

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers ^{and} Institutions

FOR THE YEAR

1891.

VOLUME II.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1892.

Twenty-Third Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

PART I.

Fire and Marine Insurance.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1891.



TWENTY-THIRD 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-third 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 1890, for marine and inland insurance, \$232,544.31, and paid for losses \$139,562.92. This business was done by the Union and Merchants' of Bangor. These two companies were visited in February, and their statements for 1890 verified by examination as required by law.

MAINE MUTUAL COMPANIES.

Twenty-seven mutual fire insurance companies have made returns for the year 1890, the same number as for 1889.

The Webster Mutual about one year ago ceased to write any new business and is closing up its affairs. The business done by this company has been very light for some years. There has been no material change in the volume of business transacted by these companies and there is no prospect of any considerable increase. Abstracts of the annual statements of the companies are given in this volume.

FOREIGN COMPANIES.

For four years past fire business in Maine has been done with profit to the companies; the ratio of premiums to losses being 51.83 per cent in 1887; 45.98 per cent in 1888; 44.49 per cent in 1889 and 55.86 per cent in 1890. The average ratio of all companies doing business in Maine for all the states in which they do business, losses to premiums for 1890, marine included, was 55.72.

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 58.66 per cent. The ratio for 1889 was 62.05 per cent.

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.
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
1890	95,447,324 35	1,297,299 73	735,682 69

The fire risks written by Maine mutual companies were : In 1886, \$2,963,952.50; 1887, \$3,210,558.47; 1888, \$2,-971,449.86; 1889, \$2,898,529.14; 1890, \$2,902,812.22.

The fire risks written by special brokers for the year amounted to \$42,625.00; \$9,525.00 less than amount written in 1889.

The amount of fire insurance, of record, written in Maine for the year 1890 may be summarized as follows :

Companies of other states and countries	\$95,447,324	35
Maine mutual companies	2,902,812	22
Special brokers	42,625	00
Total	\$98,392,761	57

An increase of \$7,637,653.55 over that for the year 1889, and \$12,626,612.21 larger than the amount written in any former year.

The marine and inland insurance of record for the year was \$10,694,105 ; \$9,312,912 of which was written by Maine companies, and \$1,381,193 by foreign companies. This shows a gain of \$416,443 by Maine companies and a loss of \$45,912.77 by foreign companies, as compared with business written in 1889.

AUTHORIZED COMPANIES.

The following tables show the fire, fire marine and marine insurance companies authorized to do business 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	Wells	Wells
Gorham Farmers'	North Gorham	West Bangor and Hermon	Hermon
Harpwell	Harpwell	Wilton	Wilton
Harrison	Harrison	Windham	Windham
Jay	Jay	Woolwich	Woolwich

STOCK COMPANIES OF OTHER STATES.

Name of Company	Location.	Name of Company.	Location.
Ætna	Conn	Mechanics' and Traders'	La
American	Mass	Merchants'	N. J
American	N. J	Merchants'	R. I
American Central.....	Mo	Meriden Fire	Conn
American Fire	N. Y	Michigan F. & M.....	Mich
American Fire	Pa	National Fire	Conn
Boston Marine	Mass	National Fire.....	N. Y
Boylston	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
Dwelling House	Mass	Pennsylvania Fire.....	Pa
Eliot	Mass	People's Fire	N. H
Equitable F. & M.....	R. I	Phenix	N. Y
Fire Association of Philadelphia	Pa	Phoenix	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	State Investment & Ins. Co.....	Cal
Granite State Fire.....	N. H	St. Paul F. & M.....	Minn
Greenwich	N. Y	St. Paul German	Minn
Hauover Fire	N. Y	Traders'	Ill
Hartford Fire	Conn	Union	Pa
Home	N. Y	United Firemen's.....	Pa
Ins. Co. of North America	Pa	United States Fire.....	N. Y
Ins. Co. of State of Pennsylvania	Pa	Westchester Fire.....	N. Y
Liberty	N. Y	Williamsburgh City Fire	N. Y
Manufacturers' & Builders' Fire.....	N. Y		

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual Fire	Mass	Traders' & Mechanics' Mutual Fire, Mass
Quincy	Mass	

COMPANIES OF FOREIGN COUNTRIES.

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

The following companies have been admitted to the State since December 31, 1890: The Greenwich of New York, the St. Paul Fire and Marine and St. Paul German of Minnesota, and the Manchester Fire of England, Union Assurance of London, State Investment and Insurance Company of San Francisco.

The Anglo Nevada and the Denver have reinsured their Maine risks and withdrawn from the State.

STATISTICAL TABLES.

Table No. 1 shows the capital, surplus or impairment of capital, on the 31st day of December, 1890, 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, 1890, 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, 1890.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, May 15, 1891.



STATISTICAL TABLES.

Table I—Showing the Capital, Surplus or impairment of Capital on the 31st day of December, 1890, and the difference between Income and Expenditures, ratio of expenditures and ratio of losses for the year ending December 31st, 1890, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

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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	\$26,137 13	\$3,988 12	-	94.92	73.09
Union	100,000 00	97,991 92	13,209 77	-	89.96	69.52
Total.....	\$200,000 00	\$124,129 05	\$17,197 89	-	92.44	71.30
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn.....	\$4,000,000 00	\$3,842,776 42	\$306,015 66	-	91.45	55.22
American, Mass.....	300,000 00	67,194 02	7,168 88	-	97.49	95.17
American, N. J.....	600,000 00	1,068,579 73	93,676 34	-	82.80	47.46
American Central, Mo.....	600,000 00	361,542 32	85,961 76	-	86.96	48.20
American Fire, N. Y.....	400,000 00	406,533 18	76,021 05	-	90.54	45.47
American Fire, Pa.....	500,000 00	455,708 82	311,107 32	-	85.37	55.41
Boston Marine, Mass.....	1,000,000 00	1,051,922 86	157,203 74	-	85.71	67.67
Boylston, Mass.....	557,200 00	100,853 48	15,942 16	-	95.16	78.89
Buffalo German, N. Y.....	200,000 00	889,811 46	92,625 31	-	81.30	48.21
California, Cal.....	600,000 00	106,048 37	29,702 33	-	96.98	66.33
Citizens', Pa.....	500,000 00	51,621 98	23,742 14	-	91.90	59.53
Commerce, N. Y.....	200,000 00	73,145 29	-	2,470 22	102.06	61.36
Connecticut Fire, Conn.....	1,000,000 00	568,904 54	183,284 01	-	85.20	51.74
Continental, N. Y.....	1,000,000 00	1,602,620 05	212,764 66	-	91.65	53.06
Delaware Mutual Safety, Pa.....	702,875 00	462,527 84	124,833 02	-	75.24	46.55
Dwelling House, Mass.....	300,000 00	36,381 90	-	9,563 81	104.06	57.14
Eliot, Mass.....	200,000 00	14,805 54	-	179 31	100 10	73.55
Equitable F. & M., R. I.....	300,000 00	94,144 50	25,077 11	-	91.59	55.36

INSURANCE COMMISSIONER'S REPORT.

Fire Association, Pa.....	500,000 00	1,046,142 01	304,914 80	-	84.25	50.93
Fireman's Fund, Cal.....	1,000,000 00	555,256 16	245,737 12	-	83.10	48.15
Firemen's Fire, Mass.....	400,000 00	332,296 87	22,117 36	-	85.62	42.08
First National Fire, Mass.....	200,000 00	20,082 53	13,596 26	-	86.55	65.78
Franklin Fire, Pa.....	400,000 00	985,210 95	75,109 01	-	88.10	47.41
German American, N. Y.....	1,000,000 00	2,296,558 75	223,100 59	-	91.48	54.62
Germania Fire, N. Y.....	1,000,000 00	879,214 20	131,967 43	-	89.54	52.69
Girard F. & M., Pa.....	300,000 00	568,869 50	104,892 31	-	79.69	35.88
Granite State Fire, N. H.....	200,000 00	25,319 31	719 74	-	99.77	66.14
Hanover Fire, N. Y.....	1,000,000 00	546,263 64	31,293 46	-	97.56	53.57
Hartford Fire, Conn.....	1,250,000 00	2,612,425 68	440,126 10	-	86.81	52.22
Home, N. Y.....	3,000,000 00	1,494,595 22	270,052 09	-	93.98	60.34
Insurance Company of North America, Pa.....	3,000,000 00	2,451,961 04	329,988 58	-	93.10	63.64
Insurance Company of the State of Pennsylvania, Pa.....	200,000 00	67,037 87	-	42,736 93	116.06	88.77
Liberty, N. Y.....	800,000 00	58,572 67	46,325 28	-	94.95	56.84
Manufacturers' and Builders', N. Y.....	200,000 00	83,535 16	2,820 89	-	98.83	54.96
Mechanics' and Traders', La.....	375,000 00	207,628 26	28,033 49	-	91.93	54.53
Merchants', N. J.....	400,000 00	457,218 41	34,564 88	-	96.17	62.13
Merchants', R. I.....	200,000 00	101,740 01	23,171 55	-	89.73	55.49
Meriden Fire, Conn.....	200,000 00	81,600 88	14,303 80	-	91.02	60.41
Michigan F. & M., Mich.....	400,000 00	146,916 48	77,661 13	-	86.04	51.55
National Fire, Conn.....	1,000,000 00	612,847 19	199,916 35	-	84.60	48.58
National Fire, N. Y.....	200,000 00	44,249 05	2,474 22	-	98.96	67.55
Neptune F. & M., Mass.....	300,000 00	15,673 95	18,007 99	-	90.89	64.01
New Hampshire Fire, N. H.....	600,000 00	360,138 69	105,153 32	-	87.49	55.26
New York Bowery Fire, N. Y.....	300,000 00	37,465 98	-	32,123 66	107.83	69.68
Niagara Fire, N. Y.....	500,000 00	435,511 43	176,303 81	-	90.96	55.65
North American, Mass.....	200,000 00	16,765 05	3,343 76	-	98.04	62.92
Northwestern National, Wis.....	600,000 00	400,299 31	75,841 07	-	89.47	48.32
Orient, Conn.....	1,000,000 00	182,537 52	115,064 58	-	89.55	55.40
Pacific Fire, N. Y.....	200,000 00	295,099 93	13,627 56	-	95.38	55.80
Pennsylvania Fire, Pa.....	400,000 00	1,440,307 72	203,821 31	-	84.94	56.13
People's Fire, N. H.....	350,000 00	61,027 52	30,549 62	-	94.17	61.08

Table I—*Concluded.*

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INSURANCE COMMISSIONER'S REPORT.

