870,442 82	\$577,615	\$16,925 87
Deduct amount re-insured....	35,287,441	296,580 39	84,222	2,199 15
Net amount in force.....	\$297,865,784	\$2,573,862 43	\$493,393	\$14,726 72

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,591,569 00
Premiums received.....	24,962 78
Losses paid on risks taken.....	15,574 06
Losses incurred in Maine.....	15,725 40

NORTH AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

SILAS PEIRCE, *President.*CHAS. E. MACULLAR, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$44,100 00
Loans on bond and mortgage (first liens)	70,850 00
Stocks and bonds owned by the company, market value ...	198,904 24
Loans secured by collaterals	2,300 00
Cash in the company's principal office and in bank.....	14,124 82
Interest due and accrued.....	2,874 28
Premiums in due course of collection	21,052 03
Rents due and accrued.....	224 05
Aggregate of all the admitted assets of the company at their actual value	<u>\$354,429 42</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$15,730 39
Losses unadjusted, including all reported and supposed losses	10,089 45
Gross amount of claims for losses	25,819 84
Deduct re-insurance and salvage	2,990 50
Net amount of unpaid losses and claims.....	<u>\$ 22,829 34</u>
Amount required to safely re-insure all outstanding risks, Mass. standard,	126,281 57
All other demands against the company, viz: commissions, etc.....	4,207 70
Total amount of liabilities, except capital stock and net surplus.....	153,318 61
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital	1,110 81
Aggregate amount of liabilities including net surplus	<u>\$354,429 42</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$163,114 91
Received for interest and dividends from all sources.....	13,894 10
Income from all other sources	2,886 39
Aggregate amount of income received in cash.....	<u>\$179,895 40</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).	\$147,391 49
Cash dividends actually paid.....	12,064 00
Paid for commissions or brokerage.....	22,004 03
Salaries and other charges of officers, clerks and employes.....	13,037 80
Paid State, national and local taxes.....	5,972 99
All other expenditures, viz: general expenses.....	20,716 95
Aggregate amount of expenditures in cash.....	<u>\$221,187 26</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the thirty-first day of December, 1888.....	\$21,356,267	\$228,036 71
Written or renewed during the year.....	22,516,443	219,463 92
Total.....	<u>\$43,866,710</u>	<u>\$447,500 63</u>
Deduct those expired and marked off as terminated.....	19,223,392	187,313 69
In force at the end of the year.....	\$24,643,318	\$260,186 94
Deduct amount re-insured	2,292,594	27,884 62
Net amount in force December 31, 1889.....	<u>\$22,350,724</u>	<u>\$232,302 32</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$407,348 00
Premiums received.....	3,769 78
Losses paid on risks taken.....	554 75
Losses incurred in Maine.....	1,859 88

**NORTHWESTERN NATIONAL INSURANCE
COMPANY,
MILWAUKEE, WIS.**

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALFRED JAMES, *President.*

JOHN L. MITCHELL, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$370,000 00
Loans secured by collaterals.....	908,170 00
Cash in the company's principal office and in bank.....	169,554 54
Interest due and accrued.....	5,223 00
Premiums in due course of collection.....	44,075 88
Bills receivable.....	6,625 66
All other assets.....	1,150 00
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$1,504,799 08</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$17,104 80
Losses unadjusted, including all reported and supposed losses.....	25,106 00
Losses resisted, including interest, costs and expenses.....	1,000 00
Net amount of unpaid losses and claims.....	<u>\$ 43,210 80</u>
Amount required to safely re-insure all outstanding risks.....	503,955 59
All other demands against the company, viz: commissions, etc.....	13,429 93
Total amount of liabilities, except capital stock and net surplus.....	<u>560,596 32</u>
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	<u>344,202 76</u>
Aggregate amount of liabilities including net surplus.....	<u>\$1,504,799 08</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$552,269 29
Income from all other sources.....	64,959 41
Aggregate amount of income received in cash.....	<u>\$617,328 70</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$298,958 82
Cash dividends actually paid	66,000 00
Paid for commissions or brokerage.....	104,925 32
Salaries and other charges of officers, clerks and employes.....	54,398 47
Paid State, national and local taxes.....	13,693 50
All other expenditures, viz: general expenses... ..	40,042 29
Aggregate amount of expenditures in cash	<u>\$578,018 40</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec 31, 1888....	\$74,811,927	\$910,649 20		
Written during the year..	53,295,793	606,738 21	\$1,038,636	\$9,737 24
Total.....	<u>\$127,207,720</u>	<u>\$1,517,387 41</u>	<u>\$1,038,636</u>	<u>\$9,737 24</u>
Deduct those expired and terminated	46,156,031	534,948 48	974,386	2,288 56
In force at end of the year,	\$81,051,689	\$982,438 93	\$64,250	\$7,448 68
Deduct amount re-insured,	789,079	10,675 88		
Net amount in force, \$80,262,610	\$971,763 05	\$64,250	\$7,448 68	

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$122,170 00
Premiums received.....	1,315 00

ORIENT INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHAS. B. WHITING, *President.*

JAMES U. TAINTOR, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 16,408 68
Loans on bond and mortgage (first liens).....	235,832 00
Stocks and bonds owned by the company, market value.....	1,298,110 54
Loans secured by collaterals	20,040 00
Cash in the company's principal office and in bank.....	80,356 07
Interest due and accrued.....	30,279 12
Premiums in due course of collection	155,695 92
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,836,722 33</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	} \$69,196 71
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses	<u>13,423 55</u>
Net amount of unpaid losses and claims.....	\$ 82,620 26
Amount required to safely re-insure all outstanding risks.....	561,244 23
All other demands against the company, viz: commissions, etc.....	31,058 85
Total amount of liabilities, except capital stock and net surplus.....	<u>674,923 34</u>
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	<u>161,798 99</u>
Aggregate amount of liabilities including net surplus.....	<u>\$1,836,722 33</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	<u>\$834,586 32</u>	<u>\$2,784 58</u>	\$837,370 90
Received for interest and dividends from all sources.....			<u>80,183 98</u>
Aggregate amount of income received in cash.....			<u>\$917,554 88</u>

IV. EXPENDITURES.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$524,548 29	\$534 87	\$525,083 16
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			153,978 36
Salaries and other charges of officers, clerks and employes.....			52,624 70
Paid State, national and local taxes.....			20,549 94
All other expenditures, viz: general expenses.....			71,446 84
Aggregate amount of expenditures in cash.....			\$883,683 00

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1898..	\$76,574,923	\$ 950,841 28		
Written during the year....	82,331,998	1,032,468 89	950,540	7,533 58
Total.....	\$158,906,921	\$1,983,310 17	\$950,540	\$7,533 58
Deduct those expired and terminated.....	67,373,897	855,803 90	357,849	82 00
In force at end of the year....	\$91,533,024	\$1,127,506 27	\$592,691	\$7,451 58
Deduct amount re-insured ...	3,756,466	47,155 40	152,499	1,522 49
Net amount in force.....	\$87,776,558	\$1,080,350 87	\$440,192	\$5,929 09

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,248,841 00
Premiums received.....	28,786 27
Losses paid on risks taken	12,045 41
Losses incurred in Maine.....	17,423 49

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

FRANK T. STINSON, *President*.GEORGE JEREMIAH, *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).....	138,800 00
Stocks and bonds owned by the company, market value.....	463,167 50
Loans secured by collaterals.....	200 00
Cash in the company's principal office and in bank	8,573 52
Interest due and accrued.....	4,975 96
Premiums in due course of collection	31,135 04

Aggregate of all the admitted assets of the company at their actual value..... \$714,852 02

II LIABILITIES.

Losses adjusted and unpaid	\$ 1,124 47
Losses unadjusted, including all reported and supposed losses.....	21,092 82
Losses resisted, including interest, costs and expenses.....	4,400 00
Gross amount of claims for losses.....	26,617 29
Deduct re-insurance and salvage	29 35
Net amount of unpaid losses and claims.....	\$ 26,587 94
Amount required to safely re-insure all outstanding risks.....	170,783 28
All other demands against the company, viz: commissions, etc.....	12,389 98
Total amount of liabilities, except capital stock and net surplus.....	209,761 20
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	305,090 82
Aggregate amount of liabilities including net surplus.....	\$714,852 02

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$237,801 34
Received for interest and dividends from all sources	21,405 80
Income from all other sources.....	2,350 02
Aggregate amount of income received in cash.....	\$261,557 16

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$169,042 07
Cash dividends actually paid.....	24,000 00
Paid for commissions or brokerage.....	52,143 92
Salaries and other charges of officers, clerks and employes.....	18,047 40
Paid State, national and local taxes.....	5,656 06
All other expenditures, viz: general expenses.....	14,633 65
Aggregate amount of expenditures in cash.....	<u>\$283,523 10</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$41,914,782	\$338,308 60
Written during the year.....	34,696,841	287,029 75
Total.....	<u>\$76,611,623</u>	<u>\$625,338 35</u>
Deduct those expired and terminated.....	33,189,150	272,304 24
In force at end of the year.....	\$43,422,473	\$353,034 11
Deduct amount re-insured.....	2,567,665	23,567 82
Net amount in force.....	<u>\$40,854,808</u>	<u>\$329,466 29</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$232,075 00
Premiums received.....	2,592 16
Losses paid on risks taken.....	2,970 46
Losses incurred in Maine.....	984 79

**PENNSYLVANIA FIRE INSURANCE COMPANY,
PHILADELPHIA, PA.**

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

JOHN DEVEREUX, *President.*

JOHN L. THOMSON, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.	\$152,500 00
Loans on bond and mortgage (first liens)	467,570 00
Stocks and bonds owned by the company, market value.....	2,004,092 50
Loans secured by collaterals	470,925 00
Cash in the company's principal office and in bank.....	77,212 74
Interest due and accrued.....	9,468 10
Premiums in due course of collection.....	148,167 47

Aggregate of all the admitted assets of the company at their actual value \$3,329,935 81

II. LIABILITIES.

Losses adjusted and unpaid.....	\$21,030 99
Losses unadjusted, including all reported and supposed losses.....	52,957 03
Losses resisted, including interest, costs and expenses.....	14,070 06
Net amount of unpaid losses and claims.....	\$ 88,058 08
Amount required to safely re-insure all outstanding risks.....	1,426,053 07
Total amount of liabilities, except capital stock and net surplus.....	1,514,111 15
Capital actually paid up in cash	400,000 00
Surplus beyond capital.....	1,415,824 66

Aggregate amount of liabilities including net surplus. \$3,329,935 81

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire) ..	\$1,072,173 50
Received for interest and dividends from all sources.....	139,325 79
Income from all other sources	2,885 53

Aggregate amount of income received in cash..... \$1,214,384 82

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$583,732 80
Cash dividends actually paid	50,000 00
Paid for commissions or brokerage	255,337 64
Salaries and other charges of officers, clerks and employes	41,790 12
Paid State, national and local taxes.....	28,469 33
All other expenditures, viz: general expenses.....	52,758 29
Aggregate amount of expenditures in cash.....	<u>\$1,012,088 18</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$143,192,216	\$2,125,225 90
Written during the year	103,339,221	1,306,353 26
Total	<u>\$246,531,437</u>	<u>\$3,431,579 16</u>
Deduct those expired and terminated.....	89,264,468	1,132,896 14
In force at end of the year	\$157,266,969	\$2,298,683 02
Deduct amount re-insured.....	5,033,713	56,515 34
Net amount in force	<u>\$152,213,256</u>	<u>\$2,242,167 68</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risk taken (fire).....	\$2,396,161 91
Premiums received.....	38,664 79
Losses paid on risks taken.....	17,117 94
Losses incurred in Maine.....	19,924 94

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.

Loans on bond and mortgage (first liens)	\$198,944 00
Stocks and bonds owned by the company, market value.....	242,021 25
Loans secured by collaterals.....	22,820 00
Cash in the company's principal office and in bank	69,212 91
Interest due and accrued	11,620 72
Premiums in due course of collection.....	78,971 43
	<hr/>
Aggregate of all the admitted assets of the company at their actual value	\$623,593 31

II. LIABILITIES.

Losses adjusted and unpaid.....	\$16,992 55
Losses unadjusted, including all reported and supposed losses	15,950 00
Losses resisted, including interest, costs and expenses.	2,400 00
	<hr/>
Net amount of unpaid losses and claims.....	\$ 35,342 55
Amount required to safely re-insure all outstanding risks.....	275,343 70
All other demands against the company, viz: commissions, etc.....	16,520 79
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	327,207 04
Capital actually paid up in cash	250,000 00
Surplus beyond capital.....	46,386 27
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$623,593 31

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$453,944 39	\$6,986 74	
	<hr/>	<hr/>	\$460,931 13
Received for interest and dividends from all sources			27,431 70
			<hr/>
Aggregate amount of income received in cash.....			\$488,362 83

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$276,440 16
Cash dividends actually paid	15,000 00
Paid for commissions or brokerage.....	96,926 46
Salaries and other charges of officers, clerks and employes.....	16,465 06
Paid State, national and local taxes.....	9,356 84
All other expenditures, viz: general expenses	28,245 33
Aggregate amount of expenditures in cash	<u>\$442,433 83</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888 ..	\$34,373,722	\$468,323 11		
Written during the year.....	41,783,117	577,383 95	\$405,419	\$11,179 74
Total	<u>\$76,156,839</u>	<u>\$1,045,707 06</u>	<u>\$405,419</u>	<u>\$11,179 74</u>
Deduct those expired and terminated.....	35,593,517	482,745 56	15,707	936 92
In force at end of the year....	\$40,563,322	\$562,961 50	\$389,712	\$10,242 82
Deduct amount re-insured....	2,151,844	27,094 98		
Net amount in force.....	<u>\$38,411,478</u>	<u>\$535,866 52</u>	<u>\$389,712</u>	<u>\$10,242 82</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$981,495 51
Premiums received	16,117 76
Losses paid on risks taken.....	13,013 57
Losses incurred in Maine.....	11,714 30

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEO. P. SHELDON, *President.*PHILANDER SHAW, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,715,456 66
Loans on bond and mortgage (first liens).....	172,950 00
Stocks and bonds owned by the company, market value.....	1,995,313 00
Loans secured by collaterals	2,700 00
Cash in the company's principal office and in bank.....	464,548 02
Interest due and accrued.....	14,728 35
Premiums in due course of collection.....	573,601 23

Aggregate of all the admitted assets of the company at their actual value \$4,939,297 26

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$145,382 65
Losses resisted, including interest, costs and expenses.....	30,715 00
Net amount of unpaid losses and claims.....	\$ 176,097 65
Amount required to safely re-insure all outstanding risks.....	3,176,351 99
All other demands against the company, viz: commissions, etc.....	184,926 55
Total amount of liabilities, except capital stock and net surplus.....	3,537,376 19
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	401,921 07

Aggregate amount of liabilities including net surplus \$4,939,297 26

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,429,320 40
Received for interest and dividends from all sources.....	86,892 44
Income from all other sources.....	62,757 11

Aggregate amount of income received in cash..... \$3,578,969 95

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Not amount paid for losses	\$1,887,582 60	\$21,268 79	<u>\$1,908,851 39</u>
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			700,227 59
Salaries and other charges of officers, clerks and employes.....			298,404 52
Paid State, national and local taxes			58,448 21
All other expenditures, viz: general expenses.....			<u>344,225 19</u>
Aggregate amount of expenditures in cash.....			<u>\$3,370,156 90</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$486,549,880	\$6,697,173 31
Written or renewed during the year.....	335,633 610	3,940,854 51
Total.....	<u>\$822,203,520</u>	<u>\$10,638,027 82</u>
Deduct those expired and marked off as terminated.....	324,935,430	3,945,098 88
In force at the end of the year.....	\$497,218,081	\$6,692,928 94
Deduct amount re-insured.....	<u>7,560,452</u>	<u>81,751 38</u>
Net amount in force.....	<u>\$489,657,629</u>	<u>\$6,611,177 56</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,754,022 00
Premiums received.....	24,942 37
Losses paid on risks taken.....	5,904 28
Losses incurred in Maine.....	6,538 94

PHENIX INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

H. KELLOGG, *President.*

GEO. H. BURDECK, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$233,524 34
Loans on bond and mortgage (first liens)	751,500 00
Stocks and bonds owned by the company, market value	3,749,311 70
Loans secured by collaterals	33,322 50
Cash in the company's principal office and in bank	196,952 24
Interest due and accrued	39,079 08
Premiums in due course of collection	301,314 37

Aggregate of all the admitted assets of the company at their actual value.....	\$5,305,004 23
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II. LIABILITIES.

Loans adjusted and unpaid	}	\$240,654 93
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses		13,868 50
Net amount of unpaid losses and claims		\$ 254,523 43
Amount required to safely re-insure all outstanding risks		1,749,245 41
Total amount of liabilities, except capital stock and net surplus		2,003,768 84
Capital actually paid up in cash		2,000,000 00
Surplus beyond capital		1,301,235 39

Aggregate amount of liabilities including net surplus.....	\$5,305,004 23
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,559,539 35
Received for interest and dividends from all sources	213,066 76
Income from all other sources	5,444 14

Aggregate amount of income received in cash	\$2,778,050 25
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$1,625,182 55
Cash dividends actually paid	280,000 00
Paid for commissions or brokerage	430,641 47
Salaries and other charges of officers, clerks and employes	104,667 52
Paid State, national and local taxes	74,184 89
All other expenditures, viz: general expenses	223,642 22
Aggregate amount of expenditures in cash	<u>\$2,737,718 65</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.	\$270,625,744	\$3,180,343 90
Written during the year	234,534,683	2,802,914 95
Total	<u>\$505,160,427</u>	<u>\$5,988,258 85</u>
Deduct those expired and terminated	209,980,953	2,568,247 42
In force at end of the year	<u>\$295,179,474</u>	<u>\$3,420,011 43</u>
Net amount in force	\$295,179,474	\$3,420,011 43

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$3,602,037 00
Premiums received	56,407 31
Losses paid on risks taken	51,951 43
Losses incurred in Maine	46,842 13

PROVIDENCE WASHINGTON INSURANCE
COMPANY,
PROVIDENCE, R. I.