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.
Phenix, N. Y.....	\$1,000,000 00	\$ 653,704 42	\$143,197 47	-	91.20	54.34
Phenix, Conn.....	2,000,000 00	1,517,079 68	253,796 06	-	91.19	54.53
Providence Washington, R. I.....	400,000 00	68,062 52	170,079 15	-	85.50	52.33
Reliance, Pa.....	300,000 00	294,019 05	33,907 34	-	84.30	55.74
Rochester German, N. Y.....	200,000 00	238,838 40	84,996 13	-	86.16	51.52
Security, Conn.....	250 000 00	79,260 09	61,285 96	-	90.44	55.90
Springfield F. & M., Mass.....	1,500,000 00	655,350 26	178,426 08	-	89.42	54.44
Spring Garden, Pa.....	400,000 00	349,072 83	48,888 74	-	86.30	45.81
Traders', Ill.....	500,000 00	417,500 19	58,906 46	-	91.04	59.00
Union, Pa.....	250,000 00	19,380 71	-	41,478 65	114.44	77.01
United Firemen's, Pa.....	300,000 00	113,655 97	54,650 16	-	81.22	48.36
United States Fire, N. Y.....	250,000 00	250,178 96	9,268 78	-	91.03	52.04
Westchester Fire, N. Y.....	300,000 00	460,662 09	117,188 70	-	88.44	47.95
Williamsburg City Fire, N. Y.....	250,000 00	680,461 54	44,386 72	-	92.54	49.11
Total.....	\$42,535,075 00	\$35,871,716 85	\$6,357,702 69	\$128,552 58	91.31	56.96
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	100,000 00	477,097 93	12,863 47	-	93.13	41.34
Quincy, Mass.....	-	348,900 99	-	4,818 03	103.16	47.44
Traders' and Mechanics', Mass.....	-	387,492 27	18,192 37	-	88.92	39.24
Total.....	\$100,000 00	\$1,213,491 19	\$31,055 84	\$4,818 03	95.07	42.67
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.....	*200,000 00	202,233 37	77,649 85	-	87.45	62.02
Caledonian, Scot.....	200,000 00	360,726 72	258,520 31	-	51.75	16.36
City of London, Eng.....	200,000 00	176,396 26	60,773 02	-	86.01	54.69

Commercial Union, Eng	200,000 00	857,394 07	398,621 64	-	85.87	58.30
Guardian Assurance, Eng.	200,000 00	573,590 74	235,118 57	-	79.36	41.60
Hamburg-Bremen Fire, Ger.	200,000 00	180,211 08	113,975 48	-	88.51	55.69
Imperial Fire, Eng.	200,000 00	567,348 38	176,952 52	-	84.58	51.31
Lancashire, Eng.	200,000 00	494,750 55	148,887 63	-	91.83	60.85
Lion Fire, Eng	200,000 00	291,767 07	96,830 65	-	78.97	50.98
London & Liverpool & Globe, Eng.	200,000 00	2,806,133 81	956,341 50	-	79.95	54.88
London and Lancashire, Eng	200,000 00	506,321 30	306,513 31	-	83.18	54.56
London Assurance, Eng.	200,000 00	754,748 69	177,134 28	-	83.44	47.87
Northern Assurance, Eng.	200,000 00	329,638 03	171,578 19	-	84.83	54 11
North British & Mercantile, Eng.	200,000 00	1,430,774 14	271,530 92	-	87.84	58.75
Norwich Union Fire, Eng.	200,000 00	594,478 40	248,271 92	-	84.59	51.56
Phoenix Assurance, Eng.	200,000 00	291,401 76	350,516 40	-	80.91	50.44
Queen, Eng	200,000 00	839,893 91	266,325 50	-	89.05	58.03
Royal, Eng	200,000 00	1,983,304 10	769,609 07	-	83.78	51.24
Scottish Union & National, Scot.	200,000 00	1,207,776 45	228,927 50	-	65.75	42.79
Sun Fire, Eng	200,000 00	649,373 71	277,427 60	-	81.69	52.61
Western Assurance, Canada	200,000 00	276,479 73	119,374 31	-	90.40	62.45
Total.	\$4,200,000 00	\$15,374,742 27	\$5,710,879 17	-	78.81	51.96

RECAPITULATION.

Maine Stock Companies	\$200,000 00	\$124,129 05	\$17,197 89	-	92.44	71 30
Stock Companies of other States.	42,535,075 00	35,871,716 85	6,357,702 69	\$128,552 58	91.31	56.96
Mutual Companies of other States.	100,000 00	1,213,491 19	31,055 84	4,818 03	95.07	42.67
Companies of Foreign Countries.	4,200,000 00	15,374,742 27	5,710,879 17	-	82.84	51.96
Aggregate.	\$47,035,075 00	\$52,584,079 36	\$22,116,835 59	\$133,370 61	90.41	55.72

* Deposit capital with New York Insurance Department.

Table II—Showing the Nature of the Assets, on the 31st day of
Companies Transacting

Name of Company.	Real estate.	Loans on bonds and mortgages.	Interest on bonds and mortgages.	Stocks and bonds owned.
MAINE STOCK COMPANIES.				
Merchants'	-	\$65,500 00	-	\$36,525 00
Union	-	32,258 34	\$602 22	176,617 50
Total	-	\$88,758 34	\$602 22	\$213,142 50
STOCK COS. OF OTHER STATES.				
Cetna, Conn.	\$275,000 00	\$43,000 00	\$395 14	\$8,858,890 00
American, Mass.	-	-	-	484,473 70
American, N. J.	313,807 72	1,319,039 83	19,977 05	396,625 70
American Central, Mo.	500,000 00	11,000 00	-	684,000 00
American Fire, N. Y.	-	24,220 00	248 03	956,675 00
American Fire, Pa.	234,490 05	1,223,150 00	22,700 20	1,079,732 69
Boston Marine, Mass.	28,940 78	512,800 00	2,992 03	989,000 00
Boylston, Mass.	-	209,800 00	2,639 33	493,447 68
Buffalo German, N. Y.	300,000 00	509,921 43	2,803 72	322,528 31
California, Cal.	106,000 00	149,923 41	570 00	539,470 00
Citizens', Pa.	106,000 00	285,770 00	3,456 10	253,048 00
Commerce, N. Y.	75,000 00	22,300 00	205 00	225,645 00
Connecticut Fire, Conn.	99,600 00	752,200 00	-	1,396,314 00
Continental, N. Y.	734,360 00	171,510 00	4,067 94	3,970,372 00
Delaware Mutual Safety, Pa.	140,000 00	106,200 00	1,258 83	849,825 00
Dwelling House, Mass.	-	195,950 00	2,987 93	190,083 00
Eliot, Mass.	-	101,900 00	1,326 90	180,811 00
Equitable, F. & M., R. I.	129,900 00	89,650 00	840 00	310,145 07
Fire Association, Pa.	129,991 00	1,612,217 01	30,332 54	2,375,676 50
Fireman's Fund, Cal.	300,000 00	317,375 00	8,928 50	1,099,369 00
Firemen's Fire, Mass.	-	284,500 00	3,052 57	523,956 00
First National Fire, Mass.	-	160,576 90	3,029 04	82,181 00
Franklin Fire, Pa.	308,150 00	489,241 34	9,024 61	1,089,305 00
German American, N. Y.	-	-	-	4,936,017 00
Germania Fire, N. Y.	50,000 00	189,500 00	2,577 50	2,552,451 25
Girard F. & M., Pa.	298,800 00	715,800 00	13,601 73	353,115 00
Granite State Fire, N. H.	-	119,950 00	2,781 85	225,446 00
Hanover Fire, N. Y.	250,000 00	58,000 00	242 50	1,885,826 50
Hartford Fire, Conn.	624,675 60	1,312,618 07	19,373 23	3,671,667 00
Home, N. Y.	1,375,064 03	665,150 00	15,419 22	5,525,607 08
Ins. Co. of North America, Pa.,	316,650 82	2,393,632 06	31,584 71	4,514,060 00
Ins. Co. of State of Penn., Pa.,	305,968 00	75,350 00	1,393 42	220,078 19
Liberty, N. Y.	-	-	-	1,223,561 05
Manufact'rs' & Builders', N. Y.	-	70,000 00	2,652 78	259,988 00
Mechanics' & Traders', La. . .	25,391 25	800 00	-	640,303 75
Merchants', N. J.	237,500 00	453,000 00	8,116 73	752,750 00
Merchants' R. I.	-	102,000 00	1,487 45	303,655 00
Meriden Fire, Conn.	-	30,600 00	197 38	291,957 50
Michigan F. & M., Mich.	18,545 47	676,543 33	13,321 43	30,525 00
National Fire, Conn.	75,335 76	610,755 52	10,164 94	1,581,424 00

STATISTICAL TABLES.

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December, 1889, of Fire, Fire-Marine and Marine Insurance Business in this State.

Loans on collaterals.	Cash in office and bank.	Interest on stocks and bonds owned and on collateral loans.	Premiums in course of collection.	All other assets.	Total assets
\$26,500 00	\$ 5,302 39	\$7,633 14	\$17,681 46	\$35,493 24	\$194,635 23
2,375 00	27,432 91	1,382 49	19,502 60	60,639 85	311,800 91
\$28,875 00	\$32,735 30	\$9,005 63	\$37,184 06	\$96,133 09	\$506,436 14
\$ 6,570 00	\$772,285 31	\$ 539 25	\$500,817 34	-	\$10,457,497 04
38,306 25	26,548 14	3,986 60	14,496 12	\$15,023 52	582,834 33
-	25,371 90	3,166 67	35,382 45	2,518 52	2,115,889 14
132,000 00	71,676 50	-	73,405 38	-	1,472,081 88
199,200 00	35,363 02	2,136 47	146,787 19	833 17	1,365,462 88
159,900 00	169,390 04	2,160 11	50,463 57	8,407 41	2,950,394 07
92,900 00	310,792 51	2,810 27	154,002 29	572,223 36	2,666,461 24
114,100 00	44,224 72	3,110 67	42,059 61	14,712 12	924,094 13
151,000 00	113,960 26	1,801 25	59,567 74	10,614 00	1,472,196 71
-	308,849 84	1,330 00	178,535 99	-	1,284,679 24
51,193 40	26,086 46	725 81	27,792 63	-	754,072 40
8,500 00	13,399 22	605 66	6,256 62	1,064 59	352,976 09
4,300 00	135,197 54	-	112,780 96	-	2,500,392 50
-	319,436 70	29,512 48	229,621 39	129,068 33	5,587,948 84
235,000 00	77,499 36	1,020 83	57,219 74	36,362 55	1,504,386 31
-	47,871 20	3,516 59	58,520 14	61,127 11	560,055 97
-	31,600 75	2,044 25	28,420 09	-	346,102 99
900 00	25,298 83	-	31,339 59	1,537 50	589,610 92
346,200 00	167,119 74	14,941 10	169,869 07	73 00	4,846,419 46
368,800 00	190,227 45	7,598 64	264,388 98	73,701 85	2,630,389 92
15,500 00	10,412 10	6,019 50	11,141 46	-	854,581 63
8,300 00	12,176 80	462 50	19,494 26	1,800 00	283,020 50
1,052,900 00	195,409 09	2,441 00	66,759 36	-	3,213,230 40
-	395,675 72	-	268,200 84	-	5,599,893 56
-	75,135 39	-	190,586 41	6,364 88	3,066,615 43
28,200 00	82,586 87	1,688 80	81,014 54	10,797 58	1,585,604 52
21,480 00	33,194 52	3,834 50	52,765 93	-	459,452 80
100,350 00	133,479 71	3,955 92	140,482 56	5,603 44	2,577,940 63
30,000 00	355,895 29	1,186 67	541,992 76	19,207 51	6,576,616 13
693,100 00	313,400 82	28,567 72	558,367 32	16,516 39	9,091,192 58
127,750 00	720,092 53	-	599,263 24	248,485 47	8,951,518 83
-	52,286 22	258 00	23,962 27	24,883 20	704,179 30
-	45,042 22	2,624 99	172,647 27	3,203 10	1,447,078 63
121,590 00	11,048 86	4,594 21	37,049 28	-	506,923 13
1,000 00	27,360 00	-	79,454 92	11,906 25	786,216 17
-	32,701 36	2,301 59	114,276 29	303 28	1,600,949 25
21,912 50	35,257 62	667 64	36,212 86	500 00	501,693 07
-	32,497 37	666 67	29,021 85	101 75	385,042 52
300 00	17,972 12	754 92	75,886 25	2,864 98	841,713 50
450 00	167,300 57	3,148 45	171,633 95	-	2,620,213 19

Table II—

Name of Company.	Real estate.	Loans on bonds and mortgages.	Interest on bonds and mortgages.	Stocks and bonds owned.
National Fire, N. Y.	-	\$10,438 98	\$104 38	\$304,437 50
Neptune F. & M., Mass.	-	-	-	395,163 00
New Hampshire Fire, N. H. . .	-	509,146 86	14,914 00	860,369 96
New York Bowery Fire, N. Y.,	\$1,000 00	18,200 00	127 00	530,060 00
Niagara Fire, N. Y.	577,566 63	46,050 00	1,356 50	1,367,690 00
North American, Mass.	44,100 00	74,400 00	1,309 08	197,572 25
Northwestern National, Wis. . .	-	401,800 00	3,813 82	969,060 00
Orient, Conn.	32,745 78	237,560 00	12,402 15	1,388,525 30
Pacific Fire, N. Y.	65,000 00	141,200 00	1,420 13	446,630 00
Pennsylvania Fire, Pa.	152,500 00	463,220 00	5,851 92	2,146,128 00
People's Fire, N. H.	-	242,281 66	3,415 06	260,399 25
Phoenix, N. Y.	1,723,751 95	174,000 00	2,577 46	2,243,251 50
Phoenix, Conn.	233,524 34	676,600 00	52,653 63	3,858,742 00
Providence Washington, R. I.,	-	-	-	1,053,898 00
Reliance, Pa.	100,000 00	121,100 00	1,595 79	557,957 00
Rochester German, N. Y.	190,859 84	318,505 00	5,949 67	127,688 83
Security, Conn.	34,000 00	163,725 00	639 44	3,4,687 00
Springfield F. & M., Mass.	109,000 00	314,950 00	7,202 24	2,741,276 00
Spring Garden, Pa.	201,000 00	490,265 44	10,646 19	355,050 00
Traders', Ill.	1,500 00	139,537 37	2,379 79	1,119,930 00
Union, Pa.	160,000 00	9,900 00	247 50	240,408 00
United Firemen's, Pa.	104,650 00	653,731 50	13,899 69	248,425 00
United States Fire, N. Y.	-	470,000 00	2,004 58	152,250 00
Westchester Fire, N. Y.	202,000 00	423,050 00	6,081 88	731,200 00
Williamsburg City Fire, N. Y.,	634,843 90	319,600 00	1,234 91	378,922 00
Total	11,919,212 92	22,485,205 71	400,577 14	79,339,725 79
MUT. COS. OF OTHER STATES.				
Holyoke, Mass.	\$40,000 00	\$112,750 00	\$1,976 17	\$643,483 25
Quincy, Mass.	15,000 00	65,850 00	2,243 91	346,965 00
Traders' & Mechanics', Mass. . .	-	259,700 00	7,478 17	106,790 00
Total	\$55,000 00	\$438,300 00	\$11,698 25	\$1,097,238 25
COS. OF FOREIGN COUNTRIES.				
British America, Canada	-	-	-	\$703,447 45
Caledonian, Scot.	-	\$50,000 00	-	697,950 00
City of London, Eng.	-	-	-	600,468 44
Commercial Union, Eng.	\$842,906 57	-	-	1,459,000 00
Guardian Assurance, Eng.	-	\$142,750 00	1,559 64	1,162,312 50
Hamburg-Bremen Fire, Ger. . . .	-	9,000 00	168 75	1,041,181 25
Imperial Fire, Eng.	451,634 70	-	-	921,181 66
Lancashire, Eng.	368,533 00	-	-	1,418,077 83
Lion Fire, Eng.	-	192,100 00	3,875 41	433,900 00
L. and L. and Globe, Eng.	1,524,500 00	2,241,350 00	27,997 05	2,217,775 00

STATISTICAL TABLES.

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CONTINUED.

Loans on collaterals.	Cash in office and bank.	Interest on stocks and bonds owned and on collateral loans.	Premiums in course of collection.	All other assets.	Total assets.
\$10,000 00	\$27,566 99	\$ 953 75	\$36,485 54	-	\$389,987 14
-	14,788 39	1,770 00	21,009 14	\$649 28	433,379 84
98,225 00	103,522 06	5,628 00	67,351 91	-	1,659,157 79
3,700 00	13,714 00	3,136 08	81,376 81	864 47	652,178 36
110,912 50	215,534 57	9,347 57	276,244 05	17,779 03	2,622,480 85
2,300 00	14,505 43	1,685 00	21,745 79	746 87	358,364 42
-	128,139 65	3,266 67	66,538 03	7,299 00	1,579,917 17
11,940 00	80,571 52	16,590 56	206,445 25	681 30	1,977,461 86
-	25,766 67	3,484 16	35,470 59	104 17	719,075 72
509,825 00	65,038 80	886 30	140,996 27	864 16	3,485,310 45
92,250 00	64,312 13	9,544 48	89,670 84	-	761,873 42
2,700 00	388,711 63	10,952 46	758,861 51	4,529 33	5,311,335 84
143,322 50	298,745 03	3,959 67	356,128 04	1,139 52	5,624,814 73
-	48,734 01	-	150,295 39	71,620 97	1,324,548 37
-	48,551 66	-	18,899 47	1,410 00	849,513 92
-	117,632 44	887 50	89,206 24	-	850,729 52
40,700 00	57,991 89	1,412 66	72,620 11	6,667 37	722,443 47
58,400 00	117,030 32	26,493 01	228,930 11	865 92	3,604,147 60
208,150 00	60,201 23	1,217 00	22,794 90	11,951 02	1,361,275 78
-	60,633 89	9,928 75	52,881 46	19,614 83	1,406,406 09
26,626 67	26,180 06	1,276 40	59,104 55	1,363 33	525,106 51
98,025 00	19,341 04	2,849 56	20,240 54	6,429 00	1,167,591 33
-	6,069 48	600 00	20,085 74	-	651,009 80
-	169,872 92	-	104,733 89	3,149 95	1,640,088 64
6,350 00	34,403 99	3,521 70	63,480 43	8,497 82	1,450,854 75
5,455,128 82	7,868,694 47	263,571 01	8,573,537 11	1,446,032 20	137,751,685 17
\$ 2,500 00	\$18,297 39	\$8,184 56	\$ 521 49	-	\$827,712 86
119,500 00	27,719 06	3,862 03	9,834 26	\$208 33	591,182 59
72,324 70	23,981 28	3,903 57	6,777 94	141,000 00	621,955 66
\$194,324 70	\$69,997 73	\$15,950 16	\$17,133 69	\$141,208 33	\$2,040,851 11
-	\$ 51,011 03	\$7,212 50	\$92,546 63	-	\$ 854,217 61
-	209,285 65	-	67,252 40	-	1,024,488 05
-	40,533 88	1,000 00	66,766 65	\$953 81	709,722 78
-	417,085 83	6,562 59	455,311 89	62,388 84	3,234,255 72
-	354,681 74	9,583 34	114,133 19	566 67	1,785,587 08
-	31,281 25	4,512 50	85,330 11	6,739 21	1,178,213 07
-	136,820 48	-	178,806 14	4,430 98	1,692,873 96
-	71,808 23	-	151,800 27	-	2,010,219 33
\$31,200 00	112,421 31	5,512 50	56,018 58	2,023 34	837,051 04
39,000 00	666,307 88	615 98	705,109 44	37,339 79	7,459,995 14