—
INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, *President.*

E. L. WATSON, *Secretary.*

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

I. ASSETS.

Stocks and bonds owned by the company, market value	\$935,445 00
Cash in the company's principal office and in bank	42,178 92
Premiums in due course of collection	111,718 37
Bills receivable	53,777 15
Other assets	1,196 68

Aggregate of all the admitted assets of the company at their actual
value\$1,144,316 12

II. LIABILITIES.

Losses adjusted and unpaid	\$10,188 59
Losses unadjusted, including all reported and supposed losses	79,661 82
Losses resisted, including interest, costs and expenses.	12,881 00
Gross amount of claims for losses	102,731 41
Deduct re-insurance and salvage	14,239 55
Net amount of unpaid losses and claims	\$ 88,491 86
Amount required to safely re-insure all outstanding risks	606,722 95
Total amount of liabilities, except capital stock and net surplus	695,214 81
Capital actually paid up in cash	400,000 00
Surplus beyond capital	49,101 31
Aggregate amount of liabilities including net surplus	\$1,144,316 12

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$654,207 86	\$299,673 67	
			\$953,881 53
Received for interest and dividends from all sources.....			41,288 29
			\$995,169 82
Aggregate amount of income received in cash.....			\$995,169 82

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$427,244 12	\$238,560 36	
			\$665,804 48
Cash dividends actually paid.....			32,000 00
Paid for commissions or brokerage.....			181,575 49
Salaries and other charges of officers, clerks and employes.....			53,487 14
Paid State, national and local taxes.....			22,331 76
All other expenditures, viz: general expenses.....			67,124 96
			\$1,022,323 83
Aggregate amount of expenditures in cash.....			\$1,022,323 83

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$76,383,749	\$916,328 60	\$ 6,918,402	\$215,996 73
Written during 1889.....	69,958,481	813,948 05	60,979,159	409,189 18
Total.....	\$146,342,230	\$1,730,276 65	\$67,897,561	\$625,185 91
Deduct those expired and marked off as termi- nated.....	61,202,506	711,973 80	61,932,724	431,385 26
In force at the end of the year 1889.....	\$85,139,724	\$1,018,302 85	\$5,964,837	\$193,800 65
Deduct amount re-insured	5,505,387	74,434 14	2,039,568	51,781 75
Net amount in force..	\$79,634,337	\$943,868 71	\$3,925,269	\$142,018 90

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Premiums received.....	\$7,568 80
Losses paid on risks taken.....	2,041 91
Losses incurred in Maine.....	1,401 41

RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

THOMAS C. HILL, *President.*WILLIAM CHUBB, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$100,000 00
Loans on bond and mortgage (first liens)	127,100 00
Stocks and bonds owned by the company, market value	571,460 00
Cash in the company's principal office and in bank	12,076 07
Interest due and accrued	1,806 62
Premiums in due course of collection	16,223 79
All other assets	1,262 00
Aggregate of all the admitted assets of the company at their actual value	\$829,928 48

II. LIABILITIES.

Losses adjusted and unpaid	\$10,029 71
Losses unadjusted, including all reported and supposed losses	12,227 50
Net amount of unpaid losses and claims	\$ 22,257 21
Amount required to safely re-insure all outstanding risks	226,003 38
All other demands against the company, viz: commissions, etc	1,505 42
Total amount of liabilities, except capital stock and net surplus	249,766 01
Capital actually paid up in cash	300,000 00
Surplus beyond capital	280,162 47
Aggregate amount of all liabilities including net surplus	\$829,928 48

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$175,224 22
Received for interest and dividends from all sources	35,606 10
Income from all other sources	210,830 32
Aggregate amount of income received in cash	\$421,660 64

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$129,280 70
Cash dividends actually paid	24,000 00
Paid for commissions or brokerage.....	34,206 96
Salaries and other charges of officers, clerks and employes.....	11,851 65
Paid State, national and local taxes.....	6,099 25
All other expenditures, viz: general expenses.....	8,937 04
Aggregate amount of expenditures in cash.....	<u>\$214,375 60</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$17,129,630	\$183,104 30
Written during the year.....	22,537,626	204,568 22
Total.....	<u>\$39,667,256</u>	<u>\$387,672 52</u>
Deduct those expired and terminated.....	19,414,240	180,961 42
In force at end of the year.....	\$20,253,016	\$206,711 10
Deduct amount re-insured.....	787,789	6,736 11
Net amount in force.....	<u>\$19,465,227</u>	<u>\$199,974 99</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$282,949 00
Premiums received.....	4,001 33
Losses paid on risks taken.....	990 00
Losses incurred in Maine.....	<u>1,590 00</u>

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

FREDERICK COOK, *President.*H. F. ATWOOD, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$191,559 84
Loans on bond and mortgage (first liens)	261,945 00
Stocks and bonds owned by the company, market value.....	160,052 41
Cash in the company's principal office and in bank.....	77,875 71
Interest due and accrued.....	5,947 79
Premiums in due course of collection.....	73,096 66
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$770,477 41</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 8,162 66
Losses unadjusted, including all reported and supposed losses.	11,392 85
Losses resisted, including interest, costs and expenses.	<u>2,300 00</u>
Net amount of unpaid losses and claims.....	\$ 21,855 51
Amount required to safely re-insure all outstanding risks	310,833 52
All other demands against the company, viz: commissions, etc.....	<u>19,267 58</u>
Total amount of liabilities, except capital stock and net surplus.....	351,956 61
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	<u>218,520 80</u>
Aggregate amount of liabilities including net surplus.....	<u>\$770,477 41</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$395,619 82
Received for interest and dividends from all sources.....	20,988 24
Income from all other sources.....	<u>16,499 59</u>
Aggregate amount of income received in cash.....	<u>\$433,107 65</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$225,399 88
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	72,826 09
Salaries and other charges of officers, clerks and employes.....	20,809 08
Paid State, national and local taxes.....	13,539 20
All other expenditures, viz: general expenses.....	28,588 91
Aggregate amount of expenditures in cash.....	<u>\$381,163 16</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$51,858,487	\$568,293 23
Written during the year.....	43,991,032	508,732 81
Total	<u>\$95,849,519</u>	<u>\$1,077,026 04</u>
Deduct those expired and terminated.....	39,187,937	447,965 27
In force at end of the year.....	\$56,661,582	\$629,060 77
Deduct amount re-insured.....	2,777,176	34,810 46
Net amount in force	<u>\$53,884,406</u>	<u>\$594,250 31</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$84,130 00
Premiums received	1,240 66
Losses paid on risks taken.....	50 00
Losses incurred in Maine.....	50 00

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, \$250,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 34,405 29
Loans on bond and mortgage (first liens).....	135,525 00
Stocks and bonds owned by the company, market value	345,254 00
Loans secured by collaterals	9,300 00
Cash in the company's principal office and in bank	57,852 12
Interest due and accrued	2,323 87
Premiums in due course of collection	70,413 40
Bills receivable.....	5,323 23
All other assets.....	56 66
Aggregate of all the admitted assets of the company at their actual value	\$660,453 62

II. LIABILITIES.

Losses adjusted and unpaid	\$34,145 00
Losses unadjusted, including all reported and supposed losses	27,668 00
Losses resisted, including interest, costs and expenses.....	550 00
Gross amount of claims for losses	62,363 00
Deduct re-insurance and salvage.....	5,973 00
Net amount of unpaid losses and claims..	\$ 56,390 00
Amount required to safely re-insure all outstanding risks.....	269,106 10
All other demands against the company, viz: commissions, etc.....	11,770 99
Total amount of liabilities except capital stock and net surplus.....	337,267 09
Capital actually paid up in cash	250,000 00
Surplus beyond capital.....	73,186 53
Aggregate amount of liabilities including net surplus.....	\$660,453 62

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$378,541 78	\$85,979 85	\$464,521 63
Received for interest and dividends from all sources.....			23,325 06
Income from all other sources ..			16 61
Aggregate amount of income received in cash			\$487,863 30

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$228,638 60	\$72,259 32	\$300,897 92
Cash dividends actually paid			17,500 00
Paid for commissions or brokerage.....			108,555 90
Salaries and other charges of officers, clerks and employes, }			49,209 82
All other expenditures, viz: general expenses,			
Paid State, national and local taxes.....			4,659 73
Aggregate amount of expenditures in cash			\$480,823 37

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888...	\$37,239,101	\$469,473 37	\$ 2,417,430	\$ 58,827 00
Written during the year.....	39,644,016	501,662 56	17,251,842	102,103 05
Total.....	\$76,883,117	\$971,135 93	\$19,669,272	\$161,930 05
Deduct those expired and terminated.....	36,973,889	496,847 57	17,882,665	114,232 22
In force at end of the year....	\$39,909,228	\$474,288 36	\$1,786,607	\$47,697 83
Deduct amount re-insured....	863,387	11,860 08	68,682	2,388 54
Net amount in force.....	\$39,045,841	\$462,428 28	\$1,717,925	\$45,309 29

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$201,639 00
Premiums received.....	1,971 23
Losses paid on risks taken.....	1,805 22
Losses incurred in Maine.....	314 72

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

J. N. DUNHAM, *President.*

S. J. HALL, *Secretary.*

Capital Paid Up in Cash, \$1,500,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$110,853 00
Loans on bond and mortgage (first liens)	301,500 00
Stocks and bonds owned by the company, market value	2,613,860 00
Loans secured by collaterals	26,500 00
Cash in the company's principal office and in bank	128,329 52
Interest due and accrued	32,291 37
Premiums in due course of collection	194,736 80
Rents due and accrued	912 25
	<hr/>
Aggregate of all the admitted assets of the company at their actual value	\$3,410,982 94

II. LIABILITIES.

Losses adjusted and unpaid	\$95,142 06
Losses unadjusted, including all reported and supposed losses	81,958 33
Losses resisted, including interest, costs and expenses	22,097 32
	<hr/>
Gross amount of claims for losses	199,197 71
Deduct re-insurance and salvage	12,481 46
	<hr/>
Net amount of unpaid losses and claims	\$ 186,716 25
Amount required to safely re-insure all outstanding risks	1,174,546 51
All other demands against the company, viz: commissions, etc	29,210 52
	<hr/>
Total amount of liabilities, except capital stock and net surplus	1,390,473 28
Capital actually paid up in cash	1,500,000 00
Surplus beyond capital	520,509 66
	<hr/>
Aggregate amount of liabilities including net surplus	\$3,410,982 94

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,677,941 19
Received for interest and dividends from all sources and rents.....	<u>130,055 09</u>
Aggregate amount of income received in cash.....	\$1,807,996 28

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$980,718 15
Cash dividends actually paid	125,000 00
Paid for commissions or brokerage	288,167 71
Salaries and other charges of officers, clerks and employes	72,926 51
Paid State, national and local taxes.....	55,238 64
All other expenditures, viz: general expenses	<u>156,845 37</u>
Aggregate amount of expenditures in cash.....	\$1,678,896 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$175,278,437	\$2,397,063 36
Written during the year.....	<u>143,085,358</u>	<u>1,931,652 34</u>
Total.....	\$318,363,795	\$4,328,715 70
Deduct those expired and terminated.....	<u>137,057,641</u>	<u>1,872,825 11</u>
Net amount in force at end of the year	\$181,306,154	\$2,455,890 59

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,668,287 00
Premiums received	40,783 92
Losses paid on risks taken	15,276 83
Losses incurred in Maine.....	16,858 33

SPRING GARDEN INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

NELSON T. EVANS, *President.*

G. B. ARMITAGE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$208,500 00
Loans on bond and mortgage (first liens).....	437,530 00
Stocks and bonds owned by the company, market value	464,945 00
Loans secured by collaterals.....	98,500 00
Cash in the company's principal office and in bank.....	28,205 56
Interest due and accrued	9,278 99
Premiums in due course of collection.....	26,307 26
Rents due and accrued	321 49
Aggregate of all the admitted assets of the company at their actual value	\$1,273,588 30

II. LIABILITIES.

Losses adjusted and unpaid	\$8,538 27
Losses unadjusted, including all reported and supposed losses	9,123 25
Net amount of unpaid losses and claims	\$ 17,661 52
Amount required to safely re-insure all outstanding risks	540,086 13
All other demands against the company, viz: commissions, etc	2,577 36
Total amount of liabilities, except capital stock and net surplus.....	560,325 01
Capital actually paid up in cash	400,000 00
Surplus beyond capital	313,263 29
Aggregate amount of liabilities including net surplus.....	\$1,273,588 30

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$257,026 44
Received for interest and dividends from all sources	50,028 33
Income from all other sources.....	4,375 82
Aggregate amount of income received in cash	\$311,430 59

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$198,266 09
Cash dividends actually paid	64,000 00
Paid for commissions or brokerage	55,603 44
Salaries and other charges of officers, clerks and employes.	17,791 67
Paid State, national and local taxes	14,941 56
All other expenditures, viz: general expenses	14,427 23
Aggregate amount of expenditures in cash.....	<u>\$365,029 99</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$26,625,127 34	\$317,880 15
Written during the year	29,719,802 99	325,708 26
Total.....	<u>\$56,344,930 33</u>	<u>\$643,588 41</u>
Deduct those expired and terminated	26,527,744 89	297,222 74
In force at end of the year	\$29,817,185 44	\$346,365 67
Deduct amount re-insured.....	577,256 00	6,165 77
Net amount in force	<u>\$29,239,929 44</u>	<u>\$340,199 90</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$175,444 00
Premiums received.....	1,867 68
Losses incurred in Maine.....	805 13

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.....	\$ 1,500 00
Loans on bond and mortgage (first liens).....	228,781 50
Stocks and bonds owned by the company, market value.....	1,008,561 50
Cash in the company's principal office and in bank.....	26,390 33
Interest due and accrued.....	7,487 87
Premiums in due course of collection.....	42,716 09
All other assets.....	18,830 35

Aggregate of all the admitted assets of the company at their actual value\$1,334,267 64

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,207 05
Losses unadjusted, including all reported and supposed losses.....	33,048 80
Losses resisted, including interest, costs and expenses.....	8,695 90
Gross amount of claims for losses.....	59,951 75
Deduct re-insurance and salvage.....	4,011 73
Net amount of unpaid losses and claims.....	\$ 55,940 02
Amount required to safely re-insure all outstanding risks.....	349,940 13
All other demands against the company, viz: commissions, etc.....	22,335 07
Total amount of liabilities, except capital stock and net surplus.....	428,215 22
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	406,052 42

Aggregate amount of liabilities including net surplus\$1,334,267 64

III. INCOME DURING THE YEAR

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$527,233 88	\$353 01	
Received for interest and dividends from all sources.....			58,466 76
Aggregate amount of income received in cash.....			\$586,053 65

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$393,998 72
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage.....	101,102 57
Salaries and other charges of officers, clerks and employes.....	41,756 59
Paid State, national and local taxes.....	15,723 01
All other expenditures, viz: general expenses.....	24,510 47
Aggregate amount of expenditures in cash.....	\$627,091 36

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888...	\$46,126,530	\$646,895 15		
Written during the year.....	46,084,052	657,287 83	\$152,736	\$353 01
Total.....	\$92,210,582	\$1,304,182 98	\$152,736	\$353 01
Deduct those expired and terminated.....	42,523,862	583,728 39	152,736	353 01
In force at end of the year....	\$49,686,720	\$720,454 59		
Deduct amount re-insured....	3,010,048	46,657 05		
Net amount in force.....	\$46,676,672	\$673,797 54		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$396,299 00
Premiums received.....	6,947 13
Losses paid on risks taken.....	6,027 98
Losses incurred in Maine.....	6,320 58

UNION INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

C. S. HOLLINSHEAD, *President.*JOHN M. COWELL, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$160,000 00
Loans on bond and mortgage (first liens).....	10,400 00
Stocks and bonds owned by the company, market value.....	291,337 00
Loans secured by collaterals.....	10,026 67
Cash in the company's principal office and in bank.....	32,878 58
Interest due and accrued.....	2,964 20
Premiums in due course of collection.....	22,952 28

Aggregate of all the admitted assets of the company at their actual value..... \$530,558 73

II. LIABILITIES.

Losses adjusted and unpaid.....	\$33,571 63
Losses unadjusted, including all reported and supposed losses.....	13,360 43
Losses resisted, including interest, costs and expenses.....	5,013 70
Gross amount of claims for losses.....	51,945 76
Deduct re-insurance and salvage.....	2,996 60
Net amount of unpaid losses and claims.....	\$48,949 16
Amount required to safely re-insure all outstanding risks, including per- petuals.....	213,193 35
All other demands against the company.....	3,703 85
Total amount of liabilities, except capital stock and net surplus.....	265,846 36
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	14,712 37
Aggregate amount of liabilities including net surplus.....	\$530,558 73

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$277,045 36	\$104,216 33	\$381,261 69
Received for interest and dividends from all sources.....			18,347 00
Income from all other sources			81,683 06
Aggregate amount of income received in cash.....			<u>\$481,291 75</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses	\$152,835 48	\$193,573 79	\$346,409 27
Cash dividends actually paid.....			132 31
Paid for commissions or brokerage.....			64,710 10
Salaries and other charges of officers, clerks and employes.....			23,454 31
Paid State, national and local taxes.....			8,899 44
All other expenditures, viz: general expenses and interest on borrowed money.....			52,191 18
Aggregate amount of expenditures in cash.....			<u>\$495,796 61</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$34,687,073	\$416,569 13	\$2,692,403	\$68,035 97
Written during the year..	27,978,500	341,740 47	42,132,948	224,998 82
Total.....	<u>\$62,665,573</u>	<u>\$758,309 60</u>	<u>\$45,825,351</u>	<u>\$293,034 79</u>
Deduct those expired and terminated	30,300,759	363,676 35	45,825,351	293,034 79
In force at end of the year	\$32,364,814	\$394,633 25		
Deduct amount re-insured	2,691,965	33,804 39		
Net amount in force..	<u>\$29,672,849</u>	<u>\$360,828 86</u>		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$635,715 00
Premiums received	6,782 76
Losses paid on risks taken	5,398 30
Losses incurred in Maine.....	5,213 95

UNION INSURANCE COMPANY,
SAN FRANCISCO, CAL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

N. T. JAMES, *President.*

JAS. D. BAILEY, *Secretary.*

Capital Paid Up in Cash, \$750,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$125,000 00
Loans on bond and mortgage (first liens).....	186,250 00
Stocks and bonds owned by the company, market value.....	703,108 27
Loans secured by collaterals.....	31,000 00
Cash in the company's principal office and in bank.....	52,543 91
Interest due and accrued	154 00
Premiums in due course of collection.....	137,387 01
Bills receivable	33,244 65
All other assets.....	3,498 66
Aggregate of all the admitted assets of the company at their actual value.....	\$1,272,186 50

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 8,535 00
Losses unadjusted, including all reported and supposed losses.....	55,650 65
Losses resisted, including interest, costs and expenses.....	5,400 00
Net amount of unpaid losses and claims.....	\$ 69,585 65
Amount required to safely re-insure all outstanding risks.....	400,044 79
All other demands against the company, viz: commissions, etc.....	31,256 60
Total amount of liabilities, except capital stock and net surplus	500,897 04
Capital actually paid up in cash.....	750,000 00
Surplus beyond capital.....	21,289 46
Aggregate amount of liabilities including net surplus.....	\$1,272,186 50

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$719,745 71	\$95,999 33	\$815,745 04
Received for interest and dividends from all sources.....			59,325 75
Income from all other sources.....			8,460 00
Aggregate amount of income received in cash.....			\$883,530 79

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$518,058 50	\$70,344 53	\$588,403 03
Cash dividends actually paid.....			29,990 00
Paid for commissions or brokerage.....			200,703 56
Salaries and other charges of officers, clerks and employes.....			50,152 59
Paid State, national and local taxes.....			19,101 06
All other expenditures, viz: general expenses.....			67,206 24
Aggregate amount of expenditures in cash.....			\$955,556 48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>	<i>Marine or Inland.</i>	<i>Premiums.</i>
In force Dec. 31, 1888....	\$48,214,946	\$611,372 11	\$ 1,761,576	\$ 98,695 69
Written during the year..	66,932,447	939,051 08	14,017,308	177,048 05
Total.....	\$115,147,393	\$1,550,423 19	\$15,778,884	\$275,743 74
Deduct those expired and terminated.....	58,056,096	773,488 73	14,354,637	190,373 62
In force at end of the year,	\$57,091,297	\$776,934 46	\$1,424,247	\$85,370 12
Deduct amount re-insured,	4,037,647	60,024 41	634,073	37,285 42
Net amount in force..	\$53,053,650	\$716,910 05	\$790,174	\$48,084 70

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$225,325 00
Premiums received.....	3,173 81
Losses paid on risks taken.....	1,811 22
Losses incurred in Maine.....	1,811 22

UNITED FIREMEN'S INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

JOS. L. CAVEN, *President.*

ROBERT B. BEATH, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$108,850 00
Loans on bond and mortgage (first liens)	603,671 50
Stocks and bonds owned by the company, market value.....	245,825 00
Loans secured by collaterals	56,000 00
Cash in the company's principal office and in bank.....	22,575 80
Interest due and accrued and rents.	14,302 90
Premiums in due course of collection.....	18,344 33
Due for perpetual policies.....	2,782 05
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$1,072,351 58

II. LIABILITIES.

Losses adjusted and unpaid.....	\$9,721 51
Losses unadjusted, including all reported and supposed losses.....	9,009 48
Losses resisted, including interest, costs and expenses.....	4,124 00
<hr/>	
Net amount of unpaid losses and claims	\$ 22,854 99
Amount required to safely re-insure all outstanding risks, including perpetuals.....	661,967 35
All other demands against the company, viz: commissions, etc.....	8,907 42
<hr/>	
Total amount of liabilities, except capital stock and net surplus	693,729 76
Capital actually paid up in cash	300,000 00
Surplus beyond capital.....	78,621 82
<hr/>	
Aggregate amount of liabilities including net surplus	\$1,072,351 58

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$222,317 19
Received for interest and dividends from all sources	44,702 54
<hr/>	
Aggregate amount of income received in cash.....	\$267,019 73

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$157,263 87
Cash dividends actually paid	18,000 00
Paid for commissions or brokerage.....	47,030 56
Salaries and other charges of officers, clerks and employes.....	16,227 46
Paid State, national and local taxes	5,932 71
All other expenditures, viz: general expenses.....	16,059 77
Aggregate amount of expenditures in cash.....	<u>\$260,514 37</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$24,044,040	\$261,032 25
Written during the year.....	26,341,832	258,111 81
Total	<u>\$50,385,872</u>	<u>\$519,144 06</u>
Deduct those expired and terminated.....	22,843,397	224,495 88
In force at end of the year	<u>\$27,542,475</u>	<u>\$294,648 18</u>
Deduct amount re-insured	1,096,762	10,870 14
Net amount in force.....	<u>\$26,445,713</u>	<u>\$283,778 04</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$169,160 00
Premiums received	2,386 56
Losses paid on risks taken.....	2,233 89
Losses incurred in Maine	2,233 89

**UNITED STATES FIRE INSURANCE COMPANY,
NEW YORK.**

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.*

W. H. GRIFFEN, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$540,200 00
Stocks and bonds owned by the company, market value....	72,247 50
Cash in the company's principal office and in bank.....	7,920 66
Interest due and accrued.....	3,586 00
Premiums in dus course of collection	25,212 69
Rents due and accrued, \$250; salvage, \$1,987.....	2,237 00
Aggregate of all the admitted assets of the company at their actual value	\$651,403 85

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,833 29
Losses unadjusted, including all reported and supposed losses	5,250 00
Losses resisted, including interest, costs and expenses.....	2,400 00
Gross amount of claims for losses	18,483 29
Deduct re-insurance and salvage	750 00
Net amount of unpaid losses and claims.....	\$ 17,733 29
Amount required to safely re-insure all outstanding risks.....	125,435 45
All other demands against the company, viz: commissions, etc.....	10,096 00
Total amount of liabilities, except capital stock and net surplus.....	153,264 74
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	248,139 11
Aggregate amount of liabilities including net surplus	\$651,403 85

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$159,851 64	\$26,332 03	
Received for interest and dividends from all sources			\$186,183 67
Income from all other sources			31,083 57
			2 50
Aggregate amount of income received in cash			<u>\$217,269 74</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$79,893 14	\$24,326 96	
Cash dividends actually paid			\$104,220 10
Paid for commissions or brokerage.....			29,994 23
Salaries and other charges of officers, clerks and employes.....			46,545 80
Paid State, national and local taxes			18,104 80
All other expenditures, viz: general expenses			7,628 63
			19,460 01
Aggregate amount of expenditures in cash.			<u>\$225,953 59</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888...	\$23,287,262	\$189,621 73	\$1,207,609	\$36,707 72
Written during the year.....	21,284,449	186,466 23	1,014,584	28,367 98
Total.....	<u>\$44,571,761</u>	<u>\$376,087 96</u>	<u>\$2,222,193</u>	<u>\$65,075 70</u>
Deduct those expired and terminated	19,123,777	158,753 69	1,497,046	40,425 05
In force at end of the year....	\$25,447,984	\$217,334 27	\$725,147	\$24,650 64
Deduct amount re-insured....	838,095	7,555 61		
Net amount in force.....	<u>\$24,609,889</u>	<u>\$209,778 66</u>	<u>\$725,147</u>	<u>\$24,650 64</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$132,275 00
Premiums received.....	991 61
Losses paid on risks taken	895 05
Losses incurred in Maine	895 05

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	\$177,000 00
Loans on bond and mortgage (first liens).....	392,720 00
Stocks and bonds owned by the company, market value	742,700 00
Cash in the company's principal office and in bank	106,894 46
Interest due and accrued	3,901 37
Premiums in due course of collection.....	98,490 70
	\$1,521,706 53
Aggregate of all the admitted assets of the company at their actual value	\$1,521,706 53

II. LIABILITIES.

Losses adjusted and unpaid	\$32,945 16
Losses unadjusted, including all reported and supposed losses	36,405 00
Losses resisted, including interest, costs and expenses.....	3,300 00
	\$ 72,650 16
Net amount of unpaid losses and claims	\$ 72,650 16
Amount required to safely re-insure all outstanding risks.	723,245 19
All other demands against the company, viz: commissions, etc.....	19,353 83
	815,249 18
Total amount of liabilities, except capital stock and net surplus.....	815,249 18
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	406,457 35
	\$1,521,706 53
Aggregate amount of liabilities including net surplus.....	\$1,521,706 53

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$867,328 27	\$3,300 96	\$870,629 23
Received for interest and dividends from all sources.....			56,298 75
Income from all other sources.....			2,227 30
			\$929,155 28
Aggregate amount of income received in cash			\$929,155 28

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$468,408 34	\$3,535 15	\$471,943 49
Cash dividends actually paid.....			30,000 00
Paid for commissions or brokerage.....			185,754 75
Salaries and other charges of officers, clerks and employes.....			37,443 48
Paid State, national and local taxes.....			21,413 59
All other expenditures, viz: general expenses.....			101,546 76
Aggregate amount of expenditures in cash.....			\$848,092 07

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888....	\$152,485,878	\$1,438,399 72	\$260,815	\$4,785 05
Written during the year.....	100,612,181	978,212 80	244,995	2,894 56
Total.....	\$253,098,059	\$2,416,612 52	\$505,810	\$7,679 61
Deduct those expired and terminated.....	103,068,638	973,530 17	431,660	5,540 11
In force at end of year.....	\$150,029,421	\$1,443,082 35	\$74,150	\$2,139 50
Deduct amount re-insured....	3,310,867	31,114 43		
Net amount in force.....	\$146,718,554	\$1,411,967 92	\$74,150	\$2,139 50

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$435,297 00
Premiums received.....	5,627 88
Losses paid on risks taken.....	2,886 87
Losses incurred in Maine.....	1,886 87

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President.*

F. H. WAY, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$634,843 90
Loans on bond and mortgage (first liens).....	326,550 00
Stocks and bonds owned by the company, market value..	320,855 00
Loans secured by collaterals.....	350 00
Cash in the company's principal office and in bank.....	31,977 87
Interest due and accrued.....	8,380 60
Premiums in due course of collection.....	61,004 59
Rents due and accrued.....	9,349 59
	\$1,393,311 55

Aggregate of all the admitted assets of the company at their actual value.....

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 7,154 55
Losses unadjusted, including all reported and supposed losses.....	24,378 56
Losses resisted, including interest, costs and expenses.....	8,599 20
	40,132 31
Gross amount of claims for losses.....	40,132 31
Deduct re-insurance and salvage.....	1,220 72
	\$ 38,911 59
Net amount of unpaid losses and claims.....	\$ 38,911 59
Amount required to safely re-insure all outstanding risks.....	438,383 62
All other demands against the company, viz: commissions, etc.....	20,000 99
	497,296 20
Total amount of liabilities, except capital stock and net surplus.....	497,296 20
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	646,015 35
	\$1,393,311 55

Aggregate amount of liabilities including net surplus.....

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$534,071 09
Received for interest and dividends from all sources	30,281 04
Income from all other sources.....	26,571 28
	<hr/>
Aggregate amount of income received in cash	\$590,923 41

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$285,217 74
Cash dividends actually paid.....	59,115 00
Paid for commissions or brokerage.....	133,298 52
Salaries and other charges of officers, clerks and employes	59,771 65
Paid State, national and local taxes.....	5,096 76
All other expenditures, viz: general expenses	38,160 02
	<hr/>
Aggregate amount of expenditures in cash.....	\$571,659 69

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$105,876,196	\$894,326 26
Written during the year.....	79,918,976	634,204 77
	<hr/>	<hr/>
Total.....	\$185,795,172	\$1,528,531 03
Deduct those expired and terminated	73,198,783	614,273 46
	<hr/>	<hr/>
In force at end of the year	\$112,596,389	\$914,257 57
Deduct amount re-insured.....	6,129,730	64,454 19
	<hr/>	<hr/>
Net amount in force	\$106,466,659	\$849,803 38

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$288,500 00
Premiums received	3,265 79
Losses paid on risks taken.....	28 50
Losses incurred in Maine.....	28 50

**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, 1889.**

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHAS. H. PRICE, *President.*

WALTER L. HARRIS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$35,000 00
Loans on bond and mortgage (first liens)	89,600 00
Stocks and bonds owned by the company, market value.....	672,176 00
Cash in the company's principal office and in bank.....	12,117 67
Interest due and accrued	10,387 36
Premiums in due course of collection.....	1,479 42
Bills receivable	2,500 00
Aggregate of all the admitted assets of the company at their actual value.....	\$823,260 45

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$2,112 00
Net amount of unpaid losses and claims.....	\$ 2,112 00
Amount required to safely re-insure all outstanding risks	238,687 10
All other demands against the company, viz: commissions, etc	261 76
Total amount of liabilities, except capital stock and net surplus.....	241,060 86
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	482,199 59
Aggregate amount of liabilities including net surplus.....	\$823,260 45

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$139,018 15
Received for interest and dividends from all sources.....	43,245 72
	<hr/>
Aggregate amount of income received in cash.....	\$182,263 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$64,623 94
Cash dividends actually paid.....	57,416 56
Paid for commissions or brokerage.....	21,277 41
Salaries and other charges of officers, clerks and employes.....	11,798 34
Paid State, national and local taxes.....	1,471 41
All other expenditures, viz: general expenses.....	3,584 97
Real estate.....	13,061 36
	<hr/>
Aggregate amount of expenditures in cash.....	\$173,233 98

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$30,803,122 35	\$434,316 94
Written during the year.....	10,175,194 50	143,285 58
	<hr/>	<hr/>
Total.....	\$40,978,316 85	\$577,602 52
Deduct those expired and terminated.....	8,224,934 85	113,001 03
	<hr/>	<hr/>
In force at end of the year.....	\$32,753,382 00	\$464,601 49

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$1,109,184 00
Premiums received.....	13,067 77
Losses paid.....	1,870 46
Losses incurred in Maine.....	1,870 46

QUINCY MUTUAL FIRE INSURANCE COMPANY,
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHAS. A. HOWLAND, *President.*

WILLIAM H. FAY, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$15,000 00
Loans on bond and mortgage (first liens).....	72,050 00
Stocks and bonds owned by the company, market value.....	344,484 00
Loans secured by collaterals	114,500 00
Cash in the company's principal office and in bank	25,831 20
Interest due and accrued.....	4,035 50
Premiums in due course of collection	10,359 77
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$586,260 47</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	<u>\$13,375 00</u>
Net amount of unpaid losses and claims.....	\$ 13,375 00
Amount required to safely re-insure all outstanding risks.....	230,427 31
All other demands against the company.....	<u>6,956 76</u>
Total amount of liabilities, except capital stock and net surplus.....	250,759 07
Surplus.....	<u>335,501 40</u>
Aggregate amount of liabilities including net surplus.....	<u>\$586,260 47</u>

III. INCOME DURING THE YEAR

Net cash received for premiums (fire).....	\$125,582 45
Received for interest and dividends from all sources.....	24,336 67
Income from all other sources.....	<u>761 17</u>
Aggregate amount of income received in cash	<u>\$150,680 29</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$54,682 44
Cash dividends actually paid.....	54,841 89
Paid for commissions or brokerage.....	19,716 38
Salaries and other charges of officers, clerks and employes.....	10,489 98
Paid State, national and local taxes.....	2,193 70
All other expenditures, viz: general expenses.....	6,313 86
Aggregate amount of expenditures in cash.....	<u>\$148,238 25</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$31,369,797	\$456,511 56
Written during the year.....	8,584,561	126,818 19
Total.....	<u>\$39,954,358</u>	<u>\$583,329 75</u>
Deduct those expired and terminated.....	8,328,672	122,475 14
In force at end of the year.....	<u>\$31,625,686</u>	<u>\$460,854 61</u>
Net amount in force.....	\$31,625,686	\$460,854 61

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$751,925 00
Premiums received.....	11,794 85
Losses paid on risks taken.....	4,815 47
Losses incurred in Maine.....	4,815 47

**TRADERS' AND MECHANICS' MUTUAL FIRE
INSURANCE COMPANY,**

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*

EDWARD M TUCKE, *Secretary.*

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$235,254 89
Stocks and bonds owned by the company, market value.....	107,150 00
Loans secured by collaterals	83,046 79
Cash in the company's principal office and in bank	21,511 93
Interest due and accrued	7,715 93
Premiums in due course of collection.....	5,707 49
Personal loans	139,000 00
Aggregate of all the admitted assets of the company at their actual value	\$599,387 03

II. LIABILITIES.

Amount required to safely re-insure all outstanding risks.....	\$212,734 18
Capital actually paid up in cash	386,652 85
Aggregate amount of liabilities including net surplus.....	\$599,387 03

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$116,075 20
Received for interest and dividends from all sources	29,758 38
Aggregate amount of income received in cash	\$145,833 58

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$37,824 92
Cash dividends actually paid on expired policies.....	47,559 20
Paid for commissions or brokerage	17,041 96
Salaries and other charges of officers, clerks and employes.....	13,775 36
Paid State, national and local taxes.....	1,727 29
Aggregate amount of expenditures in cash.....	\$117,928 73

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$26,370,195	\$394,857 57
Written during the year.	7,962,651	121,319 34
Total.	<u>\$34,332,846</u>	<u>\$516,176 91</u>
Deduct those expired and terminated.	5,936,097	90,708 53
Net amount in force	<u>\$28,396,749</u>	<u>\$425,468 38</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$553,320 00
Premiums received	8,605 55
Losses paid on risks taken	2,365 00
Losses incurred in Maine	2,365 00

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, AUTHORIZED TO TRANSACT
BUSINESS IN THE STATE OF MAINE, SHOWING
THEIR CONDITION ON THE 31ST DAY OF
DECEMBER, 1889.**



BRITISH AMERICA ASSURANCE COMPANY,
TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

JOHN MORISON, *Governor.*

W. H. BANKS, *Asst. Secretary.*

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$702,741 70
Cash in the company's principal office and in bank.....	67,131 21
Interest due and accrued.....	4,665 03
Premiums in due course of collection.....	91,590 28
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$866,128 22

II. LIABILITIES.

Losses adjusted and unpaid.....	\$13,299 27
Losses unadjusted, including all reported and supposed losses.....	19,860 67
Losses resisted, including interest, costs and expenses.....	6,975 00
<hr/>	
Gross amount of claims for losses.....	40,134 94
Deduct re-insurance and salvage.....	1,341 95
<hr/>	
Net amount of unpaid losses and claims.....	\$ 38,792 99
Amount required to safely re-insure all outstanding risks.....	395,196 78
All other demands against the company, viz: commissions, etc.....	23,142 54
<hr/>	
Total amount of liabilities, except deposit capital and net surplus.....	457,132 31
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	208,995 91
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$866,128 22

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$547,415 29	\$60,475 36	
Received for interest and dividends from all sources.....			27,436 19
Aggregate amount of income received in cash.....			\$635,326 84

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$374,001 90	\$35,612 58	
Cash dividends actually paid.....			126,226 44
Paid for commissions or brokerage...			13,225 72
Salaries and other charges of officers, clerks and employes.....			16,342 59
Paid State, national and local taxes.....			25,081 05
Aggregate amount of expenditures in cash.....			\$590,490 28

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1888....	\$60,173,052	\$756,985 44	\$ 813,519	\$24,510 14
Written during the year..	40,984,617	625,334 06	9,420,997	71,664 50
Total.....	\$101,157,669	\$1,382,319 50	\$10,234,516	\$96,174 64
Deduct those expired and terminated.....	40,325,099	612,743 46	8,954,296	62,549 57
In force at end of the year,	\$60,832,570	\$769,576 04	\$1,280,220	\$33,625 07
Deduct am't re-insured...	1,108,966	16,943 92		
Net amount in force..	\$59,723,604	\$752,632 12	\$1,280,220	\$33,625 07

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$386,056 00
Premiums received.....	5,036 10
Losses paid on risks taken.....	1,684 61
Losses incurred in Maine.....	979 61

CITY OF LONDON FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

ORGANIZED 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.....	\$618,060 00
Cash in the company's principal office and in bank.....	19,642 60
Interest due and accrued.....	4,500 00
Premiums in due course of collection.....	71,545 70
All other assets.....	953 81
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$714,702 11</u>

II. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$21,060 04
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	19,035 19
Losses resisted, including interest, costs and other expenses thereon....	6,100 00
Total gross amount of claims for losses.....	46,195 23
Deduct re-insurance thereon.....	314 86
Net amount of unpaid losses.....	45,880 37
Unearned premiums.....	321,250 65
All other demands against the company, absolute and contingent, due and to become due, admitted and contested.....	19,572 84
Total amount of liabilities except deposit capital and net surplus.....	386,703 86
Deposit capital.....	200,000 00
Surplus beyond all liabilities.....	127,998 25
Aggregate amount of all liabilities including net surplus.....	<u>\$714,702 11</u>

III. INCOME DURING THE YEAR.

Net cash actually received for premiums (fire).....	\$502,668 14
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources.....	22,300 00
Aggregate amount of income actually received during the year in cash.....	<u>\$524,968 14</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (fire).....	\$481,315 89
Deduct all amounts actually received for salvages.....	34,206 51
Net amount paid during the year for losses.....	447,109 29
Paid for commissions or brokerage	95,967 14
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	33,436 76
Paid for State, national and local taxes.....	19,173 47
All other payments and expenditures, general expenses.....	35,972 03
Aggregate amount of actual expenditures during the year in cash..	\$631,658 69

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$51,487,313 00	\$685,092 21
Written or renewed during 1889.....	50,056,686 02	630,726 79
Total.....	\$101,543,999 02	\$1,315,819 00
Deduct those expired and marked off as terminated ...	51,314,931 02	654,540 97
In force at the end of the year 1889	\$50,229,068 00	\$661,278 03
Deduct amount re-insured	1,995,380 00	29,641 99
Net amount in force	\$48,233,688 00	\$631,636 04

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$400,798 00
Premiums received.....	7,667 18
Losses paid on risks taken.....	1,312 91
Losses incurred in Maine.....	1,662 91

COMMERCIAL UNION ASSURANCE COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN THE UNITED STATES IN 1871.