Table II—

Name of Company.	Real estate.	Loans on bonds and mortgages.	Interest on bonds and mortgages	Stocks and bonds owned.
London and Lancashire, Eng..	\$222,500 00	-	-	\$1,622,853 00
London Assurance, Eng.....	-	-	-	1,584,890 00
Northern Assurance, Eng.....	114,544 44	-	-	1,132,288 50
No. British & Mercantile, Eng.	-	-	-	2,953,183 00
Norwich Union Fire, Eng.....	-	\$40,000 00	\$150 00	1,540,051 21
Phoenix Assurance, Eng.....	-	-	-	1,458,550 00
Queen, Eng.	30,000 00	-	-	1,994,415 82
Royal, Eng.....	1,818,200 10	-	-	2,982,480 00
Scottish Union & Nat'l, Scot...	-	919,800 00	16,453 57	728,844 51
Sun Fire, Eng.	210,000 00	496,000 00	9,290 00	997,630 00
Western Assurance, Canada ...	-	-	-	808,322 50
Total	\$5,582,818 81	\$4,091,000 00	\$59,504 42	\$28,449,802 67

RECAPIT

Maine Stock Companies	-	\$88,758 34	\$602 22	\$213,142 50
Stock Cos. of Other States.....	11,919,212 92	22,485,205 71	400,577 14	79,339,725 79
Mutual Cos. of Other States...	55,000 00	438,300 00	11,698 25	1,097,238 25
Cos. of Foreign Countries	5,582,818 81	4,091,000 00	59,504 42	28,449,802 67
Aggregate	17,557,031 73	27,103,264 05	472,382 03	109,099,909 21

CONCLUDED.

Loans on collaterals.	Cash in office and bank.	Interest on stocks and bonds owned and on collateral loans.	Premiums in course of collection.	All other assets	Total assets.
-	\$192,281 12	-	\$234,450 01	-	\$2,272,084 13
-	63,252 97	-	144,930 06	-	1,793,073 03
-	90,201 28	\$ 3,740 89	161,389 65	\$ 808 56	1,502,973 32
-	138,878 63	47,586 00	284,604 36	9,333 63	3,433,585 62
-	103,892 13	11,515 47	95,228 11	1,747 14	1,792,584 06
-	427,246 55	8,980 00	201,951 11	-	2,096,727 66
-	395,511 90	-	33,571 34	-	2,453,499 06
\$85,000 00	584,667 17	5,611 66	472,471 41	25,349 98	5,973,780 32
-	131,350 67	4,125 00	92,956 14	1,702 61	1,895,232 50
-	170,059 94	16,941 80	321,053 18	1,750 00	2,222,724 92
-	138,263 00	-	134,593 67	30,933 93	1,112,113 10
\$155,200 00	\$4,546,842 64	\$133,500 23	\$4,150,274 34	\$186,058 39	\$47,355,001 50

ULATION.

\$28,875 00	\$32,735 30	\$ 9,005 63	\$37,184 06	\$96,133 09	\$506,436 14
5,455,128 82	7,868,694 47	263,571 01	8,573,537 11	1,446,032 20	137,751,685 17
194,324 70	69,997 73	15,950 16	17,133 69	141,208 33	2,040,851 11
155,200 00	4,546,842 64	133,500 23	4,150,274 34	186,058 39	47,355,001 50
5,833,528 52	12,518,270 14	422,027 03	12,778,129 20	1,869,432 01	187,653,973 92

Table III—Showing the Nature of the Liabilities on the 31st Day of December, 1890, 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	-	\$16,629 88	-	\$50,766 54	\$1,101 68	\$68,498 10	\$168,498 10
Union	-	27,850 87	-	85,542 12	416 00	113,808 99	213,808 99
Total	-	\$44,480 75	-	\$136,308 66	\$1,517 68	\$182,307 09	\$382,307 09
STOCK CO'S OF OTHER STATES.							
Ætna, Conn.	\$10,214 06	\$193,177 96	\$11,100 00	\$2,313,937 98	\$86,290 62	\$2,614,720 62	\$6,614,720 62
American, Mass.	-	28,797 90	-	178,427 77	8,414 64	215,640 31	615,640 31
American, N. J.	16,813 83	12,936 29	2,350 68	400,077 79	15,130 82	447,309 41	1,047,309 41
American Central, Mo.	12,498 15	18,379 97	11,843 70	456,506 94	11,010 80	510,539 56	1,110,539 56
American Fire, N. Y.	44,875 39	-	-	470,319 34	43,734 97	558,929 70	958,929 70
American Fire, Pa.	36,249 81	210,827 88	25,417 18	1,719,600 98	2,589 40	1,994,685 25	2,494,685 25
Boston Marine, Mass.	-	171,272 00	12,700 00	430,566 38	-	614,538 38	1,614,538 38
Boylston, Mass.	23,529 68	-	-	224,759 22	17,751 75	266,040 65	823,240 65
Buffalo German, N. Y.	7,404 26	18,818 00	1,000 00	344,067 43	11,095 56	382,385 25	582,385 25
California, Cal.	44,819 00	18,442 00	5,450 00	503,098 36	6,821 51	578,630 87	1,178,630 87
Citizens' Pa.	20,231 17	3,354 86	-	172,543 55	6,320 84	202,450 42	702,450 42
Commerce, N. Y.	-	9,180 00	-	68,911 89	1,738 91	79,830 80	279,830 80
Connecticut, Conn.	-	112,288 68	11,876 43	807,322 85	-	931,487 96	1,931,487 96
Continental, N. Y.	113,619 40	78,273 62	39,023 00	2,501,365 84	253,046 93	2,985,328 79	3,985,328 79
Delaware Mutual Safety, Pa.	6,293 00	42,208 00	-	239,122 88	51,359 59	338,983 47	1,041,858 47
Dwelling House, Mass.	4,192 66	2,367 50	6,182 00	205,471 91	5,460 00	223,674 07	523,674 07
Elliot, Mass.	20,004 00	-	-	106,152 53	5,140 93	131,297 45	331,297 45
Equitable F. & M., R. I.	2,678 00	10,296 00	1,530 00	177,468 92	3,493 50	195,466 42	495,466 42