CHARLES SEWALL, *Manager*, Corner of Pine and William Sts., New York.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 815,250 63
Stock and bonds owned by the company, market value	1,390,900 00
Cash in the company's principal office and in bank	248,763 55
Interest due and accrued.	8,266 68
Premiums in due course of collection	415,776 91
All other assets.....	<u>12,030 32</u>
Aggregate of all the admitted assets of the company at their actual value	<u>\$2,890,988 09</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	
Losses unadjusted, including all reported and supposed losses.....	} \$185,019 71
Losses resisted, including interest, costs and expenses	<u>11,222 66</u>
Gross amount of claims for losses.....	196,242 37
Deduct re-insurance and salvage.....	<u>8,425 00</u>
Net amount of unpaid losses and claims.....	\$ 187,817 37
Amount required to safely re-insure all outstanding risks.....	1,632,016 07
All other demands against the company, viz: commissions, etc.	<u>61,366 11</u>
Total amount of liabilities, except deposit capital and net surplus.....	1,881,199 55
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	<u>809,788 54</u>
Aggregate amount of liabilities including net surplus.....	<u>\$2,890,988 09</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	<u>\$2,172,422 77</u>	<u>\$218,131 41</u>	2,390,554 18
Received for interest and dividends from all sources.....			63,779 81
Income from all other sources.....			<u>12,130 20</u>
Aggregate amount of income received in cash.....			<u>\$2,466,464 19</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses	\$1,524,649 25	\$198,217 06	1,722,866 31
Paid for commissions or brokerage			469,711 27
Salaries and other charges of officers, clerks and employes.....			124,158 80
Paid State, national and local taxes.....			54,218 03
All other expenditures, viz: general expenses.....			137,508 53
Aggregate amount of expenditures in cash.....			\$2,508,462 94

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$304,600,801	\$3,081,673 55	\$ 3,309,162	\$ 47,324 96
Written during the year..	260,455,308	2,666,562 94	45,864,480	240,406 21
Total	\$565,056,109	\$5,748,236 49	\$49,173,642	\$287,731 17
Deduct those expired and terminated.....	247,815,203	2,546,530 43	49,173,642	287,731 17
In force at end of the year,	\$317,240,816	\$3,201,706 06		
Deduct amount re-insured,	3,178,526	35,943 71		
Net amount in force..	\$314,062,290	\$3,165,762 35		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,237,117 00
Premiums received.....	28,189 31
Losses paid on risks taken.....	13,763 43
Losses incurred in Maine.....	15,395 00

**GUARDIAN FIRE AND LIFE ASSURANCE
COMPANY,
LONDON, ENGLAND.**

INCORPORATED IN 1821. COMMENCED BUSINESS IN THE UNITED STATES IN 1872.

HENRY E. BOWERS, *Manager*, 50 Pine St., New York, N. Y.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 70,000 00
Stocks and bonds owned by the company, market value	1,325,500 00
Cash in bank.....	61,107 45
Interest due and accrued.....	12,682 09
Premiums in due course of collection	51,164 55
Rents due and accrued.....	566 67
Aggregate of all the admitted assets of the company at their actual value	\$1,521,020 76

II. LIABILITIES.

Losses adjusted and unpaid	\$33,956 42
Losses unadjusted, including all reported and supposed losses.....	31,065 48
Losses resisted, including interest, costs and expenses.....	1,500 00
Net amount of unpaid losses and claims.....	\$ 66,521 90
Amount required to safely re-insure all outstanding risks	675,856 98
All other demands against the company, viz: commissions, etc.....	14,290 33
Total amount of liabilities, except deposit capital and net surplus.....	756,669 21
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	564,351 55
Aggregate amount of liabilities including net surplus	\$1,521,020 76

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$843,293 35
Received for interest and dividends from all sources.....	32,090 14
Income from all other sources.....	20,150 00
Aggregate amount of income received in cash	\$895,533 49

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$485,579 03
Paid for commissions or brokerage.....	176,741 00
Salaries and other charges of officers, clerks and employes, including trustees' fees.....	96,036 23
Paid State, national and local taxes.....	23,791 89
All other expenditures, viz: general expenses.....	*84,671 09
Aggregate amount of expenditures in cash.....	\$866,819 84

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$130,357,716 18	\$1,157,719 78
Written during the year.....	117,075,906 89	993,023 04
Total	\$247,433,623 07	\$2,150,742 82
Deduct those expired and terminated.....	98,815,419 66	880,768 23
In force at end of the year	\$148,618,203 41	\$1,269,974 59
Deduct amount re-insured.....	2,833,692 00	16,919 01
Net amount in force.....	\$145,784,511 41	\$1,253,055 58

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,159,929 00
Premiums received	16,087 56
Losses paid on risks taken.....	6,497 98
Losses incurred in Maine	6,474 04

*Includes \$18,000 remitted to head office for interest on company's permanent investment.

HAMBURG-BREMEN FIRE INSURANCE COMPANY,
HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

FRANCIS O. ALFRED, *Manager*, 62 Cedar St., New York.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 9,000 00
Stocks and bonds owned by the company, market value.....	1,007,930 00
Cash in the company's principal office and in bank.....	53,764 77
Premiums in due course of collection.....	81,885 25
	\$1,152,580 02

Aggregate of all the admitted assets of the company at their actual value

II. LIABILITIES.

Losses adjusted and unpaid.....	\$500 00
Losses unadjusted, including all reported and supposed losses.....	33,585 00
Losses resisted, including interest, costs and expenses.....	29,400 00
	63,485 00
Gross amount of claims for losses.....	63,485 00
Deduct re-insurance and salvage.....	230 00
	\$ 63,255 00
Net amount of unpaid losses and claims.....	\$ 63,255 00
Amount required to safely re-insure all outstanding risks.....	687,568 24
All other demands against the company, viz: commissions, etc.....	14,650 51
	765,473 75
Total amount of liabilities, except deposit capital and net surplus.....	765,473 75
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	187,106 27
	\$1,152,580 02

Aggregate amount of liabilities including net surplus.....

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$949,419 61
Received for interest and dividends from all sources.....	42,258 68
	\$991,678 29

Aggregate amount of income received in cash.....

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$657,086 64
Paid for commissions or brokerage.....	162,523 16
Salaries and other charges of officers, clerks and employes.....	82,122 10
Paid State, national and local taxes	23,114 73
All other expenditures, viz: general expenses.....	69,700 74
	<hr/>
Aggregate amount of expenditures in cash.....	\$994,547 37

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$109,296,465	\$1,288,055 87
Written during the year.....	102,784,062	1,191,305 03
	<hr/>	<hr/>
Total.....	\$212,080,527	\$2,479,360 90
Deduct those expired and terminated.....	97,883,600	1,124,385 06
	<hr/>	<hr/>
In force at end of the year.....	\$114,196,927	\$1,354,975 84
Deduct amount re-insured.....	2,550,458	34,519 36
	<hr/>	<hr/>
Net amount in force.....	\$111,646,469	\$1,320,456 48

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$165,569 00
Premiums received.....	2,237 97
Losses paid on risks taken.....	90 07
Losses incurred in Maine.....	90 07

IMPERIAL FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

ORGANIZED IN 1803. COMMENCED BUSINESS IN 1803.

JOHN C. PAIGE, *Resident Manager*, 20 Kilby Street, Boston, Mass.

I, ASSETS.

Real estate owned by the company, unincumbered	\$451,634 70
Stocks and bonds owned by the company, market value	941,500 31
Cash in the company's principal office and in bank	53,679 10
Interest due and accrued	8,488 62
Premiums in due course of collection	155,076 24
Rents due and accrued	4,301 59
All other assets	2,357 20
Aggregate of all the admitted assets of the company at their actual value	\$1,617,037 76

II. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$26,352 44
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	47,216 88
Losses resisted, including interest, costs and other expenses thereon	24,311 30
Total gross amount of claims for losses	97,880 62
Deduct re-insurance thereon	2,491 78
Net amount of unpaid losses	95,388 84
Total unearned premiums	766,415 35
All other demands against the company, absolute and contingent, due and to become due, admitted and contested	26,385 41
Total amount of liabilities except deposit capital and net surplus	888,189 60
Deposit capital	200,000 00
Surplus beyond all liabilities	528,848 16
Aggregate amount of all liabilities including net surplus	\$1,617,037 76

III. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$1,087,912 15
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources	31,070 83
Received for rents	16,629 32
Income received from all other sources	297 84
Aggregate amount of income actually received during the year in cash	\$1,135,910 14

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (fire)	\$771,847 87
Deduct all amounts actually received for salvages	67,418 64
Net amount paid during the year for losses.	\$704,429 23
Paid for commissions or brokerage	203,025 57
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	114,878 55
Paid for State, national and local taxes	39,199 69
All other payments and expenditures, viz: general expenses	32,009 97
Aggregate amount of actual expenditures during the year in cash, \$1,093,543 01	

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$120,758,788 26	\$1,425,086 64
Written during the year	122,857,657 41	1,320,769 65
Total	\$243,616 445 67	\$2,745,856 29
Deduct those expired and terminated	107,901,561 88	1,209,818 75
In force at end of the year	\$135,714,883 79	\$1,536,037 54
Deduct amount re-insured	5,008,138 80	61,564 43
Net amount in force	\$130,706,744 99	\$1,474,473 11

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,946,919 00
Premiums received	29,964 22
Losses paid on risks taken	10,743 35
Losses incurred in Maine	13,773 35

LANCASHIRE INSURANCE COMPANY,
MANCHESTER, ENGLAND.

—
INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *Manager*, 40 Pine St., New York.

—
I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 240,161 77
Stocks and bonds owned by the company, market value.....	1,442,116 25
Cash in the company's principal office and in bank.....	44,069 36
Premiums in due course of collection	154,334 27
	<u> </u>
Aggregate of all the admitted assets of the company at their actual value	\$1,880,681 65

II. LIABILITIES.

Losses adjusted and unpaid.....	\$27,689 24
Losses unadjusted, including all reported and supposed losses.....	83,443 95
Losses resisted, including interest, costs and expenses	18,676 55
	<u> </u>
Net amount of unpaid losses and claims.....	\$129,809 74
Amount required to safely re-insure all outstanding risks.....	980,263 40
All other demands against the company, viz: commissions, etc.....	14,000 00
	<u> </u>
Total amount of liabilities, except deposit capital and net surplus.....	1,124,073 14
Deposit capital	200,000 00
Surplus beyond deposit capital.....	556,608 51
	<u> </u>
Aggregate amount of liabilities including net surplus.....	\$1,880,681 65

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,454,982 43
Received for interest and dividends from all sources.....	66,777 72
	<u> </u>
Aggregate amount of income received in cash.....	\$1,521,760 15

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$996,809 08
Paid for commissions or brokerage.....	298,630 88
Salaries and other charges of officers, clerks and employes.....	174,484 47
Paid State, national and local taxes.....	33,094 12
	<u> </u>
Aggregate amount of expenditures in cash.....	\$1,503,018 55

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$168,689,660	\$1,679,268 93
Written during the year.....	181,535,862	1,772,476 25
Total.....	<u>\$350,225,522</u>	<u>\$3,451,745 18</u>
Deduct those expired and terminated.....	157,380,084	1,549,425 00
In force at the end of the year.....	\$192,845,438	\$1,902,320 18
Deduct amount re-insured.....	2,463,474	22,445 48
Net amount in force.....	<u>\$190,381,964</u>	<u>\$1,879,874 70</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$813,401 00
Premiums received.....	12,544 76
Losses paid on risks taken.....	3,593 51
Losses incurred in Maine.....	3,493 57

LION FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1880.

M. BENNETT, JR., *Manager*, Hartford, Conn.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$174,800 00
Stocks and bonds owned by the company, market value.....	452,700 00
Loans secured by collaterals	11,000 00
Cash in the company's principal office and in bank	77,665 08
Interest due and accrued.....	7,326 83
Premiums in due course of collection	54,997 71
All other assets.....	4,754 55
Aggregate of all the admitted assets of the company at their actual value.....	\$783,244 17

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,992 77
Losses unadjusted, including all reported and supposed losses	30,639 00
Losses resisted, including interest, costs and expenses	5,812 08
Net amount of unpaid losses and claims	\$ 47,443 85
Amount required to safely re-insure all outstanding risks.....	259,258 29
All other demands against the company, viz: commissions, etc.....	8,877 08
Total amount of liabilities, except deposit capital and net surplus.....	315,579 22
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	267,664 95
Aggregate amount of liabilities including net surplus.....	\$783,244 17

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$416,331 50
Received for interest and dividends from all sources.....	25,408 64
Aggregate amount of income received in cash	\$441,740 14

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$326,648 77
Paid for commissions or brokerage	70,388 58
Salaries and other charges of officers, clerks and employes.....	30,368 51
Paid State, national and local taxes.....	11,717 63
All other expenditures, viz: general expenses.....	24,406 86
	<hr/>
Aggregate amount of expenditures in cash	\$463,530 35

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$51,431,462	\$691,715 54
Written during the year.....	60,409,964	708,954 37
	<hr/>	<hr/>
Total.....	\$111,841,426	\$1,400,669 91
Deduct those expired and terminated.....	58,362,850	717,852 95
	<hr/>	<hr/>
In force at end of the year.....	\$53,478,576	\$682,816 96
Deduct amount re-insured	15,303,101	181,083 17
	<hr/>	<hr/>
Net amount in force.....	\$38,175,475	\$501,733 79

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$60,100 00
Premiums received.....	614 93

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,
LIVERPOOL, ENGLAND.

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

HENRY W. EATON, *Resident Manager*, 45 William St, New York, N. Y.

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,499,500 00
Loans on bond and mortgage (first liens)	1,954,850 00
Stocks and bonds owned by the company, market value	2,345,650 00
Loans secured by collaterals	13,430 00
Cash in the company's principal office and in bank	831,952 38
Interest due and accrued	26,424 54
Premiums in due course of collection	647,653 47
Rents due and accrued	17,695 92
Aggregate of all the admitted assets of the company at their actual value	\$7,337,156 34

II. LIABILITIES.

Losses adjusted and unpaid	\$6,622 99
Losses unadjusted, including all reported and supposed losses	441,362 00
Losses resisted, including interest, costs and expenses	42,465 00
Gross amount of claims for losses	490,449 99
Deduct re-insurance and salvage	98,895 09
Net amount of unpaid losses and claims	\$ 391,554 90
Amount required to safely re-insure all outstanding risks	3,222,615 54
All other demands against the company, viz: commissions, etc.	684,078 07
Total amount of liabilities except deposit capital and net surplus	4,298,248 51
Deposit capital	200,000 00
Surplus beyond deposit capital	2,838,907 80
Aggregate amount of liabilities including net surplus	\$7,337,156 31

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$4,273,371 92
Received for interest and dividends from all sources	243,296 22
Aggregate amount of income received in cash	\$4,516,668 14

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$2,803,933 46
Paid for commissions or brokerage	791,479 80
Salaries and other charges of officers, clerks and employes	222,713 68
Paid State, national and local taxes	83,906 70
All other expenditures, viz: general expenses.....	200,937 73
Aggregate amount of expenditures in cash.....	<u>\$4,102,971 37</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$590,711,333	\$5,666,373 35
Written or renewed during the year.....	605,558,920	5,479,209 07
Total.....	<u>\$1,196,270,253</u>	<u>\$11,145,582 42</u>
Deduct those expired and marked off as terminated ...	484,387,412	4,410,785 55
In force at the end of the year	\$711,882,841	\$6,734,796 87
Deduct amount re-insured	61,161,821	487,436 16
Net amount in force	<u>\$650,721,020</u>	<u>\$6,247,360 71</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$4,498,535 00
Premiums received.....	61,238 75
Losses paid on risks taken	44,614 69
Losses incurred in Maine.....	41,529 69

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

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

J. BEAVAN, *Manager*, 36 Nassau St., New York, N. Y.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$1,782,691 00
Cash in the company's principal office and in bank	170,926 70
Premiums in due course of collection.....	150,462 11
Aggregate of all the admitted assets of the company at their actual value	<u>\$2,104,079 81</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$44,473 84
Losses unadjusted, including all reported and supposed losses.....	108,797 98
Losses resisted, including interest, costs and expenses.. ...	19,325 26
Gross amount of claims for losses.....	<u>172,597 08</u>
Deduct re-insurance and salvage.....	11,323 15
Net amount of unpaid losses and claims	\$161,273 93
Amount required to safely re-insure all outstanding risks.....	1,122,479 81
All other demands against the company, viz: commissions, etc.....	27,982 21
Total amount of liabilities, except deposit capital and net surplus.....	<u>1,311,735 95</u>
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	592,343 86
Aggregate amount of liabilities including net surplus.....	<u>\$2,104,079 81</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)..	\$1,553,943 54
Received for interest and dividends from all sources.....	77,523 23
Aggregate amount of income received in cash.....	<u>\$1,631,466 77</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,022,216 77
Paid for commissions or brokerage.....	314,289 89
Salaries and other charges of officers, clerks and employes.....	69,891 33
Paid State, national and local taxes	32,992 63
All other expenditures, viz: general expenses.....	88,823 86
Aggregate amount of expenditures in cash.....	\$1,528,204 48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$203,161,772	\$2,054,774 30
Written during the year.....	206,223,095	1,994,705 71
Total.....	\$409,384,867	\$4,049,480 00
Deduct those expired and terminated.....	185,034,808	1,802,051 28
In force at end of the year.....	\$224,350,059	\$2,247,428 73
Deduct amount re-insured	7,948,869	95,073 45
Net amount in force.....	\$216,401,190	\$2,152,405 28

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire)	\$1,022,715 00
Premiums received.....	14,751 48
Losses paid on risks taken.....	6,368 69
Losses incurred in Maine.....	6,144 91

LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

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

GEORGE M. MARKS, *Manager*, 69 Wall St., New York.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,478,815 00
Cash in the company's principal office and in bank.....	62,156 35
Premiums in due course of collection	120,082 95
Aggregate of all the admitted assets of the company at their actual value	\$1,661,054 30

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 74,833 33
Amount required to safely re-insure all outstanding risks.....	} 673,814 06
All other demands against the company, viz: commissions, etc.....	
Total amount of liabilities, except capital stock and net surplus.....	748,647 39
Deposit capital	200,000 00
Surplus beyond deposit capital.....	712,406 91
Aggregate amount of liabilities including net surplus	\$1,661,054 30

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$868,056 35
Received for interest and dividends from all sources.....	54,676 46
Aggregate amount of income received in cash.....	\$922,732 81

IV EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$576,925 94
Paid for commissions or brokerage	175,445 69
Salaries and other charges of officers, clerks and employes.....	65,163 06
Paid for State, national and local taxes.....	23,545 66
All other expenditures, viz: general expenses.....	51,189 80
Aggregate amount of expenditures in cash.....	\$892,270 05

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$132,721,126	\$1,176,727 03
Written during the year.....	138,220,309	1,064,306 94
Total.....	<u>\$270,941,435</u>	<u>\$2,241,033 97</u>
Deduct those expired and terminated.....	113,256,642	925,674 83
In force at the end of the year.....	\$157,684,793	\$1,315,359 14
Deduct amount re-insured.....	6,190,958	35,254 15
Net amount in force.....	<u>\$151,493,835</u>	<u>\$1,280,104 99</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$896,550 00
Premiums received.....	10,419 82
Losses paid on risks taken.....	6,206 00
Losses incurred in Maine.....	7,571 00

NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

HOWARD S. WHELOCK, *General Manager for New England, 27 Kilby St., Boston, Mass.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$114,505 44
Stocks and bonds owned by the company, market value	1,187,111 50
Cash in the company's principal offices and in bank.....	75,031 99
Interest due and accrued.....	10,946 50
Premiums in due course of collection	125,478 01
All other assets.....	846 77
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,513,920 21</u>

II. LIABILITIES.

Losses adjusted and unpaid, not due.....	\$37,228 01
Losses unadjusted, including all reported and supposed losses.....	48,111 75
Losses resisted, including interest, costs and expenses.....	20,751 00
Gross amount of claims for losses.....	106,090 76
Deduct re-insurance and salvage.....	3,036 89
Net amount of unpaid losses and claims.....	<u>\$103,053 87</u>
Amount required to safely re-insure all outstanding risks	731,031 79
All other demands against the company, viz: commissions, etc.....	22,912 33
Total amount of liabilities, except deposit capital and net surplus.....	856,997 99
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	456,922 22
Aggregate amount of liabilities including net surplus	<u>\$1,513,920 21</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$944,443 07
Received for interest and dividends from all sources.....	44,287 96
Income from all other sources.....	1,034 50
Aggregate amount of income received in cash	<u>\$989,765 53</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$689,737 94
Paid for commissions or brokerage.....	160,006 77
Salaries and other charges of officers, clerks and employes	65,515 79
Paid State, national and local taxes..	27,399 65
All other expenditures, viz: general expenses, including \$8,072.76, completing construction of company's building, 38 Pine Street, New York,	104,121 81
Aggregate amount of expenditures in cash.....	<u>\$1,046,781 96</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$131,318,052	\$1,389,613 34
Written during the year.....	112,835,165	1,151,673 69
Total	<u>\$244,153,217</u>	<u>\$2,541,287 03</u>
Deduct those expired and terminated	107,191,670	1,084,342 06
In force at the end of the year.....	\$136,961,547	\$1,456,945 03
Deduct amount re-insured.....	4,501,858	46,719 79
Net amount in force.....	<u>\$132,459,689</u>	<u>\$1,410,225 24</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$900,508 67
Premiums received	11,743 56
Losses paid on risks taken.....	3,265 46
Losses incurred in Maine	5,800 46

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

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

SAMUEL P. BLAGDEN, *Manager*, 54 William St., New York, N. Y.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$3,069,372 00
Cash in the company's principal office and in bank	76,657 53
Interest due and accrued	52,986 00
Premiums in due course of collection	249,888 75
All other assets	1,622 10

Aggregate of all the admitted assets of the company at their actual value	\$3,450,526 38

II. LIABILITIES.

Losses adjusted and unpaid	\$66,434 39
Losses unadjusted, including all reported and supposed losses	109,601 45
Losses resisted, including interest, costs and expenses	15,737 59

Gross amount of claims for losses	191,773 43
Deduct re-insurance and salvage	8,959 61

Net amount of unpaid losses and claims	\$ 182,813 82
Amount required to safely re-insure all outstanding risks	1,450,481 41
All other demands against the company, viz: commissions, etc.	5,663 21

Total amount of liabilities, except deposit capital and net surplus	1,638,958 44
Deposit capital	200,000 00
Surplus beyond deposit capital	1,611,567 94

Aggregate amount of liabilities including deposit capital and net surplus	\$3,450,526 38

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,893,191 92
Received for interest and dividends from all sources	147,627 12

Aggregate amount of income received in cash	\$2,040,819 04

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,280,599	27
Paid for commissions or brokerage.....	314,308	25
Salaries and other charges of officers, clerks and employes.....	232,116	71
Paid State, national and local taxes.....	49,561	95
All other expenditures, viz: general expenses.....	70,506	15
Aggregate amount of expenditures in cash.....	\$1,947,092	33

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$286,852,810	\$2,951,360 64
Written during the year.....	243,516,413	2,384,940 20
Total.....	\$530,369,223	\$5,336,300 84
Deduct those expired and terminated.....	253,586,032	2,367,927 38
In force at end of the year.....	\$276,783,191	\$2,968,373 46
Deduct amount re-insured.....	21,988,709	197,080 23
Net amount in force.....	\$254,794,482	\$2,771,293 23

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,595,127 00
Premiums received.....	22,600 93
Losses paid on risks taken.....	4,202 42
Losses incurred in Maine.....	5,661 82

NORWICH UNION FIRE INSURANCE SOCIETY,
NORWICH, ENGLAND.

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

J. MONTGOMERY HARE, *Resident Manager*, 67 Wall Street, New York, N. Y.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$1,212,115 00
Cash in the company's principal office and in bank	208,064 30
Interest due and accrued	10,591 66
Premiums in due course of collection	74,860 25
Aggregate of all the admitted assets of the company at their actual value	\$1,505,631 21

II. LIABILITIES.

Losses adjusted and unpaid	}	\$96,146 65
Losses unadjusted, including all reported and supposed losses		
Deduct re-insurance and salvage		6,131 76
Net amount of unpaid losses and claims		\$90,014 89
Amount required to safely reinsure all outstanding risks		747,944 73
All other demands against the company, viz: commissions, etc.		18,824 21
Total amount of liabilities except deposit capital and net surplus		856,783 83
Deposit capital		200,000 00
Surplus beyond deposit capital		448,847 38
Aggregate amount of liabilities including net surplus		\$1,505,631 21

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,019,597 31
Received for interest and dividends from all sources	51,068 13
Aggregate amount of income received in cash	\$1,070,665 44

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$662,075 05
Paid for commissions or brokerage	183,658 34
Salaries and other charges of officers, clerks and employes	71,303 94
Paid State, national and local taxes	13,359 92
All other expenditures, viz: general expenses	69,821 83
Aggregate amount of expenditures in cash	\$1,000,219 08

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$128,927,986	\$1,299,281 70
Written during the year.....	132,979,191	1,270,660 28
Total	<u>\$261,907 177</u>	<u>\$2,569,941 98</u>
Deduct those expired and terminated	112,396,776	1,066,732 03
In force at end of the year	\$149,510,401	\$1,503,209 95
Deduct amount re-insured	7,126,949	70,779 70
Net amount in force.	<u>\$142,383,452</u>	<u>\$1,432,430 25</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$742,871 00
Premiums received.....	11,053 20
Losses paid on risks taken.....	3,197 37
Losses incurred in Maine.....	2,795 60

PHENIX ASSURANCE COMPANY,

LONDON, ENGLAND.

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

ALEXANDER D. IRVING *Manager*, 67 Wall Street, New York.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,518,465 00
Cash in the company's principal office and in bank.....	199,529 97
Premiums in due course of collection.....	248,137 00
Aggregate of all the admitted assets of the company at their actual value	\$1,966,131 97

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 57,285 00
Losses unadjusted, including all reported and supposed losses.....	239,544 00
Losses resisted, including interest, costs and expenses.....	11,468 00
Gross amount of claims for losses.....	308,297 00
Deduct re-insurance and salvage	116,569 00
Net amount of unpaid losses and claims	\$ 191 728 00
Amount required to safely re-insure all outstanding risks	1,065,023 82
All other demands against the company, viz: commissions, etc.....	149,261 66
Total amount of liabilities, except deposit capital and net surplus	1,406,013 48
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	360,118 49
Aggregate amount of liabilities including net surplus.....	\$1,966,131 97

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,295 691 84
Received for interest and dividends from all sources.....	58,900 00
Aggregate amount of income received in cash.....	\$1,354,591 84

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$955,432 30
Paid for commissions or brokerage	271,465 23
Salaries and other charges of officers, clerks and employes.....	72,452 06
Paid State, national and local taxes.....	45,913 59
All other expenditures, viz: general expenses.....	57,508 96
Aggregate amount of expenditures in cash.....	<u>\$1,402,772 14</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$223,933,565	\$2,099,432 84
Written during the year.....	242,925,542	2,022,260 74
Total.....	<u>\$466,859,107</u>	<u>\$4,121,693 58</u>
Deduct those expired and terminated.....	185,591,539	1,607,031 18
In force at end of the year.....	<u>\$281,267,568</u>	<u>\$2,514,662 40</u>
Deduct amount re-insured.....	50,566,726	414,683 11
Net amount in force.....	<u>\$230,700,842</u>	<u>\$2,099,979 29</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,014,049 00
Premiums received.....	15,844 59
Losses paid on risks taken.....	16,268 38
Losses incurred in Maine.....	13,065 00

QUEEN INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1866.

JAS. A. MACDONALD *Manager*, 60 Wall St., New York.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 30,000 00
Stocks and bonds owned by the company, market value.....	1,790,862 50
Cash in the company's principal office and in bank.....	335,010 52
Interest due and accrued.....	6,783 33
Premiums in due course of collection.....	29,652 27
Aggregate of all the admitted assets of the company at their actual value.....	\$2,192,308 62

II. LIABILITIES.

Losses adjusted and unpaid.....	\$70,401 72
Losses unadjusted, including all reported and supposed losses.....	64,810 00
Losses resisted, including interest, costs and expenses.....	14,650 00
Gross amount of claims for losses.....	149,861 72
Deduct re-insurance and salvage.....	5,840 20
Net amount of unpaid losses and claims.....	\$ 144,021 52
Amount required to safely re-insure all outstanding risks.....	1,178,833 32
All other demands against the company, viz: commissions, etc.....	13,662 49
Total amount of liabilities, except deposit capital and net surplus.....	1,336,517 33
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	655,791 29
Aggregate amount of all liabilities including net surplus.....	\$2,192,308 62

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,475,924 02
Received for interest and dividends.....	78,135 17
Income from all other sources.....	2,039 86
Aggregate amount of income received in cash.....	\$1,556,099 05

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$880,160 23
Paid for commissions or brokerage... ..	221,612 58
Salaries and other charges of officers, clerks and employes.....	103,142 72
Paid State, national and local taxes.....	43,526 26
All other expenditures, viz: general expenses.....	90,110 05
Aggregate amount of expenditures in cash.....	<u>\$1,338,551 84</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$208,706,687	\$2,289,958 56
Written or renewed during 1889	165,432,109	1,823,467 66
Totals.....	<u>\$374,138,796</u>	<u>\$4,113,426 22</u>
Deduct expirations and cancellations	159,967,967	1,748,024 58
In force at the end of the year 1889.....	\$214,170,829	\$2,365,401 64
Deduct amount re-insured.....	7,261,455	72,153 87
Net amount in force.....	<u>\$206,909,374</u>	<u>\$2,293,247 77</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,403,760 00
Premiums received.....	16,016 99
Losses paid on risks taken.....	8,116 98

ROYAL INSURANCE COMPANY,
LIVERPOOL, ENGLAND.

INCORPORATED IN 1845. COMMENCED BUSINESS IN THE UNITED STATES IN 1851.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,818,200 10
Stocks and bonds owned by the company, market value.....	2,797,515 00
Loans secured by collaterals	50,000 00
Cash in the company's principal office and in bank	222,872 09
Interest due and accrued.....	5,608 33
Premiums in due course of collection	495,397 48
All other assets.....	17,142 97
Aggregate of all the admitted assets of the company at their actual value	\$5,406,735 97

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$359,460 44
Losses resisted, including interest, costs and expenses	53,913 00
Gross amount of claims for losses	413,373 44
Deduct re-insurance and salvage.....	95,492 28
Net amount of unpaid losses and claims.....	\$ 317,881 16
Amount required to safely re-insure all outstanding risks.....	2,799,107 77
All other demands against the company, viz: commissions, etc.....	205,112 49
Total amount of liabilities, except deposit capital and net surplus...	3,322,101 42
Deposit capital	200,000 00
Surplus beyond liabilities in the United States.....	1,884,634 55
Aggregate amount of liabilities including net surplus	\$5,406,735 97

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$3,079,211 93
Received for interest and dividends from all sources.....	116,113 42
Income from all other sources.....	81,414 53
Aggregate amount of income received in cash.....	\$3,276,739 88

IV. EXPENDITURES.

Net amount paid for losses (fire)	\$1,735,924 17
Paid for commissions or brokerage.....	562,846 62
Salaries and other charges of officers, clerks and employes.....	159,376 61
Paid State, national and local taxes.....	69,552 88
All other expenditures, viz: general expenses	244,140 26
Aggregate amount of expenditures in cash.....	\$2,771,840 54

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$459,484,143 41	\$4,435,020 80
Written during the year.....	493,239,065 21	4,026,009 16
Totals	\$952,723,208 62	\$8,461,029 96
Deduct those expired and terminated.....	384,306,287 85	3,214,841 38
In force at the end of the year	\$568,416,920 77	\$5,246,188 58
Deduct amount re-insured.....	56,193,878 52	415,892 47
Net amount in force.	\$512,222,042 25	\$4,830,296 11

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,934,900 68
Premiums received.....	63,091 10
Losses paid on risks taken.....	30,006 51
Losses incurred in Maine.....	32,897 98

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1824. COMMENCED BUSINESS IN THE UNITED STATES IN 1880.

M. BENNETT, JR., *Manager*, Hartford, Conn.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$801,250 00
Stocks and bonds owned by the company, market value	734,828 01
Cash in the company's principal office and in bank	62,285 90
Interest due and accrued	18,031 91
Premiums in due course of collection	49,076 50
All other assets	8,286 48

Aggregate of all the admitted assets of the company at their actual
value \$1,673,758 80

II. LIABILITIES.

Losses adjusted and unpaid	\$28,073 50
Losses unadjusted, including all reported and supposed losses	27,740 00
Losses resisted, including interest, costs and expenses	4,212 08
Net amount of unpaid losses and claims	\$ 60,025 58
Amount required to safely re-insure all outstanding risks	340,962 35
All other demands against the company, viz: commissions, etc.	8,547 55
Total amount of liabilities except deposit capital and net surplus	409,535 48
Deposit capital	200,000 00
Surplus beyond deposit capital	1,064,223 32

Aggregate amount of liabilities including net surplus \$1,673,758 80

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$502,875 81
Received for interest and dividends from all sources	61,451 04

Aggregate amount of income received in cash \$564,326 85

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$354,033 00
Cash dividends actually paid.....	84,881 93
Paid for commissions or brokerage.....	30,057 92
Salaries and other charges of officers, clerks and employes.....	16,398 83
Paid State, national and local taxes.....	19,168 97
Aggregate amount of expenditures in cash.....	<u>\$504,540 65</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$82,826,496	\$948,408 23
Written or renewed during the year.....	90,444,133	967,121 42
Total.....	<u>\$173,270,629</u>	<u>\$1,915,529 65</u>
Deduct those expired and terminated.....	83,662,406	915,238 90
In force at the end of the year.....	\$89,608,223	\$1,000,290 75
Deduct amount re-insured.....	29,274,903	349,118 46
Net amount in force.....	<u>\$60,333,320</u>	<u>\$651,172 29</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$200,450 00
Premiums received.....	2,214 40
Losses incurred in Maine.....	4,043 12

SUN FIRE OFFICE,
LONDON, ENGLAND.

INCORPORATED IN 1710. COMMENCED BUSINESS IN UNITED STATES, 1882.