Fire Association, Pa.	76,088 75	69,001 00	16,426 34	3,138,761 36	-	3,300,277 45	3,800,277 45
Fireman's Fund, Cal.	13,007 76	59,647 24	9,458 33	954,305 05	38,715 38	1,075,133 76	2,075,133 76
Firemen's Fire, Mass.	2,474 42	5,924 33	-	108,719 90	5,146 11	122,264 76	522,264 76
First National Fire, Mass.	620 24	2,183 25	1,200 00	61,010 35	2,924 13	67,937 97	267,937 97
Franklin Fire, Pa.	29,482 03	12,273 66	6,324 00	1,770,232 40	9,707 36	1,828,019 45	2,228,019 45
German American, N. Y.	34,223 19	142,445 51	20,623 56	2,042,118 65	63,923 90	2,303,334 81	3,303,334 81
Germania Fire, N. Y.	68,472 75	19,912 60	10,174 67	1,060,448 23	28,392 98	1,187,401 23	2,187,401 23
Girard F & M., Pa.	-	18,561 51	2,441 00	656,022 05	39,710 46	716,735 02	1,616,735 02
Granite State Fire, N. H.	12,447 45	1,145 87	1,320 55	205,281 09	13,938 53	234,133 49	434,133 49
Hanover Fire, N. Y.	27,347 67	34,868 42	16,879 21	924,584 80	27,996 89	1,031,676 99	2,031,676 99
Hartford Fire, Conn.	53,519 37	184,100 58	13,229 51	2,418,340 99	45,000 00	2,714,190 45	3,964,190 45
Home, N. Y.	148,877 06	385,238 81	35,980 85	3,754,018 27	272,482 37	4,596,597 36	7,596,597 36
Ins Co. of North America, Pa.	80,917 00	108,158 00	16,813 00	3,288,954 99	4,714 80	3,499,557 79	6,499,557 79
Ins Co of the State of Penn., Pa., Liberty, N. Y.	-	19,077 00	-	222,134 16	195,930 27	437,141 43	637,141 43
	18,303 09	28,560 76	3,700 00	499,760 10	38,182 01	588,505 96	1,388,505 96
Manufacturers' & Builders' N Y Mechanics' and Traders', La.	23,420 96	4,625 92	3,004 62	149,018 84	43,317 63	223,387 97	423,387 97
	17,784 01	-	-	160,469 15	25,334 75	203,587 91	578,587 91
Merchants', N. J.	36,382 75	42,129 42	10,433 67	610,106 11	44,678 89	743,730 84	1,143,730 84
Merchants', R. I.	8,965 68	17,459 65	1,653 99	168,476 95	3,396 79	199,953 06	399,953 06
Meriden, Fire, Conn.	4,561 79	7,269 66	2,200 00	85,980 81	3,429 38	103,441 64	303,441 64
Michigan F & M., Mich.	4,063 62	5,141 04	3,900 00	262,870 28	18,822 08	294,797 02	694,797 02
National Fire, Conn.	38,620 51	45,007 20	6,350 00	883,165 47	34,222 82	1,007,366 00	2,007,366 00
National Fire, N. Y.	15,116 83	4,458 00	1,500 00	118,561 44	6,101 82	145,738 09	345,738 09
Neptune F & M., Mass.	15,000 00	-	1,090 00	98,555 86	3,150 00	117,705 86	4,67,705 86
New Hampshire Fire, N. H.	34,651 56	40,000 00	10,000 00	600,897 16	13,470 38	699,019 10	1,669,019 10
New York Bowery Fire, N. Y. .	13,727 32	19,238 07	9,176 88	244,749 14	27,820 97	314,712 38	614,712 38
Niagara Fire, N. Y.	179,762 70	-	26,483 06	1,420,778 55	59,945 11	1,686,969 42	2,186,969 42
North American, Mass.	4,327 82	5,385 60	-	127,484 74	4,401 21	141,599 37	341,599 37
Northwestern National, Wis.	15,041 03	15,882 50	850 00	529,451 61	18,392 72	579,617 86	1,179,617 86
Orient, Conn.	85,839 05	-	6,750 00	664,096 64	38,238 65	794,924 34	1,794,924 34
Pacific Fire, N. Y.	9,958 74	13,575 45	1,850 00	184,073 04	14,518 56	223,975 79	423,975 79
Pennsylvania Fire, Pa.	31,293 03	52,372 37	6,605 06	1,551,232 27	3,500 00	1,645,002 73	2,045,002 73
People's Fire, N. H.	18,384 11	15,350 00	2,000 00	297,177 63	17,934 16	350,845 90	700,845 90

Table III—Concluded.

XXII

INSURANCE COMMISSIONER'S REPORT.

Name of Company.	LOSSES UNPAID.			Re-insurance fund.	Other liabilities.	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
Phenix, N. Y.....	-	\$137,351 46	\$36,208 64	\$3,243,416 13	\$240,655 19	\$3,657,631 42	\$4,657,631 42
Phoenix, Conn.....	-	279,031 17	14,800 00	1,813,903 88	-	2,107,735 05	4,107,735 05
Providence Washington, R. I. . .	\$19,744 85	93,425 94	6,586 00	736,729 06	-	856,485 85	1,256,485 85
Reliance, Pa.....	3,655 22	12,186 96	-	238,265 24	1,387 45	255,494 87	555,494 87
Rochester, German, N. Y.....	9,951 08	18,114 77	-	347,904 75	35,920 52	411,891 12	611,891 12
Security, Conn.....	19,790 55	22,177 96	1,100 00	332,929 10	17,185 77	393,183 38	643,183 38
Springfield F. & M., Mass.....	63,310 49	76,823 69	25,834 72	1,248,488 93	34,339 51	1,448,797 34	2,948,797 34
Spring Garden, Pa.....	9,163 91	25,092 25	-	577,123 74	823 05	612,202 95	1,012,202 95
Traders', Ill.....	16,787 42	27,716 04	4,486 31	400,864 11	39,052 02	488,905 90	988,905 90
Union, Pa.....	22,203 03	8,067 24	1,487 41	220,572 31	3,395 81	255,725 80	505,725 80
United Firemen', Pa.....	3,699 75	15,976 13	2,525 00	721,060 50	10,673 98	753,935 36	1,053,935 36
United States Fire, N. Y.....	6,499 20	3,027 00	1,900 00	132,455 90	6,948 74	150,830 84	400,830 84
Westchester Fire, N. Y.....	37,546 73	29,178 81	4,000 00	788,460 82	20,240 19	879,426 55	1,179,426 55
Williamsburg City Fire, N. Y..	7,444 30	38,556 78	6,514 38	451,394 74	16,483 01	520,393 21	770,393 21
Total.....	\$1,705,891 23	\$3,096,340 28	\$482,253 75	\$51,835,429 84	\$2,123,947 12	\$59,243,862 22	\$102,181,937 22
MUT. CO'S OF OTHER STATES.							
Holyoke, Mass.....	-	\$100 00	\$2,000 00	248,424 34	90 59	250,614 93	350,614 93
Quincy, Mass.....	-	1,750 00	2,500 00	230,721 60	7,310 00	242,281 60	242,281 60
Traders' and Mechanics', Mass..	-	2,809 58	-	230,788 75	865 06	234,463 39	234,463 39
Total.....	-	\$4,659 58	\$4,500 00	\$709,934 69	\$8,265 65	\$727,359 92	\$827,359 92
CO'S OF FOREIGN COUNTRIES.							
British America, Canada.....	\$11,741 06	\$25,612 11	\$3,600 00	\$382,951 51	\$28,079 56	\$451,984 24	\$651,984 24
Caledonian, Scot.....	-	69,573 54	-	389,708 47	4,479 32	463,761 33	663,761 33
City of London, Eng.....	5,305 88	29,953 89	8,750 00	272,947 29	16,369 46	333,326 52	533,326 52

Commercial Union, Eng.....	-	173,323 23	14,647 66	1,915,368 97	73,521 79	2,176,861 65	2,376,861 65
Guardian Assurance, Eng.....	-	95,556 00	8,100 00	891,983 69	16,356 65	1,011,996 34	1,211,996 34
Hamburg-Bremen Fire, Ger....	-	25,080 00	25,250 00	730,241 93	17,430 06	798,001 99	998,001 99
Imperial Fire, Eng.....	7,371 56	65,277 91	10,100 00	810,863 57	31,912 54	925,525 58	1,125,525 58
Lancashire, Eng.....	52,545 80	125,117 14	29,513 90	1,090,285 94	18,000 00	1,315,462 78	1,515,462 78
Lion Fire, Eng.....	11,927 81	39,251 25	3,947 00	269,574 21	20,583 70	345,283 97	545,283 97
L. & L. & Globe, Eng.....	-	422,937 88	33,365 00	3,820,219 71	177,338 74	4,453,861 33	4,653,861 33
London & Lancashire, Eng.....	34,299 79	83,711 27	17,809 90	1,362,817 19	67,124 68	1,565,762 83	1,765,762 83
London Assurance, Eng.....	58,034 33	-	-	780,290 01	-	838,324 34	1,038,324 34
Northern Assurance, Eng.....	25,011 07	71,687 25	21,391 00	820,481 71	34,764 23	973,335 29	1,173,335 29
No. British & Mercantile, Eng..	66,077 30	81,263 87	25,118 07	1,624,595 42	5,756 82	1,802,811 48	2,002,811 48
Norwich Union Fire, Eng.....	93,073 74	-	-	884,027 39	21,004 53	998,105 66	1,198,105 66
Phoenix Assurance, Eng.....	35,300 00	153,703 00	9,843 00	1,344,387 86	62,092 04	1,605,325 90	1,805,325 90
Queen, Eng.....	57,889 94	66,393 29	11,551 60	1,262,996 75	14,773 57	1,413,605 15	1,613,605 13
Royal, Eng.....	5,574 10	293,961 65	45,976 33	2,877,216 98	467,747 16	3,790,476 22	3,990,476 22
Scottish Union & National, Scot.	13,765 20	46,000 00	3,195 00	391,158 62	30,337 23	487,456 05	687,456 05
Sun Fire, Eng.....	73,009 15	60,765 50	14,335 00	1,152,355 05	72,886 51	1,373,351 21	1,573,351 21
Western Assurance, Canada....	-	80,417 25	2,600 00	535,318 26	17,297 86	635,633 37	835,633 37
Total.....	\$550,926 73	\$2,109,586 03	\$289,093 46	\$23,612,790 56	\$1,197,856 45	\$27,760,253 23	\$31,960,253 23

RECAPITULATION.