J. J. GUILLE, *Manager*, 30 Nassau St., New York,

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$149,756 23
Loans on bond and mortgage (first liens).....	678,000 00
Stocks and bonds owned by the company, market value	636,060 00
Cash in the company's principal offices and in bank.....	245,715 65
Interest due and accrued.....	25,290 01
Premiums in due course of collection	221,509 16
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$1,956,331 05

II. LIABILITIES

Losses adjusted and unpaid	\$45,905 49
Losses unadjusted, including all reported and supposed losses.....	66,107 00
Losses resisted, including interest, costs and expenses.....	11,810 00
<hr/>	
Net amount of unpaid losses and claims.....	\$124,820 49
Amount required to safely re-insure all outstanding risks	961,322 68
All other demands against the company, viz: commissions, etc.....	52,578 00
<hr/>	
Total amount of liabilities, except deposit capital and net surplus.....	1,138,721 17
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	617,609 88
<hr/>	
Aggregate amount of all liabilities including net surplus.....	\$1,956,331 05

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,211,377 00
Received for interest and dividends from all sources.....	72,791 75
<hr/>	
Aggregate amount of income received in cash.....	\$1,284,168 75

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$795,100 56
Paid for commissions or brokerage.....	210,064 53
Salaries and other charges of officers, clerks and employes	64,876 94
Paid State, national and local taxes.. ..	26,176 31
All other expenditures, viz: general expenses	116,187 32
	<hr/>
Aggregate amount of expenditures in cash.....	\$1,212,405 66

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$191,301,946	\$1,907,895 21
Written or renewed during 1889	147,303,351	1,583,133 43
	<hr/>	<hr/>
Total	\$338,605,297	\$3,491,028 64
Deduct those expired and marked off as terminated in 1889	139,936,883	1,500,935 19
	<hr/>	<hr/>
In force at the end of the year 1889.....	\$198,668,414	\$1,990,093 45
Deduct amount re-insured	7,551,600	76,674 00
	<hr/>	<hr/>
Net amount in force.....	\$191,116,814	\$1,913,419 45

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$625,965 00
Premiums received	7,195 00
Losses paid on risks taken.....	685 00
Losses incurred in Maine	1,839 00

WESTERN ASSURANCE COMPANY,
TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

A. M. SMITH, *President.*

J. J. KENNY, *Managing Director.*

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$831,497 50
Cash in the company's principal office and in bank.....	62,460 94
Bills receivable.....	39,169 46
Premiums in due course of collection.....	118,487 68
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$1,051,615 58</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	} \$70,412 11
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses.....	<u>4,800 00</u>
Net amount of unpaid losses and claims.....	\$ 75,212 11
Amount required to safely re-insure all outstanding risks.....	515,708 59
All other demands against the company, viz: commissions, etc.	<u>15,454 91</u>
Total amount of liabilities except deposit capital and net surplus.....	606,375 61
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	<u>245,239 97</u>
Aggregate amount of liabilities including net surplus.....	<u>\$1,051,615 58</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$844,393 72	\$396,111 97	
	<u> </u>	<u> </u>	<u>\$1,240,505 69</u>
Received for interest and dividends from all sources.....			33,243 68
Aggregate amount of income received in cash.....			<u>\$1,273,749 37</u>

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

IV. EXPENDITURES DURING THE YEAR

	<i>Fire.</i>	<i>Inland</i>	
Net amount paid for losses.....	\$551,661 34	\$366,468 83	\$918,130 17
Paid for commissions or brokerage.....			228,294 72
Salaries and other charges of officers, clerks and employes.....			26,600 00
Paid State, national and local taxes.....			26,771 39
All other expenditures, viz: general expenses.....			91,778 68
Aggregate amount of expenditures in cash.....			\$1,291,574 96

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$71,153,896	\$ 954,485 73	\$ 3,113,060	\$ 92,434 58
Written during 1889.. . . .	73,783,697	1,009,312 06	81,932,039	556,660 54
Total	\$144,937,593	\$1,963,797 79	\$85,045,099	\$649,095 12
Deduct those expired and marked off as termi- nated	74,107,456	997,675 54	82,790,625	559,042 05
In force at the end of the year 1889	\$70,830,137	\$966,122 25	\$2,254,474	\$90,053 07
Deduct amount re-insured	2,794,642	43,425 27	5,400	14,341 70
Net amount in force...	\$68,035,495	\$922,696 98	\$2,249,074	\$75,711 37

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$266,354 00
Premiums received.	3,963 59
Losses paid on risks taken.	1,371 27
Losses incurred in Maine	674 14

LICENSED BROKERS AND AGENTS.

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

SECTIONS 73 AND 74, CHAPTER 49, 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 offense, 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, E. R. Old Town
 Allen, J. W. Mt. Vernon
 Austin, David S. North Berwick
 Baker, Chandler Bingham
 Barrett, T. B. Canaan
 Beal, F. O. Bangor
 Bennett, John. Parsonsfield
 Blackwell, Geo. P. Freeman
 Blunt, Jas. F., & Co. Mt. Vernon
 Bogart, Wm. E. Hampden Corner
 Bolles, Frank M. Portland
 Bowker, Geo. E. Brunswick
 Bowler, L. A. Bangor
 Boynton, C. W. Detroit
 Bradford, Calvin. Patten
 Brown, E. C. Old Town
 Burr, Chas. J. Brewer
 Buswell, Turner. Solon
 Butler, Edward A. Rockland
 Came, Samuel M. Alfred
 Cargill, David. Livermore Falls
 Carll, Curtis S. Waterboro'
 Carpenter, Jas. M. Randolph
 Carr, R. W. Bowdoinham
 Carr, S. W., & Son. Bowdoinham
 Carter, G. A. & Co. Saco
 Chamberlain, J. A. Bristol
 Clark, Chas. H. Kennebunk
 Chinery, Daniel D. Portland
 Clute, Chas. H. North Berwick
 Colley, Horace F. Gray
 Collins, Ben. S. North Anson
 Copp, Samuel. Corinna
 Coolidge, H. E. Lisbon Falls
 Cousins, S. H. Steep Falls
 Cram, A. P. Mt. Vernon
 Cummings, Jas. L. Norway
 Davis, E. P., & Co. Lewiston
 Davis, G. W. West Newfield
 Day, S. S. Anson
 Dewey, A. G., & Co. Portland
 Doyle, John D. Benedicta
 Dudley, Thomas Wilton
 Dyer, Z. A. New Sharon
 Emery, S. B. Sanford
 Evans, James. East Hiram
 Fairbanks, H. N. Bangor
 Field, Geo. W. Oakland
 Field, J. L. Hartland
 Fogg, Geo. H. Sanford
 Fox & Davis Kezar Falls
 Freeman, E. Portland
 Frink, Edward A. So. Deer Isle
 Fuller, Francis H. Lincoln
 Fulton, Lewis M. Bowdoinham
 Gate, Harry E. Winthrop
 Garelon, C. E.
 Goodwin, S. H. St. Albans
 Gould, Wm. E. Milo
 Hall, M. W. Dover
 Harding, Nathaniel. New Sharon
 Harmon, J. A. Rockport P. O.
 Harrington, C. A. South Norridgewock
 Haskell, O. S., & Son. Pittsfield
 Haskell, S. G. Deer Isle
 Hasty, Gilbert. Cornish
 Henderson, E. E. Brownville
 Holman, J. F. Athens

Ingalls, P. G. Razorville
 Johnson, Geo. W. Canaan
 Johnson, L. Orono
 Johnson, W. W. Madison
 Jones, Levi Winthrop
 Jordan, M., & Son. Harrison
 Judkins & Murch. Newport
 Kenniston, G. B. Boothbay Harbor
 Kimball, Fremont Trevett
 Ladd, Benj., & Son. East Jefferson
 Lancey, G. M. Hartland
 Lawrence, Geo. N. Augusta
 Libby, C. E. B. Locke's Mills
 Libby, Warren South Hiram
 Longfellow, J. F. Montville
 Lowe, J. B. Readfield
 Marr, W. T. Boothbay
 Meader, E. G. Waterville
 McIntosh, Miles W. Brownville
 McIntire, J. S. Solon
 Moore, A., & Son. North Anson
 Morrell, H. A. Pittsfield
 Morse Brothers Bath
 Mutly, John Brewer
 Nickerson, H. S. Pittsfield
 Nickerson, S., & Sons, Boothbay Harbor
 Nowell, Chas. H. Sanford
 Palmer, Edwin A. Bar Mills P. O.
 Parker, D. C. Danforth
 Paul, T. A. New Sharon
 Pettingill, Alden M. Portland
 Phinney, E. B. Saccarappa
 Pike, E. W. Cornish
 Pinkham, Paul C. Portland
 Prince, C. H. Buckfield
 Rand, W. B. Locke's Mills
 Reed, A. R. Waterville
 Robinson, A. J., & Co. Bangor
 Rigby, J. P. So. Newbury
 Rowe, A. J. Norway
 Shaw, A. W. Westbrook
 Shaw, Benj. Portland
 Simpson, F. M. Carmel
 Small, Chas. O. Madison
 Smith, Albert G. Monmouth
 Spaulding & Stuart. Richmond
 Spofford, H. P. A. Deer Isle
 Stewart, T. J., & Co. Bangor
 Stubbs & Fogg. Strong
 Swasey, John C. Canton
 Taber, Geo., & Son. Vassalboro'
 Taylor, Chas. Unity
 Thompson, J. M. New Gloucester
 Throp, Loring South Bristol
 Turner, J. B. Wayne
 Warren, Daniel. Bangor
 Wedgewood, Mrs. Fannie E. B., Cornish
 Washburn, W. W. China
 Webbing, Walter Portland
 Weeks, Albion P. Cooper's Mills
 Wells, Frank. West Buxton
 Welt, Augustus. Waldoboro'
 Whitney, Amos. East Dixmont
 Whitten, J. R. Buckfield
 Wilbur, C. A. Madison
 Wilson, J. C. Old Town
 Woodsum, William West Peru

LICENSED AGENTS

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

MAINE MUTUAL COMPANIES.

BANGOR.

A. J. Nash.....	Addison	L. H. Folsom	Greenville
N. I. Jordan.....	Auburn	Charles F. Weed.....	Houlton
Samuel P. Johnson.....	Bangor	George F. Mansfield.....	Jonesport
W. F. Thomas	Belfast	Martin Snell	Lagrange
Isaac Libbey	Bradford	Thomas H. Wiggin	Levant
George V. Mills.....	Brooksville	Mason H. Wilder.....	Machias
F. A. Simpson.....	Carmel	George A. Hopkins.....	Millbridge
Benj. F. Hopkins.....	Carmel	M. L. Durgin, Jr.....	Milo
Henry C. Holden.....	Charleston	Willis Richardson.....	Old Town
William Freeman.....	Cherryfield	Amenea T. Coburn	Patten
John Savage.....	Corinth	A. C. Perry.....	Presque Isle
A. P. Weeks	Cooper's Mills	N. T. Talbot & Sons.....	Rockport
Charles W. Boynton.....	Detroit	J. W. Caldwell	Sherman Mills
W. H. Judkins.....	Dexter	Henry H. Clark	Southwest Harbor
Job Crocker.....	Dixmont	Fred A. Noyes.....	Sullivan
H. V. Messenger.....	Exeter	S. L. Tracy	West Gouldboro'
H. O. Perry	Fort Fairfield	A. H. Crabtree.....	Hancock
F. H. Jackson.....	Foxcroft		

ELIOT AND KITTERY.

Samuel L. Paul.....	Kittery	John Gray.....	South Berwick
William R. Parker.....	Kittery	Rufus A. Moody	York
James W. Hobbs.....	South Berwick	Appleton H. Tapley.....	York

OXFORD COUNTY PATRONS.

William H. Toothaker.....	Dixmont
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PATRONS' ANDROSCOGGIN.

Fred A. Allen.....	Auburn
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STOCK COMPANIES OF OTHER STATES.

ÆTNA.

Macomber, Farr & Co.....	Augusta	Seth W. Fife	Fryeburg
D. M. Howard.....	Bangor	William B. Neal.....	Gardiner
J. H. & D. M. Humphreys.....	Bath	H. R. Millett.....	Gorham
Keating & Field.....	Belfast	J. H. Bradford.....	Houlton
Edward H. Gove.....	Biddeford	Joseph Titecomb.....	Kennebunk
George G. Wight.....	Bridgton	W. F. Moody.....	Kennebunkport
Thomas H. Riley	Brunswick	Chamberlin & Little.....	Lewiston
E. B. Gardner	Bucksport	P. H. Longfellow	Machias
Joseph A. Lee & Son	Calais	Freeland Howe.....	Norway
Milliken & Campbell.....	Cherryfield	P. A. Sawyer	Phillips
D. W. Chapman.....	Damariscotta	J. H. Coffin & Co	Portland
W. H. Judkins.....	Dexter	Cochran, Baker & Cross.....	Rockland
Chas. W. Hume	Eastport	A. E. Morrison	Sanford
A. M. Bradley & Son ..	East Vassalboro'	Chas. H. Norwell.....	Sanford
Chas. C. Burrill	Ellsworth	Dinsmore & Bickford.....	Skowhegan
E. W. & F. E. McFadden.....	Fairfield	J. B. & F. T. Nealley.....	South Berwick
Z. H. Greenwood	Farmington	W. B. Creamer.....	Waldoboro'
John C. Kendall	Freeport	W. A. R. Boothby.....	Waterville
F. H. Jackson.....	Foxcroft	Mrs C. A. Stockbridge	Yarmouth

AMERICAN, MASS.

Blanchard & Blanchard.....	Augusta	Bradford, Gentle & Ludwig....	Houlton
William H. Bradford.....	Bangor	William Lydstov	Lewiston
William B. Olys.....	Bath	Palmer & Anderson.....	Portland
Edwin Stone.....	Biddeford	Edwin Sprague	Rockland
Perry & Packard	Camden		

AMERICAN, N. J.

Herbert A. Harmon.....	Portland
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AMERICAN CENTRAL.

Prentiss Loring.....	Portland
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AMERICAN FIRE, N. Y.

N. I. Jordan	Auburn	C. M. De Rochemont.....	Kittery
Chas. B. Chick	Augusta	Warren Sparrow.....	Portland
William H. Bradford.....	Bangor	Edwin Sprague.....	Rockland
Geo. M. Clark.....	Bath	George A. Carter & Co.....	Saco
Augustus Bailey.....	Gardiner	Charles K. Mathews.....	Waterville

AMERICAN FIRE, PA.

Frank T. Noble.....	Augusta	Wesley G. Smith.....	Old Orchard
John S. Kimball & Son	Bangor	Prentiss Loring.....	Portland
Garey & Randall.....	Biddeford	A. J. Erskine.....	Rockland
F. A. Conant & Co.....	Lewiston	Albert E. Davies	Waterville

ANGLO-NEVADA.

Chas. B. Chick.....	Augusta	Frank Nelson.....	Calais
J. W. McClure.....	Bangor	F. A. Conant & Co.....	Lewiston
E. S. Crosby.....	Bath	Warren Sparrow & Co.....	Portland
Garey & Randall.....	Biddeford	Cochran, Baker & Cross.....	Rockland
William F. Thomas.....	Belfast		

BOSTON MARINE.

Smith S. Randall.....	Augusta	Chase, Leavett & Co	Portland
D. M. Howard	Bangor	E Freeman.....	Portland
E. B. Gardiner.....	Bucksport	Cobb, Wight & Co.....	Rockland
S. B. Hume & Son.....	Eastport	Cyrus Emery.....	Sullivan
Arthur L. Berry & Co.....	Gardiner		

BUFFALO GERMAN.

Richard Kelleher	Bangor	William Allen, Jr	Portland
Edwin Stone	Biddeford	Andrew J. Erskine	Rockland
F. A. Conant.....	Lewiston		

CALIFORNIA.

Miller & Latham	Auburn	Arthur L. Berry & Co.....	Gardiner
N. I. Jordan	Auburn	William Allen, Jr	Portland
Macomber, Farr & Co.....	Augusta		

CITIZENS'.

Jordan & Hackett	Auburn	George W. Fiske	Ellsworth
Macomber, Farr & Co	Augusta	William Allen, Jr	Portland
William F. Curran	Bangor		

COMMERCE.

Joseph H. Webster	Portland
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CONNECTICUT FIRE.

Nathaniel I. Jordan	Auburn	Perry & Packard.....	Camden
Macomber, Farr & Co.	Augusta	E Cousens & Sons.....	Kennebunkport
Blake, Barrows & Brown	Bangor	Bechard & Callahan	Lewiston
Grant, Lynam & Co	Bar Harbor	Freeland Howe	Norway
Edward H. Gove.	Biddeford	Palmer & Anderson	Portland
William M. Pennell.....	Brunswick	Cochran, Baker & Cross.....	Rockland
Joseph A. Lee & Son.....	Calais		

CONTINENTAL.

Miller & Latham.....	Auburn	W. D. Little & Co.....	Portland
Macomber, Farr & Co	Augusta	Paul C. Pinkham	Portland
J. W. McClure	Bangor	Andrew J. Erskine	Rockland
James B. Drake	Bath	Alvin A. Dennett.	Saco
Perry & Packard	Camden	Geo. A. Carter & Co	Saco
H. K. Morrell & Son.....	Gardiner	Thomas A. Carr.....	Thomaston
F. A. Conant & Co.....	Lewiston		

DELAWARE MUTUAL SAFETY.

William Allen, Jr	Portland
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DENVER.

Richard Kelleher.....	Bangor	Geo. W. Fiske.....	Ellsworth
James Pattee	Belfast	F. H. Jackson.....	Foxcroft
Garey & Randall	Biddeford	Geo. S. Gentle.....	Houlton
T. E. Wharf & Son	Calais	Chandler Tuttle	Skowhegan
Geo. W. Norton	Eastport	L. T. Boothby & Son	Waterville

DWELLING HOUSE.

John S. Kimball & Son	Bangor	Horace F. Colby	Gray
J. H. & D. M. Humphreys	Bath	Chas. T. Fox	Kezar Falls
Garey & Randall	Biddeford	J. T. Small	Lewiston
Benjamin Ladd	East Jefferson	Robinson & Donnell	Lisbon Falls
George P. Blackwell	Freeman	Morse, Pinkham & Co.	Portland

EQUITABLE F. & M.

Chas. B. Chick	Augusta	John E. Dow & Co.	Portland
William F. Curran	Bangor	George A. Carter & Co.	Saco
Bechard & Callahan	Lewiston		

FIRE ASSOCIATION OF PHILADELPHIA.

N. I. Jordan	Auburn	J. Maxey & Son	Gardiner
Macomber, Farr & Co.	Augusta	William C. Donnell	Houlton
John S. Ricker & Son	Bangor	F. A. Conant & Co.	Lewiston
George H. Clark	Bath	Palmer & Anderson	Portland
Garey & Randall	Biddeford	C. G. Moffitt	Rockland
T. H. Riley	Brunswick	Griffin & Wentworth	Skowhegan
T. E. Wharff & Son	Calais	W. J. Wheeler	South Paris
Perry & Packard	Camden	T. A. Carr	Thomaston
George W. Fiske	Ellsworth	L. T. Boothby & Son	Waterville
George M. Currier	Farmington		

FIREMAN'S FUND.

A. A. Miller & Co.	Auburn	Frank M. Glass	Gardiner
Macomber, Farr & Co.	Augusta	Callahan & Howe	Lewiston
Hubbard & Boyd	Bangor	H. A. Harmon	Portland
George H. Clark	Bath	C. G. Moffitt	Rockland
Garey & Randall	Biddeford	A. E. Davies	Waterville

FIREMEN'S FIRE.

Warren Sparrow	Portland
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FIRST NATIONAL FIRE.

Macomber, Farr & Co.	Augusta	F. A. Conant & Co.	Lewiston
Charles S. Pearl	Bangor	W. D. Little & Co.	Portland
E. H. Gove	Biddeford	Fred Atwood	Winterport
J. H. Bradford	Houlton		

FRANKLIN FIRE.

Macomber, Farr & Co.	Augusta	Chamberlin & Little	Lewiston
William H. Bradford	Bangor	Rollins & Adams	Portland
William M. Pennell	Brunswick	William J. Wheeler	So. Paris

GERMAN AMERICAN.

A. A. Miller & Co.	Auburn	Callahan & Howe	Lewiston
Macomber, Farr & Co.	Augusta	J. H. Coffin & Co.	Portland
Chas. S. Pearl	Bangor	Horace S. Pride	Portland
J. H. & D. M. Humphreys	Bath	E. H. Paine	Portland
J. B. Drake	Bath	W. T. Hall	Richmond
James Pattee	Belfast	Kalloch & Meservy	Rockland
Orlando A. Corey	Brunswick	G. A. Carter & Co.	Saco
Perry & Packard	Camden	Griffin & Wentworth	Skowhegan
John K. Norwood	Eastport	W. J. Wheeler	South Paris
Chas. C. Burrill	Ellsworth	Thos. A. Carr	Thomaston
A. L. Berry & Co.	Gardiner	L. T. Boothby & Son	Waterville

GERMANIA FIRE.

N. I. Jordan.....	Auburn	Callahan & Howe.....	Lewiston
Blanchard & Blanchard.....	Augusta	J. H. Webster.....	Portland
J. S. Kimball & Son.....	Bangor	A. J. Erskine.....	Rockland
E. S. Crosby.....	Bath	G. A. Carter & Co.....	Saco
W. B. Neal.....	Gardiner	John Ware.....	Waterville

GIRARD F. & M.

Frank T. Noble.....	Augusta	F. A. Conant & Co.....	Lewiston
Wm. H. Bradford.....	Bangor	J. H. Coffin & Co.....	Portland
J. H. & D. M. Humphreys.....	Bath	D. B. Ricker.....	Portland

GRANITE STATE, FIRE

J. B. Donovan.....	Alfred	Geo. S. Gentle.....	Houlton
A. A. Miller & Co.....	Auburn	Geo. A. Pettengill.....	Lisbon Falls
Macomber, Farr & Co.....	Augusta	W. W. Woodbury.....	Monmouth
J. S. Ricker & Son.....	Bangor	Prentiss Loring.....	Portland
George H. Clark.....	Bath	Kalloch & Meservey.....	Rockland
James Pattee.....	Belfast	N. T. Talbot & Son.....	Rockport
Otis T. Garey.....	Biddeford	Geo. H. Fogg.....	Sanford
S. W. Carr & Son.....	Bowdoinham	Chas. F. Jones.....	Skowhegan
W. H. Judkins.....	Dexter	Griffin & Wentworth.....	Skowhegan
Geo. E. Howard.....	Dover	W. H. Lawrence.....	Sorrento
Samuel D. Leavitt.....	Eastport	E. T. Neally.....	South Berwick
Chas. C. Burrill.....	Ellsworth	A. E. Howard & Son.....	Waldoboro'
F. E. Voter.....	Farmington	L. T. Boothby & Son.....	Waterville
Seth W. Fife.....	Fryeburg	Fred Atwood.....	Winterport
Augustus Bailey.....	Gardiner	Henry E. Evans.....	York
Straw & Martin.....	Guilford		

HANOVER FIRE

Macomber, Farr & Co.....	Augusta	Augustus Bailey.....	Gardiner
Wm. H. Bradford.....	Bangor	Joseph Titcomb.....	Kennebunk
Jas. B. Drake.....	Bath	Chamberlin & Little.....	Lewiston
Geo. D. Parks.....	Brunswick	Wesley G. Smith.....	Old Orchard
Wm. M. Pennell.....	Brunswick	Prentiss Loring.....	Portland
Chas. C. Burrill.....	Ellsworth	Spaulding & Stuart.....	Richmond

HARTFORD FIRE.

Macomber, Farr & Co.....	Augusta	John H. Bradford.....	Houlton
D. M. Howard.....	Bangor	Enoch Cousins.....	Kennebunkport
George Fisher.....	Bath	Chamberlin & Little.....	Lewiston
Keating & Field.....	Belfast	George A. Pettengill.....	Lisbon Falls
Edward H. Gove.....	Biddeford	D. W. Chapman.....	Newcastle
George D. Parks.....	Brunswick	Freeland Howe.....	Norway
E. B. Gardner.....	Bucksport	Palmer & Anderson.....	Portland
Joseph A. Lee & Son.....	Calais	Coehran, Baker & Cross.....	Rockland
Wesley H. Judkins.....	Dexter	Chandler Tuttle.....	Skowhegan
George E. Howard.....	Dover	S. W. Ricker.....	South Berwick
Charles H. Hume.....	Eastport	Everett Farrington.....	Waldoboro'
E. W. & F. E. McFadden.....	Fairfield	W. A. R. Boothby.....	Waterville
Josiah Maxey & Son.....	Gardiner	A. E. Houghton.....	Weld
H. R. Millett.....	Gorham	R. H. T. Taylor.....	Wisasset
John Haley.....	Hollis	Mrs. C. A. Stockbridge.....	Yarmouth

HOME.

Macomber, Farr & Co Augusta
 William H. Bradford..... Bangor
 J. H. & D. M. Humphreys Bath
 F. H. Hayes..... Berwick
 Edward H. Gove..... Biddeford
 G. G. Wight..... Bridgton
 Thomas H. Riley..... Brunswick
 E. B. Gardner..... Bucksport
 Frank Nelson..... Calais
 Charles C. Wood..... Camden
 D. W. Chapman & Son..... Damariscotta
 D. W. Chapman..... Damariscotta
 Wesley H. Judkins..... Dexter
 George E. Howard..... Dover
 S. D. Leavitt..... Eastport
 S. M. Bradley & Son..... East Vassalboro'
 Charles C. Burrill..... Ellsworth
 Z. H. Greenwood..... Farmington
 John C. Kendall..... Freeport

Josiah Maxey & Sons..... Gardiner
 H. R. Millett..... Gorham
 B. W. Harriman..... Kent's Hill
 Chamberlin & Little..... Lewiston
 P. H. Longfellow..... Machias
 J. A. Buckman & Co..... Mechanic Falls
 Freeland Howe..... Norway
 Prince A. Sawyer..... Phillips
 J. H. Coffin & Co..... Portland
 Cochran, Baker & Cross..... Rockland
 Arthur E. Morrison..... Sanford
 Charles H. Nowell..... Sanford
 Dinsmore & Bickford..... Skowhegan
 S. W. Ricker..... South Berwick
 Everett Farrington..... Waldoboro'
 L. T. Boothby & Son..... Waterville
 Richard H. T. Taylor..... Wisasset
 Mrs. C. A. Stockbridge..... Yarmouth

INSURANCE COMPANY OF NORTH AMERICA.

Macomber, Farr & Co..... Augusta
 D. M. Howard..... Bangor
 James B. Drake..... Bath
 Keating & Field..... Belfast
 Crawford, Towles & Co..... Berwick
 Edward H. Gove..... Biddeford
 George G. Wight..... Bridgton
 Thomas H. Riley..... Brunswick
 Perry & Packard..... Camden
 A. S. Hatheway..... Canton
 W. H. Judkins..... Dexter
 Charles C. Burrill..... Ellsworth
 George M. Currier..... Farmington

F. H. Jackson..... Foxcroft
 Josiah Maxey & Sons..... Gardiner
 H. R. Millett..... Gorham
 Hilsley & Moore..... Kittery
 F. A. Conant & Co..... Lewiston
 Freeland Howe..... Norway
 Sterling Dow..... Portland
 J. H. Coffin & Co..... Portland
 Chas. D. Newell..... Richmond
 Andrew J. Erskine..... Rockland
 Griffin & Wentworth..... Skowhegan
 L. T. Boothby & Son..... Waterville
 Edwin P. Gurney..... Yarmouth

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Nathaniel I. Jordan..... Auburn
 Macomber, Farr & Co..... Augusta
 James W. McClure..... Bangor
 Geo. H. Clark..... Bath
 Otis T. Garey..... Biddeford
 George G. Wight..... Bridgton
 Thos. H. Riley..... Brunswick
 L. B. Waldron..... Dexter
 Geo. W. Fiske..... Ellsworth
 D. V. B. Ormsby..... Farmington

Josiah Maxey & Son..... Gardiner
 F. W. DeRochemont & Son..... Kittery
 F. A. Conant & Co..... Lewiston
 Sterling Dow..... Portland
 George H. Fogg..... Sanford
 Chandler Tuttle..... Skowhegan
 William J. Wheeler..... South Paris
 Thos. A. Carr..... Thomaston
 L. T. Boothby & Son..... Waterville

LIBERTY.

Blanchard & Blanchard..... Augusta
 Blake, Barrows & Brown..... Bangor

Augustus Bailey..... Gardiner
 Rollins & Adams..... Portland

MANUFACTURERS' AND BUILDERS' FIRE.

Prentiss Loring..... Portland

MERCHANTS' N. J.

Nathaniel I. Jordan	Auburn	Perry & Packard	Camden
Macomber, Farr & Co.	Augusta	Wesley H. Judkins	Dexter
John S. Ricker & Son	Bangor	Noel B. Nutt	Eastport
Wm. B. Olys	Bath	Geo. W. Fiske	Ellsworth
Wm. F. Thomas	Belfast	Wm. C. Donnell	Houlton
E. H. Gove	Biddeford	F. A. Conant & Co	Lewiston
Geo. G. Wight	Bridgton	Wm. Allen, Jr	Portland
Wm. M. Pennell	Brunswick	Andrew J. Erskine	Rockland
Frank Nelson	Calais	L. T. Boothby & Son	Waterville

MERCHANTS' R. I.

F. W. Weeks	Bath	C. C. Humphreys	Brunswick
E. H. Gove	Biddeford	Rollins & Adams	Portland

MERIDEN FIRE.

Frank T. Noble	Augusta	F. A. Conant & Co	Lewiston
Otis T. Garey	Biddeford	Morse, Pinkham & Co	Portland

MICHIGAN FIRE & MARINE.

Rollins & Adams	Portland
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NATIONAL FIRE, CONN.

Miller & Latham	Auburn	Chas. A. Allen & Co	Ellsworth
Macomber, Farr & Co	Augusta	Josiah Maxcy & Son	Gardiner
Chas. S. Pearl	Bangor	Wm. C. Donnell	Houlton
J. H. & D. M. Humphreys	Bath	W. D. Little & Co	Portland
Crawford, Tolles & Co	Berwick	Palmer & Anderson	Portland
Otis T. Garey	Biddeford	Cochran, Baker & Cross	Rockland
Thos. H. Riley	Brunswick	Dinsmore & Bickford	Skowhegan
Downes & Curran	Calais	Wm. J. Wheeler	South Paris
N. T. Talbot & Son	Camden	L. T. Boothby & Son	Waterville
Noel B. Nutt	Eastport		

NATIONAL FIRE, N. Y.

Nathaniel Rand	Portland
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NEPTUNE F. & M.

Warren Sparrow	Portland
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NEW HAMPSHIRE FIRE.

A. A. Miller & Co	Auburn	D. S. Austin	North Berwick
Macomber, Farr & Co	Augusta	William Allen, Jr	Portland
J. S. Ricker & Son	Bangor	Thomas W. Donohue	Portland
Keating & Field	Belfast	Charles D. Newell	Richmond
O. T. Garey	Biddeford	Cochran, Baker & Cross	Rockland
C. C. Burrill	Ellsworth	Griffin & Wentworth	Skowhegan
A. L. Berry & Co	Gardiner	L. T. Boothby & Son	Waterville
G. A. Pettengill	Lisbon Falls		

NEW YORK BOWERY.

John E. Dow	Portland
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NIAGARA FIRE.

A. A. Miller & Co.	Auburn	William C. Donnell.	Houlton
Macomber, Farr & Co.	Augusta	C. M. De Rochemont.	Kittery
John S. Ricker & Son.	Bangor	Freeland Howe	Norway
J. B. Drake	Bath	B. C. Donahue	Portland
James Pattee	Belfast	Thomas W. Donohue.	Portland
E. H. Gove	Biddeford	Sterling Dow	Portland
Thomas H. Riley	Brunswick	Arthur C. Perry	Presque Isle
T. E. Wharff & Son	Calais	William T. Hall.	Richmond
Perry & Packard.	Camden	Cochran, Baker & Cross.	Rockland
George E. Howard	Dover	Alonzo Libby	Saccarappa
George W. Norton	Eastport	Chas. H. Nowell	Sanford
George W. Fiske	Ellsworth	Griffin & Wentworth.	Skowhegan
George M. Carrier	Farmington	Arthur E. Morrison.	Sanford
H. O. Perry.	Fort Fairfield	C. K. Mathews.	Waterville
William B. Neal	Gardiner		

NORTH AMERICAN.

Miller & Latham.	Auburn	Josiah Maxey & Sons	Gardiner
Geo. E. Macomber.	Augusta	Bechard & Callahan.	Lewiston
Chas. S. Pearl	Bangor	W. D. Little & Co	Portland

NORTHWESTERN NATIONAL.

W. F. Curran.	Bangor	W. D. Little & Co.	Portland
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ORIENT.

Chas S. Downing.	Augusta	Wm. C. Donnell.	Houlton
D. M. Howard	Bangor	Chas. T. Fox.	Kezar Falls
Geo. H. Clark	Bath	F. A. Conant & Co.	Lewiston
Keating & Field	Belfast	Geo. A. Gordon	Livermore Falls
Edward H. Gove.	Biddeford	F. E. Timberlake	Phillips
Wm. M. Ponnell.	Brunswick	W. D. Little & Co.	Portland
Downes & Curran	Calais	Arthur C. Perry.	Presque Isle
Freeland Jones	Caribou	Spaulding & Stuart	Richmond
F. I. Campbell	Cherryfield	Cochran, Baker & Cross.	Rockland
W. H. Judkins.	Dexter	Geo. H. Fogg	Sanford
Samuel D. Leavitt	Eastport	T. S. Burns.	Saccarappa
Geo. W. Fiske	Ellsworth	W. J. Wheeler.	South Paris
Henry O. Perry	Fort Fairfield	Wm. B. Creamer.	Waldoboro'
Seth W. Fife	Fryeburg	C. K. Mathews.	Waterville
Wm. B. Neal	Gardiner	Harry E. Gale.	Winthrop
Straw & Martin.	Guilford		

PACIFIC FIRE.

John E. Dow.	Portland
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PENNSYLVANIA FIRE.

Macomber, Farr & Co.	Augusta	Chamberlin & Little.	Lewiston
Blake, Barrows & Brown.	Bangor	Phineas H. Longfellow	Machias
Jas. B. Drake	Bath	Rollins & Adams.	Portland
Keating & Field.	Belfast	Geo. S. Gentle	Presque Isle
Crawford, Tolles & Co.	Berwick	Cochran, Baker & Cross.	Rockland
Chas. C. Humphreys	Brunswick	Charles C. Hobbs.	South Berwick
Samuel D. Leavitt	Eastport	Wm. J. Wheeler.	South Paris
H. K. Murrell & Son	Gardiner	Wm. B. Creamer.	Waldoboro'
John H. Bradford	Houlton	John Ware	Waterville

PEOPLE'S FIRE.

A. A. Miller & Co.....	Auburn	Arthur L. Berry & Co.....	Gardiner
Macomber, Farr & Co.....	Augusta	Wm C. Donnell	Houlton
John S. Ricker & Son.....	Bangor	B W. Harriman	Kent's Hill
Wm. B. Olys	Bath	Freeland Howe	Norway
Keating & Field	Belfast	Parks Bros	Pittsfield
E. H. Gove	Biddeford	J. H Coffin & Co.....	Portland
Samuel D. Leavitt	Eastport	Wm Allen, Jr	Portland
G. W Fiske.....	Ellsworth	Edwin Sprague	Rockland
F. E. Voter	Farmington	Griffin & Wentworth.....	Skowhegan
Seth W. Fife.....	Fryeburg		

PHENIX OF BROOKLYN.

Macomber, Farr & Co.....	Augusta	Arthur L. Berry & Co.....	Gardiner
Blake, Barrows & Brown.....	Bangor	Henry R. Millett.....	Gorham
Wm. B. Olys	Bath	Chamberlin & Little.....	Lewiston
Edward H. Gove.....	Biddeford	Frank O. Purington.....	Mechanic Falls
Wm. M. Pennell	Brunswick	Noble & Timberlake	Phillips
Downes & Curran	Calais	Prentiss Loring.	Portland
Samuel D. Leavitt	Eastport	Cochran, Baker & Cross.....	Rockland
Geo. W. Fiske.....	Ellsworth	Charles F. Jones	Skowhegan
Zina H. Greenwood	Farmington	L. T. Boothby & Son	Waterville

PHENIX OF HARTFORD.

Edward Weeks	Alna	H. R. Millett.	Gorham
A. A. Miller & Co.....	Auburn	B. W. Harriman	Kent's Hill
Macomber, Farr & Co.....	Augusta	Chamberlin & Little.....	Lewiston
D. M. Howard	Bangor	Geo. A. Pettingill	Lisbon Falls
J. H. & D. M. Humphreys	Bath	W. W. Woodbury	Monmouth
Keating & Field	Belfast	David S. Austin	North Berwick
Edward H. Gove.....	Biddeford	Freeland Howe	Norway
Thos. H. Riley	Brunswick	P. A. Sawyer	Phillips
E. B. Gardner	Bucksport	W. D Little & Co.....	Portland
Jos. A. Lee & Son	Calais	Spaulding & Stuart	Richmond
A. S Hathaway	Canton	Cochran, Baker & Cross.....	Rockland
Milliken & Campbell.....	Cherryfield	Chas. H. Nowell	Sanford
C C Burrill	Ellsworth	A. E. Morrison	Sanford
Z H. Greenwood	Farmington Falls	Chandler Tuttle	Skowhegan
E. W & F. E. McFadden	Fairfield	Wm. B Bradford	Turner
J. C. Kendall	Freeport	A. E. Howard & Son	Waldoboro'
Seth W. Fife	Fryeburg	L. T. Boothby & Son	Waterville
A. Bailey	Gardiner		

PROVIDENCE WASHINGTON.