Maine Stock Companies.....	-	\$ 44,480 75	-	\$ 136,308 66	\$ 1,517 68	\$ 182,307 09	\$ 382,307 09
Stock Companies of other States,	\$1,705,891 23	3,096,340 28	\$182,253 75	51,835,429 84	2,123,947 12	59,243,862 22	102,181,937 22
Mutual Co's of other States....	-	4,659 58	4,500 00	709,934 69	8,265 65	727,359 92	827,359 92
Companies of Foreign Countries,	550,926 73	2,109,586 03	289,093 46	23,612,790 56	1,197,856 45	27,760,253 23	31,960,253 23
Aggregate.....	\$2,256,817 96	\$5,255,066 64	\$775,847 21	\$76,294,463 75	\$3,331,586 90	\$87,913,782 46	\$135,351,857 46

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1890, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PREMIUMS RECEIVED.		Interest on Mortgages	Interest and dividends from all other sources.	Income from rents and other sources	Total income.
	Fire.	Marine and Inland.				
MAINE STOCK COMPANIES.						
Merchants'	-	\$ 75,450 28	-	\$ 2,959 29	\$132 93	\$ 78,543 50
Union.....	-	121,425 41	-	10,214 07	-	131,639 48
Total	-	\$196,875 69	-	\$13,173 36	\$133 93	\$210,182 98
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn.	\$2,983,203 01	\$157,103 80	\$2,275 00	\$433,619 48	\$4,124 50	\$3,580,325 79
American, Mass.....	261,763 67	-	-	23,674 53	-	285,438 20
American, N. J.	447,924 73	-	67,141 33	23,957 17	5,640 57	544,663 80
American Central, Mo.....	594,379 62	-	-	26,207 25	38,501 41	659,088 28
American Fire, N. Y.....	756,730 42	-	3,247 00	43,874 87	-	803,852 29
American Fire, Pa.	1,945,165 19	-	58,104 95	62,413 54	61,039 80	2,126,723 48
Boston Marine, Mass	-	1,020,436 48	21,231 72	56,348 06	2,242 41	1,100,258 67
Boylston, Mass.....	262,320 61	31,100 16	8,211 51	27,763 08	-	329,395 36
Buffalo German, N. Y.	430,097 96	-	24,635 69	20,119 11	20,386 63	495,239 29
California, Cal.	627,284 78	128,618 10	4,553 79	41,316 06	5,538 98	807,311 71
Citizens', Pa.	255,012 09	-	16,950 76	15,577 36	5,568 66	293,108 87
Commerce, N. Y.	101,145 02	-	945 74	14,429 97	3,268 95	119,789 68
Connecticut Fire, Conn.....	1,138,145 96	-	41,558 34	65,865 93	-	1,245,570 23
Continental, N. Y.	2,303,033 20	47 72	8,082 57	197,217 99	39,431 06	2,547,812 54
Delaware Mutual Safety, Pa.....	194,189 81	250,262 57	38,663 75	18,749 97	2,300 00	504,166 10
Dwelling House, Mass	188,253 50	-	8,422 89	9,700 00	185 00	206,561 39
Eliot, Mass.	163,696 51	-	5,445 63	9,791 27	-	178,933 41
Equitable, Fire and Marine, R. I.....	266,554 01	6,232 49	5,135 81	15,582 06	4,345 02	298,149 39

Fire Association, Pa.	1,702,899 09	-	84,943 91	144,162 56	3,946 69	1,935,952 25
Fireman's Fund, Cal.	1,158,548 89	175,090 49	38,016 60	61,682 93	20,859 08	1,454,197 99
Firemen's Fire, Mass.	113,979 61	-	12,108 07	27,733 70	-	153,821 38
First National Fire, Mass.	86,644 29	-	-	12,260 00	2,200 00	101,104 29
Franklin Fire, Pa.	479,920 25	-	85,957 52	54,389 60	11,059 57	631,326 94
German American, N. Y.	2,388,212 97	-	-	231,128 36	-	2,619,341 33
Germania Fire, N. Y.	1,143,333 93	-	7,061 97	-	111,125 26	1,261,521 16
Girard Fire and Marine, Pa.	449,759 59	-	40,859 46	17,275 56	8,513 16	516,407 77
Granite State Fire, N. H.	298,048 11	-	7,197 66	12,173 44	-	317,419 21
Hanover Fire, N. Y.	1,187,504 94	-	4,166 25	87,933 59	1,660 15	1,281,264 93
Hartford Fire, Conn.	3 071,634 75	-	75,278 65	172,124 62	20,149 29	3,339,187 31
Home, N. Y.	3,945,653 07	163,267 86	43,777 80	241,608 41	93,976 19	4,488,283 33
Insurance Company of North America, Pa.	2,968,519 26	1,413,747 22	139,290 79	230,355 54	29,894 43	4,781,807 24
Insurance Company of State of Pennsylvania, Pa.	305,111 93	-	5,141 62	10,841 05	27,867 77	348,962 37
Liberty, N. Y.	816,563 59	34,231 86	-	65,687 23	-	916,482 68
Manufacturers' and Builders' N. Y.	218,761 94	-	2,058 33	13,975 60	7,248 69	242,044 56
Mechanics' and Traders', La.	258,953 80	41,727 11	-	38,072 13	1,407 31	340,160 35
Merchants', N. J.	832,428 23	-	22,733 71	43,434 55	2,521 67	901,118 16
Merchants', R. I.	261,477 29	-	5,205 09	15,325 80	75 00	282,083 18
Meriden Fire, Conn.	142,644 86	-	1,598 50	15,066 21	-	159,309 57
Michigan Fire and Marine, Mich.	410,753 19	68,084 44	39,506 98	2,545 65	3,838 71	524,728 97
National Fire, Conn.	1,178,477 31	-	36,597 98	78,255 66	2,954 51	1,296,285 46
National Fire, N. Y.	222,896 54	-	776 32	14,004 33	-	237,677 19
Neptune Fire and Marine, Mass.	181,410 37	-	-	16,309 44	-	197,719 81
New Hampshire Fire, N. H.	763,577 35	-	32,034 81	45,278 42	-	840,890 58
New York Bowery Fire, N. Y.	386,379 48	-	23,597 41	-	-	409,976 89
Niagara Fire, N. Y.	1,857,632 07	-	2,713 00	74,759 04	15,465 92	1,950,570 03
North American, Mass.	154,815 19	-	3,747 05	9,332 88	2,818 97	170,714 09
Northwestern National, Wis.	547,637 76	11,857 54	22,662 52	43,052 30	-	625,210 12
Orient, Conn.	1,004,126 40	13,945 25	15,489 87	67,270 51	639 85	1,101,371 88
Pacific Fire, N. Y.	250,570 04	-	6,619 62	14,426 00	2,350 04	273,965 70
Pennsylvania Fire, Pa.	1,189,561 13	-	24,712 97	134,925 44	2,783 17	1,351,982 71
People's Fire, N. H.	470,113 52	20,918 76	12,536 00	20,641 00	-	524,209 28

Table IV—Concluded.

Name of Company.	PREMIUMS RECEIVED.		Interest on Mortgages.	Interest and dividends from all other sources	Income from rents and other sources.	Total income.
	Fire.	Marine and Inland.				
Phenix, N. Y.	\$3,336,436 44	-	\$8,368 37	\$ 94,889 03	\$87,339 34	\$3,527,033 18
Phœnix, Conn.	2,652,591 32	-	33,367 79	186,805 60	6,356 62	2,879,121 33
Providence Washington, R. I.	762,289 86	\$367,908 65	-	43,299 20	-	1,173,497 71
Reliance, Pa.	178,554 23	-	6,300 52	28,697 09	2,540 63	216,092 47
Rochester German, N. Y.	436,780 89	-	14,530 08	5,245 95	17,672 84	474,229 76
Security, Conn.	511,180 15	102,733 92	8,563 90	18,301 21	137 50	640,916 68
Springfield Fire and Marine, Mass.	1,737,621 47	-	14,538 78	124,505 61	4,270 20	1,880,936 06
Spring Garden, Pa.	299,244 16	-	26,944 73	26,984 47	4,590 79	357,764 15
Traders', Ill.	597,817 14	-	9,910 91	49,913 69	-	657,641 74
Union, Pa.	265,446 25	-	410 00	14,899 80	6,526 80	287,282 85
United Firemen's, Pa.	241,083 80	-	32,782 71	14,972 90	-	288,839 41
United States Fire, N. Y.	168,401 64	24,375 26	31,050 96	1,088 15	403 75	225,219 76
Westchester Fire, N. Y.	959,380 95	-	22,779 78	31,675 50	-	1,013,836 23
Williamsburg City Fire, N. Y.	534,729 37	-	16,364 09	18,831 19	24,940 18	594,864 83
Total	\$56,049,008 50	\$4,031,689 68	\$1,336,909 46	\$3,782,648 64	\$720,607 07	\$65,920,863 35
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.	\$144,025 19	-	\$6,346 19	\$34,686 61	\$2,289 17	\$187,347 16
Quincy, Mass.	125,102 47	-	2,745 66	23,189 24	1,098 96	152,136 33
Traders' and Mechanics', Mass.	135,027 54	-	12,436 85	16,808 34	-	164,272 73
Total	\$404,155 20	-	\$21,528 70	\$74,684 19	\$3,388 13	\$503,756 22
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.	\$534,996 18	\$50,685 07	-	\$26,438 84	\$6,011 99	\$618,132 08
Caledonian, Scot.	526,092 82	-	-	9,702 53	-	535,795 35
City of London, Eng.	412,408 06	-	-	21,743 33	-	434,151 39

Commercial Union, Eng.	2,724,388 16	-	-	60,753 09	36,011 44	2,821,152 69
Guardian Assurance, Eng.	1,103,099 03	-	\$3,487 50	29,282 00	3,400 00	1,139,268 53
Hamburg-Bremen Fire, Ger.	959,147 34	-	405 00	32,649 14	-	992,201 48
Imperial Fire, Eng.	1,103,813 93	-	-	29,820 42	14,152 56	1,147,786 91
Lancashire, Eng.	1,657,056 97	-	-	78,288 85	1,815 66	1,737,161 48
Lion Fire, Eng.	436,186 07	-	9,278 53	15,085 06	-	460,549 66
London and Liverpool and Globe, Eng.	4,496,999 86	-	76,898 95	118,953 95	78,234 64	4,771,087 40
London and Lancashire, Eng.	1,740,297 36	-	-	81,814 19	540 25	1,822,651 80
London Assurance, Eng.	996,464 15	-	-	73,317 50	-	1,069,781 65
Northern Assurance, Eng.	1,070,766 27	-	-	60,325 50	42 57	1,131,134 34
North British and Mercantile, Eng.	2,092,754 37	-	-	141,458 46	-	2,234,212 83
Norwich Union Fire, Eng.	1,223,029 08	-	-	64,231 09	-	1,287,260 17
Phoenix Assurance, Eng.	1,784,705 70	-	-	56,920 00	-	1,841,625 70
Queen, Eng.	1,576,807 34	-	-	91,927 53	1,708 33	1,670,443 20
Royal, Eng.	3,574,840 08	-	-	119,329 44	70,379 27	3,764,548 79
Scottish Union and National, Scot.	600,083 26	-	46,295 03	22,012 74	-	668,391 03
Sun Fire, Eng.	1,455,217 81	-	35,158 22	25,734 95	4,856 09	1,520,967 07
Western Assurance, Canada	849,531 86	359,671 35	34,329 08	-	-	1,243,532 29
Total.....	\$30,918,685 70	\$410,356 42	\$205,852 31	\$1,159,788 61	\$217,152 80	\$32,911,835 84

RECAPITULATION.

Maine Stock Companies	-	\$ 196,875 69	-	\$ 13,173 36	\$ 133 93	\$ 210,182 98
Stock Companies of other States	\$56,049,008 50	4,031,689 68	\$1,336,909 46	3,782,648 64	720,607 07	65,920,863 35
Mutual Companies of other States	404,155 20	-	21,528 70	74,684 19	3,388 13	503,756 22
Companies of Foreign Countries	30,918,685 70	410,356 42	205,852 31	1,159,788 61	217,152 80	32,911,835 84
Aggregate	\$87,371,849 40	\$4,638,921 79	\$1,564,290 47	\$5,030,294 80	\$941,281 93	\$99,546,638 39

Table V—Showing the Nature of the Expenditures During the Year Ending December 31, 1890, 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'	-	\$55,151 72	\$ 8,000 00	\$ 7,521 00	\$2,600 00	-	\$1,281 66	\$ 74,554 38
Union	-	84,411 20	16,000 00	10,932 70	4,400 00	-	2,685 81	118,429 71
Total	-	\$139,562 92	\$24,000 00	\$18,453 70	\$7,000 00	-	\$3,967 47	\$192,984 09
STOCK COS. OF OTHER STATES.								
Ætna, Conn.	\$1,512,543 30	\$77,764 13	\$720,000 00	\$498,150 94	\$190,504 93	\$58,831 88	\$216,514 95	\$3,274,310 13
American, Mass	167,759 32	-	8,763 00	50,953 87	24,433 75	6,316 96	20,042 42	278,269 32
American, N. J.	212,558 27	-	63,780 00	76,872 89	46,318 91	15,996 01	35,461 38	450,987 46
American Central, Mo	286,495 43	-	57,000 00	82,347 43	50,815 00	13,425 49	83,043 17	573,126 52
American Fire, N. Y.	377,789 95	-	40,250 00	158,222 28	60,803 82	10,607 98	80,157 21	727,831 24
American Fire, Pa.	1,075,266 93	-	49,600 00	396,875 51	240,173 91	39,804 71	13,895 10	1,815,616 16
Boston Marine, Mass	690,168 14	-	100,000 00	24,651 95	46,042 95	14,103 77	68,088 12	943,054 93
Boylston, Mass.	149,047 82	31,402 98	16,792 90	56,492 10	28,700 00	2,722 83	28,294 57	313,453 20
Buffalo German, N. Y.	207,331 90	-	40,000 00	94,020 78	21,939 89	7,788 60	31,532 81	402,613 98
California, Cal	330,190 05	102,881 30	54,000 00	139,280 40	56,110 63	17,765 42	77,381 58	777,609 38
Citizens', Pa.	151,800 83	-	20,000 00	52,361 73	18,339 84	6,710 87	20,123 46	269,366 73
Commerce, N. Y.	62,022 53	-	16,000 00	19,634 46	11,088 88	6,325 47	7,188 56	122,259 90
Connecticut Fire, Conn.	580,952 60	-	80,000 00	196,528 11	94,987 05	26,010 70	82,807 76	1,061,286 22
Continental, N. Y.	1,221,813 24	3,344 03	141,122 68	467,228 84	252,333 23	54,055 73	195,150 13	2,335,047 88
Delaware Mutual Safety, Pa.	88,421 51	119,119 39	1,948 00	38,292 46	88,766 60	17,963 82	24,821 30	379,333 08
Dwelling House, Mass	107,580 57	-	18,000 00	49,726 51	18,208 86	6,747 57	15,861 69	216,125 20
Eliot, Mass.	120,438 43	-	-	25,739 79	9,956 00	4,262 36	18,716 14	179,112 72
Equitable F. & M., R. I.	144,492 68	3,508 51	21,022 70	52,712 39	19,380 00	9,721 73	22,234 27	273,072 28

Fire Association, Pa	862,680 77	-	200,000 00	338,993 73	140,896 28	55,288 89	33,177 78	631,037 45
Fireman's Fund, Cal.	555,030 83	84,788 00	120,000 00	182,392 55	112,654 77	25,688 64	127,906 08	1,208,460 87
Firemen's Fire, Mass.	47,974 21	-	39,810 00	18,176 77	13,457 00	3,959 55	8,326 49	131,704 02
First National Fire, Mass	56,992 35	-	-	17,033 33	6,575 00	975 27	5,932 08	87,508 03
Franklin Fire, Pa	227,547 49	-	99,600 00	85,583 28	52,824 90	22,998 42	67,663 84	556,217 93
German American, N. Y	1,301,445 57	-	200,000 00	401,036 59	189,806 17	62,103 26	241,849 15	2,396,240 74
Germania Fire, N. Y	605,311 95	-	100,000 00	171,080 00	113,806 72	28,114 25	111,240 81	1,129,553 73
Girard F. & M., Pa	161,447 44	-	72,000 00	87,830 13	55,360 00	14,647 00	20,230 89	411,515 46
Granite State Fire, N. H	197,056 10	-	12,000 00	67,910 59	10,980 00	6,216 40	22,536 38	316,699 47
Hanover Fire, N. Y	636,369 58	-	100,000 00	236,523 59	131,731 94	31,433 93	113,912 43	1,249,971 47
Hartford Fire, Conn	1,587,808 00	-	300,000 00	506,901 85	201,688 46	59,812 60	242,850 00	2,899,061 21
Home, N. Y	2,285,295 37	101,575 39	300,000 00	742,441 78	412,646 48	84,396 71	291,875 51	4,218,231 24
Ins. Co. of North America, Pa	1,617,843 08	1,030,828 03	450,000 00	747,887 70	188,300 89	116,041 06	300,917 88	4,451,818 64
Ins. Co. of the State Penn., Pa ...	243,489 88	312 10	20,000 00	63,639 01	40,789 94	10,286 43	13,181 94	391,699 30
Liberty, N. Y	535,300 18	16,478 02	-	182,369 86	45,006 62	14,834 03	76,168 69	870,157 40
Manufacturers' and Builders', N. Y	120,240 79	-	11,820 00	55,937 39	21,789 84	5,767 52	23,668 13	239,223 67
Mechanics' and Traders', La.	132,880 93	31,074 87	37,500 00	43,521 10	30,310 00	9,077 88	28,362 08	312,726 86
Merchants', N. J.	517,243 56	-	40,978 00	160,037 17	34,794 00	20,622 44	92,878 11	866,553 28
Merchants', R. I.	148,838 98	-	14,000 00	50,569 34	38,063 46	7,439 85	-	258,911 63
Meriden Fire, Conn	86,285 17	-	16,000 00	27,197 60	9,550 00	2,769 24	3,203 76	145,005 77
Michigan F. & M., Mich	195,208 08	48,994 43	32,000 00	98,140 30	12,270 00	11,536 74	48,918 29	447,067 84
National Fire, Conn	572,516 85	-	100,000 00	203,495 67	103,796 03	30,302 55	86,258 01	1,096,369 11
National Fire, N. Y	150,556 69	-	-	55,829 34	13,856 08	3,483 76	11,478 10	235,203 97
Neptune F. & M., Mass.	116,127 08	-	-	37,621 87	15,041 37	3,110 93	7,810 57	179,711 82
New Hampshire Fire, N. H	421,970 14	-	48,000 00	165,057 59	40,936 06	22,395 02	37,378 45	735,737 26
New York Bowery Fire, N. Y.	269,249 49	-	18,000 00	86,308 92	31,025 60	5,494 03	32,022 51	442,100 55
Niagara Fire, N. Y	1,025,921 55	8,006 91	50,357 50	324,568 78	130,360 00	40,096 47	194,955 01	1,774,266 22
North American, Mass.	97,418 72	-	6,000 00	30,645 65	13,690 73	5,639 36	13,975 87	167,370 33
Northwestern National, Wis.	263,497 21	6,872 91	60,000 00	95,579 89	58,631 85	15,872 06	48,915 13	549,369 05
Orient, Conn.	557,139 43	6,855 92	60,000 00	206,574 00	53,206 94	23,325 48	79,205 53	986,307 30
Pacific Fire, N. Y	139,818 08	-	24,000 00	54,256 45	17,626 31	6,440 16	18,197 14	260,338 14
Pennsylvania Fire, Pa	667,687 66	-	60,000 00	288,390 05	42,957 87	28,357 91	60,767 91	1,148,161 40
People's Fire, N. H.	290,610 66	9,927 80	18,000 00	111,852 46	20,084 30	11,486 06	32,298 38	493,659 66