Chas S. Downing.....	Augusta	Otis T. Garey	Biddeford
Hubbard & Boyd	Bangor	N. T. Talbot & Son	Camden
F. C Lynam & Co.....	Bar Harbor	Callahan & Howe	Lewiston
Jas. B. Drake	Bath	Morse, Pinkham & Co.....	Portland
James Pattee	Belfast	Andrew J. Erskine.....	Rockland

RELIANCE.

Chas. B. Chick.....	Augusta	Wm. Lydston	Lewiston
Jas. W. McClure	Bangor	Sterling Dow	Portland
Thos. E. Wharf & Son.....	Calais	Chandler Tuttle	Skowhegan
Geo. W. Fiske.....	Ellsworth	Thos. A. Carr	Thomaston

ROCHESTER GERMAN.

Palmer & Anderson	Portland
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SECURITY.

Morse, Pinkham & CoPortland | Gardiner & Roberts Portland

SPRINGFIELD F. & M.

Addison A. Miller. Auburn	Chas. C. Burrill Ellsworth
Macomber, Farr & Co Augusta	Geo. M. Currier Farmington
Wm. H. Bradford. Bangor	Augustus Bailey Gardiner
J. H. & D. M. Humphreys..... Bath	Wm. C. Donnell..... Houlton
Keating & Field Belfast	Prentiss Loring..... Portland
Crawford, Tolles & Co Berwick	Spaulding & Stuart..... Richmond
Edward H. Gove Biddeford	Cochran, Baker & Cross..... Rockland
C. C. Humphreys. Brunswick	Dinsmore & Bickford..... Skowhegan
Frank Nelson..... Calais	Albert E. Davies Waterville
Wesley H. Judkins..... Dexter	Fred Atwood Winterport

SPRING GARDEN.

Miller & Latham..... Auburn	W. D. Little & Co Portland
Charles S. Pearl Bangor	

TRADERS'.

Charles S. Downing..... Augusta	George S. Gentle.. Houlton
Richard Kelleher..... Bangor	Freeman H. Jackson..... Foxcroft
James Pattee. Belfast	F. A. Conant & Co..... Lewiston
Garey & Randall Biddeford	Prentiss Loring..... Portland
Smith & Tibbetts Biddeford	B. K. Killoch Rockland
Thomas E. Wharff & Son..... Calais	Chandler Tuttle..... Skowhegan
Wesley H. Judkins..... Dexter	L. T. Boothby & Son..... Waterville
George W. Fiske..... Ellsworth	

UNION, CAL.

Frank T. Noble..... Augusta	Callahan & Howe..... Lewiston
Crawford, Towles & Co..... Berwick	Warren Sparrow & Co..... Portland
Keating & Field..... Belfast	Charles K. Mathews..... Waterville
William B. Neal..... Gardiner	

UNION, PA.

Charles S. Downing..... Augusta	Bechard & Callahan Lewiston
Eugene Greenleaf Bath	Morse, Pinkham & Co. Portland
John S. Ricker & Son..... Bangor	Thomas W. Donahue Portland
Keating & Field Belfast	James R. Cunningham Richmond
Garey & Randall Biddeford	Cochran, Baker & Cross..... Rockland
William M. Pennell..... Brunswick	Griffin & Wentworth..... Skowhegan
William B. Neal Gardiner	Charles K. Mathews..... Waterville

UNITED FIREMEN'S.

Wm. F. Curran..... Bangor	F. A. Conant & Co Lewiston
Richard Kelleher Bangor	Palmer & Anderson Portland

UNITED STATES FIRE

John E. Dow & Co Portland

WESTCHESTER FIRE.

Frank T. Noble.....	Augusta	William Allen, Jr.....	Portland
A. A. Miller & Co.....	Auburn	James R. Cunningham.....	Richmond
John S. Ricker & Son	Bangor	A. J. Erskine.....	Rockland
Jas. B. Drake.....	Bath	M. H. Kelly.....	Saco
Thomas H. Riley.....	Brunswick	Albert E. Davies.....	Waterville

WILLIAMSBURGH CITY FIRE.

Warren Sparrow & Co.....	Portland
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MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL FIRE.

Macomber, Farr & Co.....	Augusta	N. T. Talbot & Son	Rockport
J. W. McClure.....	Bangor	A. F. Kingsley.....	East Machias
G. P. Davenport.....	Bath	A. L. Berry & Co.....	Gardiner
Keating & Field	Belfast	F. A. Conant & Co.....	Lewiston
E. H. Gove.....	Biddeford	Jos. H. Webster.....	Portland
T. H. Riley.....	Brunswick	G. A. Carter & Co.....	Saco
T. E. Wharf & Son.....	Calais		

QUINCY MUTUAL FIRE.

Macomber, Farr & Co.....	Augusta	W. H. Perry.....	Hallowell
J. W. McClure.....	Bangor	Joseph Titcomb.....	Kennebunk
Edward H. Gove.....	Biddeford	Enoch Cousens & Sons..	Kennebunkport
Chas. H. Prince.....	Buckfield	F. A. Conant & Co.....	Lewiston
Osman K. Cobb.....	Buxton	W. W. Woodbury.....	Monmouth
James H. Harford.....	Cape Elizabeth	J. H. Webster.....	Portland
T. C. Gurney.....	Canton	Cochran, Baker & Cross	Rockland
Geo. E. Howard.....	Dover	N. T. Talbot & Son.....	Rockport
Geo. W. Fiske.....	Ellsworth	Chas. F. Jones.....	Skowhegan
Z. H. Greenwood.....	Farmington	Edward Lowe.....	South Norridgewock
A. F. Lewis.....	Fryeburg	H. E. Gale.....	Winthrop

TRADERS' & MECHANICS' MUTUAL FIRE.

Macomber, Farr & Co.....	Augusta	Chamberlin & Little.....	Lewiston
J. W. McClure.....	Bangor	A. V. Woodworth.....	Livermore Falls
G. P. Davenport.....	Bath	J. H. Webster.....	Portland
Keating & Field	Belfast	Cochran, Baker & Cross.....	Rockland
T. H. Riley.....	Brunswick	N. T. Talbot & Son.....	Rockport
C. H. Prince.....	Buckfield	Chas. F. Jones.....	Skowhegan
Geo. W. Fiske.....	Ellsworth	G. A. Carter & Co.....	Saco
A. F. Lewis.....	Fryeburg		

COMPANIES OF FOREIGN COUNTRIES.

BRITISH AMERICA.

Miller & Latham.....	Auburn	Wm. B. Neal	Gardiner
Frank T. Noble.....	Augusta	Bechard & Callahan	Lewiston
Chas S Downing.....	Augusta	Warren Sparrow & Co.....	Portland
J. W. McClure	Bangor	John W. Munger.....	Portland
William F. Curran.....	Bangor	Geo A. Carter & Co.....	Saco
Keating & Field.....	Belfast	C. K. Mathews	Waterville
H. O. Perry.....	Fort Fairfield		

CITY OF LONDON FIRE

Miller & Latham	Auburn	John Sise.....	Kittery
Jas. W. McClure.....	Bangor	Freeland Howe	Norway
Geo. H. Clark	Bath	Rollins & Adams	Portland
Wm. C. Donnell	Houlton		

COMMERCIAL UNION.

Macomber, Farr & Co.....	Augusta	Josiah Maxcy & Sons.....	Gardiner
Blake, Barrows & Brown.....	Bangor	Chamberlin & Little.....	Lewiston
George P. Davenport.....	Bath	Albert White	Orono
Perry & Packard.....	Camden	Rollins & Adams	Portland
L. B. Waldron.....	Dexter	Cochran, Baker & Cross.....	Rockland
Chas A. Allen & Co.....	Ellsworth	Chas. F. Jones	Skowhegan
F. E. Voter.....	Farmington	L. T. Boothby & Son.....	Waterville

• GUARDIAN.

Nathaniel I. Jerdan	Auburn	Geo P. Towle.....	Gardiner
Macomber, Farr & Co.....	Augusta	Straw & Martin.....	Guilford
Blake, Barrows & Brown	Bangor	Wm C. Donnell.....	Houlton
John S. Tucker & Son.....	Bangor	Wm. Allen, Jr.....	Portland
George H. Clark.....	Bath	Andrew J. Erskine.....	Rockland
James Puttee.....	Belfast	Alvan A. Dennett.....	Saco
N. T. Talbot & Son	Camden	Geo. A. Carter & Co.....	Saco
Chas. A. Allen & Co.....	Ellsworth	Wm J. Wheeler.....	South Paris
Arthur L. Berry.....	Gardiner	L. T. Boothby & Son.....	Waterville

HAMBURG-BREMEN FIRE.

J. W. McClure.....	Bangor	S. D. Leavett.....	Eastport
Garey & Randall	Biddeford	Morse, Pinkham & Co.....	Portland
Frank Nelson	Calais	Cochran, Baker & Cross.....	Rockland

IMPERIAL FIRE.

Miller & Latham	Auburn	Josiah Maxcy & Sons	Gardiner
Macomber, Farr & Co.....	Augusta	Wm. C. Donnell.....	Houlton
Chas. S. Pearl	Bangor	Freeland Howe	Norway
Elwell S. Crosby	Bath	J. H. Coffin & Co.....	Portland
Edward H. Gove.....	Biddeford	Rollins & Adams	Portland
Frank Nelson	Calais	Cochran, Baker & Cross.....	Rockland
Perry & Packard	Camden	Griffin & Wentworth.....	Skowhegan
Alanson S. Hatheway.....	Canton	A. E. Howard & Son.....	Waldoboro'
Geo. E. Howard.....	Dover	L. T. Boothby & Son.....	Waterville
Chas. C. Burrill.....	Ellsworth	Seth Patterson.....	Wiscasset
Zina H. Greenwood	Farmington		

LANCASHIRE.

A. A. Miller & Co.....	Auburn	Thos. H. Riley	Brunswick
Geo. E. Macomber	Augusta	Arthur L. Berry & Co	Gardiner
Henry D. Macomber	Augusta	F. A. Conant & Co	Lewiston
Moses W. Farr	Augusta	J. H. Coffin & Co.....	Portland
Blake, Barrows & Brown	Bangor	Cochran, Baker & Cross	Rockland
Geo. P. Davenport	Bath	Chas. F. Jones	Skowhegan
Keating & Field	Belfast	Wm. J. Wheeler.....	South Paris
Garey & Randall	Biddeford	Chas. K. Mathews	Waterville

LION INSURANCE COMPANY.

William Allen, Jr	Portland
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LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Co.....	Augusta	David R. Straw.....	Guilford
Blake, Barrows & Brown	Bangor	Chamberlin & Little	Lewiston
C. C. Burrill.....	Bar Harbor	Freeland Howe.....	Norway
Jas. B. Drake.....	Bath	Sterling Dow.....	Portland
James Pattee	Belfast	Cochran, Baker & Cross.....	Rockland
Crawford, Tolles & Co.....	Berwick	Chandler Tuttle	Skowhegan
Edwin Stone	Biddeford	A. E. Howard & Son.....	Waldoboro'
Wm. M. Pennell	Brunswick	Chas. K. Mathews	Waterville
Z. H. Greenwood	Farmington	Richard H. T. Taylor	Wiscasset
Wm. B. Neal.....	Gardiner		

LONDON AND LANCASHIRE FIRE.

Miller & Latham	Auburn	C. C. Humphreys.....	Brunswick
Macomber, Farr & Co.....	Augusta	H. K. Morrell & Son.....	Gardiner
Blake, Barrows & Brown.....	Bangor	F. A. Conant & Co.....	Lewiston
Jas. B. Drake.....	Bath	Palmer & Anderson	Portland

LONDON.

Frank T. Noble	Augusta	Miller & Latham	Lewiston
Chas. S. Downing	Augusta	Prentiss Loring.....	Portland
Chas. S. Pearl	Bangor	Cochran, Baker & Cross.....	Rockland
Grant, Lynam & Co	Bar Harbor	A. A. Dennett	Saco
George Fisher.....	Bath	George A. Carter & Co	Saco
Perry & Packard.....	Camden	Albert E. Davies.....	Waterville
Geo. A. Morrill.....	Gray		

NORTHERN.

O'Brien & Hutchinson	Auburn	Callahan & Howe.....	Lewiston
Macomber, Farr & Co.....	Augusta	Frank O. Purington.....	Mechanic Falls
Chas. S. Pearl	Bangor	Freeland Howe.....	Norway
James B. Drake.....	Bath	Palmer & Anderson	Portland
Keating & Field	Belfast	Morse, Pinkham & Co.....	Portland
Thos. H. Riley	Brunswick	Chas. D. Newell.....	Richmond
Perry & Packard	Camden	Cochran, Baker & Cross.....	Rockland
Z. H. Greenwood.....	Farmington	G. A. Carter & Co	Saco
Wm. B. Neal	Gardiner	L. T. Boothby & Son.....	Waterville
F. A. Conant & Co.....	Lewiston		

NORTH BRITISH AND MERCANTILE.

Samuel M Came.....	Alfred	Augustus Bailey.....	Gardiner
A. A. Miller & Co.....	Auburn	Edward W. Guptill.....	Gorham
Macomber, Farr & Co.....	Augusta	Joseph Titcomb.....	Kennebunk
Blake, Barrows & Brown.....	Bangor	J. A. Bucknam & Co.....	Mechanic Falls
J. H. & D. M. Humphreys.....	Bath	Abel Davis.....	Pittsfield
Edwin Stone.....	Biddeford	Augustus Champlin.....	Portland
S. W. Carr.....	Bowdoinham	Wm T. Hall.....	Richmond
Geo. G. Wight.....	Bridgton	G. G. Moffit.....	Rockland
Downes & Curran.....	Calais	Arthur E Morrison.....	Sanford
Walter P. Perkins.....	Cornish	Chas. F. Jones.....	Skowhegan
Geo. E. Howard.....	Dover	Wm J. Wheeler.....	South Paris
Chas. A. Allen & Co.....	Ellsworth	Chas. K. Mathews.....	Waterville
John C. Kendall.....	Freeport		

NORWICH UNION FIRE.

Miller & Owen.....	Auburn	Arthur L. Berry & Co.....	Gardiner
Macomber, Farr & Co.....	Augusta	Morse, Pinkham & Co.....	Portland
Blake, Barrows & Brown.....	Bangor	Caleb G. Moffitt.....	Rockland
Wm B. Olys.....	Bath	Dinsmore & Bickford.....	Skowhegan
Edwin Stone.....	Biddeford	Wm J. Wheeler.....	South Paris
Perry & Packard.....	Camden	Chas. K. Mathews.....	Waterville

PHENIX OF LONDON.

A. A. Miller & Co.....	Auburn	C. M. De Rochemont.....	Kittery
D. M. Howard.....	Bangor	Geo. A. Pettingill.....	Lisbon Falls
Fred C Lynam & Co.....	Bar Harbor	Sterling Dow.....	Portland
Jas. B. Drake.....	Bath	Geo. A. Carter & Co.....	Saco
Perry & Packard.....	Camden	Alvan A. Dennett.....	Saco
A. M. Bradley & Son.....	East Vassalboro'	Griffin & Wentworth.....	Skowhegan
Geo. W. Fiske.....	Ellsworth	L. T. Boothby & Son.....	Waterville
Geo. M. Currier.....	Farmington	Henry E. Evans.....	York

QUEEN.

A. A. Miller.....	Auburn	F. A. Conant & Co.....	Lewiston
Macomber, Farr & Co.....	Augusta	Freeland Howe.....	Norway
Blake, Barrows & Brown.....	Bangor	Sterling Dow.....	Portland
Jas. B. Drake.....	Bath	Cochran, Baker & Cross.....	Rockland
Crawford, Tolles & Co.....	Berwick	Griffin & Wentworth.....	Skowhegan
Chas. C. Humphreys.....	Brunswick	L. T. Boothby & Son.....	Waterville
A. L. Berry & Co.....	Gardiner		

ROYAL.

Macomber, Farr & Co.....	Augusta	John Sise.....	Kittery
Blake, Barrows & Brown.....	Bangor	Chamberlin & Little.....	Lewiston
Jas. B. Drake.....	Bath	P. H. Longfellow.....	Machias
Keating & Field.....	Belfast	Rollins & Adams.....	Portland
Crawford, Tolles & Co.....	Berwick	Geo. S. Gentle.....	Presque Isle
C. C. Humphreys.....	Brunswick	Cochran, Baker & Cross.....	Rockland
Downes & Curran.....	Calais	C. C. Hobbs.....	South Berwick
Samuel D. Leavitt.....	Eastport	Wm. J. Wheeler.....	South Paris
Augustus Bailey.....	Gardiner	W. B. Creamer.....	Waldoboro'
J. H. Bradford.....	Houlton	John Ware.....	Waterville

SCOTTISH UNION AND NATIONAL.

William Allen, Jr.....	Portland
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SUN FIRE.

A. A. Miller & Co	Auburn	Freeland Howe	Norway
C. S. Downing	Augusta	Prentiss Loring	Portland
J. S. Ricker & Son	Bangor	David B. Ricker	Portland
Franklin P. Sprague	Bath	A. B. Cox	Randolph
James Pattee	Belfast	A. J. Erskine	Rockland
E. H. Gove	Biddeford	William T. Hall	Richmond
Thos. E. Wharf & Son	Calais	Geo. A. Carter & Co.	Saco
Geo. W. Norton	Eastport	Geo. H. Fogg	Sanford
Geo. W. Fiske	Ellsworth	Griffin & Wentworth	Skowhegan
Geo. R. Howe	Lewiston	Albert E. Davies	Waterville

WESTERN.

Miller & Latham	Auburn	Chas. A. Allen & Co	Ellsworth
Blanchard & Blanchard	Augusta	Herbert A. Harmon	Portland
Geo. E. Macomber	Augusta	G. A. Carter & Co	Saco
Wm. H. Bradford	Bangor	Griffin & Wentworth	Skowhegan
George P. Davenport	Bath	L. T. Boothby & Son	Waterville
Keating & Field	Belfast		

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ERRATA.

Page 81, under Income, for \$237,719.52, read \$235,021.60.

Page 81, under Income, for \$259,848.43, read \$257,150.51.

Page 115, under Income, strike out third line, and for \$421,660.64, in last line, read \$210,830.32.

Page 145, under Liabilities, for "Capital actually paid up in cash," read "Surplus."