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.						
Phenix, N. Y.	\$1,870,564 63	\$42,146 56	\$100,000 00	\$709,082 68	\$277,218 33	\$65,501 46	\$319,322 05	\$3,383,835 71
Phoenix, Conn.	1,446,398 01	-	280,000 00	451,115 16	113,562 64	79,551 34	254,700 12	2,625,327 27
Providence Washington, R. I.	398,672 08	192,768 81	24,000 00	215,993 88	58,477 75	27,256 24	86,249 80	1,003,418 56
Reliance, Pa.	99,537 01	-	24,000 00	35,395 73	12,106 13	4,941 29	6,204 97	182,185 13
Rochester German, N. Y.	226,047 52	-	16,000 00	86,504 80	24,182 35	7,349 59	29,149 37	389,233 63
Security, Conn.	271,614 64	71,560 83	20,000 00	149,385 47	60,697 15	6,372 63	-	579,630 72
Springfield F. & M., Mass.	965,623 87	-	150,000 00	303,528 39	65,445 95	63,129 11	164,782 66	1,712,509 98
Spring Garden, Pa.	137,074 75	-	64,000 00	64,311 59	14,682 00	14,546 48	13,760 59	308,875 41
Traders', Ill.	352,743 75	-	50,000 00	115,013 80	47,446 38	17,843 65	15,687 70	598,135 28
Union, Pa.	188,639 89	15,780 84	108 94	60,011 92	24,226 21	8,221 98	31,771 72	328,761 50
United Firemen's, Pa.	116,585 35	-	21,000 00	51,117 16	19,227 51	7,371 44	18,887 79	234,189 25
United States Fire, N. Y.	86,140 38	14,190 65	27,673 50	48,096 64	17,953 30	727 84	21,268 67	216,050 98
Westchester Fire, N. Y.	458,872 12	1,116 88	30,000 00	213,493 82	40,609 64	25,953 44	126,601 63	896,647 53
Williamsburg City Fire, N. Y.	262,597 49	-	49,950 00	133,462 47	59,735 36	6,835 74	37,897 05	550,478 11
Total	\$31,061,990 86	\$2,021,299 29	\$4,915,077 22	\$11,062,468 28	\$4,519,010 86	\$1,444,808 03	\$4,665,661 67	\$59,690,316 21
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.	\$59,536 55	-	\$65,503 57	\$22,318 39	\$12,995 00	\$1,518 04	\$12,612 14	\$174,483 79
Quincy, Mass.	59,351 86	-	58,593 02	19,711 68	10,637 98	2,294 92	6,364 90	156,954 36
Traders' and Mechanics', Mass.	52,969 17	-	54,887 43	19,785 55	10,650 00	1,640 09	6,148 12	146,080 36
Total	\$171,857 58	-	\$178,984 02	\$61,815 62	\$34,282 98	\$5,453 05	\$25,125 16	\$477,518 41
COS. OF FOREIGN COUNTRIES.								
British America, Canada.	\$334,138 66	\$29,058 98	-	\$121,464 05	\$14,925 02	\$15,032 35	\$25,863 17	\$540,482 23
Caledonian, Scot.	86,084 93	-	-	144,986 93	16,682 89	3,290 86	26,229 43	277,275 04
City of London, Eng.	225,464 92	-	-	82,785 54	34,316 46	16,326 51	14,484 94	373,378 37

Commercial Union, Eng.	1,408,396 64	179,241 21	-	512,529 29	125,291 07	76,016 10	121,076 74	2,422,551 05
Guardian Assurance, Eng.	458,824 58	-	-	258,805 48	95,549 05	25,114 31	65,856 54	904,149 96
Hamburg-Bremen Fire, Ger.	534,051 15	-	-	163,744 19	90,379 85	26,540 67	63,510 14	878,226 00
Imperial Fire, Eng.	566,521 66	-	-	212,518 03	117,241 91	44,711 24	29,841 55	970,834 39
Lancashire, Eng.	1,003,515 11	-	-	355,722 44	193,170 70	35,865 60	-	1,588,273 85
Lion Fire, Eng.	222,418 75	-	-	78,685 09	30,473 75	10,876 66	21,264 76	363,719 01
L. and L. and Globe, Eng.	2,467,611 76	-	-	817,605 82	228,352 82	84,893 49	216,282 01	3,814,745 90
London and Lancashire, Eng.	954,151 78	-	-	352,421 16	77,212 14	34,533 60	97,819 81	1,516,138 49
London Assurance, Eng.	532,575 61	-	-	216,261 02	68,011 03	25,219 58	50,580 13	892,647 37
Northern Assurance, Eng.	579,801 51	-	-	182,795 71	66,201 04	29,095 94	101,661 95	959,556 15
North British & Mercantile, Eng.	1,219,219 52	-	-	352,782 69	265,557 72	54,153 89	70,968 09	1,962,681 91
Norwich Union Fire, Eng.	630,525 73	-	-	217,580 40	83,312 42	14,343 42	93,226 28	1,038,988 25
Phoenix Assurance, Eng.	901,891 17	-	-	321,854 54	78,044 29	53,926 02	135,393 28	1,491,109 30
Queen, Eng.	912,945 27	-	-	238,595 90	111,396 53	42,721 34	98,458 66	1,404,117 70
Royal, Eng.	1,832,072 71	-	-	647,920 19	170,903 53	74,660 91	269,382 38	2,994,939 72
Scottish Union & National, Scot..	256,763 65	-	-	101,234 05	29,811 53	18,306 75	33,347 55	439,463 53
Sun Fire, Eng.	765,351 28	-	-	253,635 60	64,154 07	30,805 46	129,593 06	1,243,539 47
Western Assurance, Canada	464,534 03	290,498 94	-	225,882 60	27,200 00	27,981 13	88,061 28	1,124,157 98
Total	\$16,356,860 42	\$498,799 13	-	\$5,859,810 72	\$1,988,187 82	\$744,415 83	\$1,752,901 75	\$27,200,975 67

RECAPITULATION.

Maine Stock Companies	-	\$ 139,562 92	\$ 24,000 00	\$ 18,453 70	\$7,000 00	-	\$3,967 47	\$192,984 09
Stock Companies of other States..	\$31,061,990 86	2,021,299 29	4,915,077 22	11,062,468 28	4,519,010 86	\$1,444,808 03	4,665,661 67	59,690,316 21
Mutual Companies of other States..	171,857 58	-	178,984 02	61,815 62	34,282 98	5,453 05	25,125 16	477,518 41
Companies of Foreign Countries..	16,356,860 42	498,799 13	-	5,859,810 72	1,988,187 82	744,415 83	1,752,901 75	27,200,975 67
Aggregate	\$47,590,708 86	\$2,659,661 34	\$5,118,061 24	\$17,022,548 32	\$6,548,481 66	\$2,194,676 91	\$6,447,656 25	\$87,561,794 38

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, 1890.

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'	-	\$ 883,979 00	-	-	\$4,683,131 00	\$ 96,542 00	-	\$ 75,450 28
Union	-	1,230,879 00	-	-	4,629,781 00	136,042 31	-	121,425 41
Total	-	\$2,114,858 00	-	-	\$9,312,912 00	\$232,584 31	-	\$196,875 69
STOCK COS. OF OTHER STATES.								
Ætna, Conn.	\$358,846,833 00	\$2,680,220 00	\$277,318,374 00	\$3,377,528 01	\$89,587,382 00	\$192,780 53	\$1,512,543 30	\$77,764 13
American, Mass.	26,233,554 00	917,615 00	25,015,553 00	281,488 27	586,761 00	20,494 05	167,759 32	-
American, N. J.	93,199,344 00	-	71,050,000 00	549,500 35	-	-	212,558 27	-
American Central, Mo.	68,134,676 00	-	54,876,589 00	690,342 70	-	-	286,495 43	-
American Fire, N. Y.	96,994,222 00	-	101,690,220 00	940,881 66	-	-	377,789 95	-
American Fire, Pa.	220,937,084 00	-	245,836,199 00	2,286,253 36	-	-	1,075,266 93	-
Boston Marine, Mass.	-	10,346,054 00	-	-	77,691,368 00	1,284,302 33	690,168 14	-
Boylston, Mass.	35,845,094 00	278,913 00	30,192,465 00	321,050 12	5,060,177 00	37,301 55	149,047 82	31,402 98
Buffalo German, N. Y.	63,242,794 00	-	50,149,803 00	536,877 15	-	-	207,331 90	-
California, Cal.	57,451,935 00	1,885,257 00	60,109,706 00	820,064 54	11,454,832 00	253,052 16	330,190 05	102,881 30
Citizens', Pa.	28,754,180 00	-	25,806,025 00	300,582 60	-	-	151,800 83	-
Commerce, N. Y.	13,505,049 00	-	12,084,743 00	118,599 31	-	-	62,022 53	-
Connecticut Fire, Conn.	125,165,861 00	-	114,138,672 00	1,364,745 63	-	-	580,952 60	-
Continental, N. Y.	572,084,633 00	-	335,693,904 00	2,591,062 03	-	-	1,221,813 24	3,344 03
Delaware Mutual Safety, Pa. .	21,511,145 00	6,275,305 00	24,915,846 00	248,732 20	38,736,093 00	282,060 48	88,421 51	119,119 39
Dwelling House, Mass.	41,568,872 00	-	22,118,540 00	221,110 58	-	-	107,580 57	-
Eliot, Mass.	22,757,821 00	-	23,208,458 00	203,862 10	-	-	120,438 43	-

Equitable, F. & M., R. I.	29,782,216 19	63,510 00	28,713,227 12	216,021 52	1,740,894 98	11,080 23	144,492 68	3,508 51
Fire Association, Pa.	292,497,738 00	-	163,912,254 00	1,979,410 52	-	-	862,680 77	-
Fireman's Fund, Cal.	122,145,208 00	2,318,064 00	119,453,876 38	1,640,073 52	22,276,144 00	333,764 20	550,030 83	84,788 00
Firemen's Fire, Mass.	19,591,869 00	-	14,749,501 00	130,095 -1	-	-	47,974 21	-
First National Fire, Mass.	8,573,539 00	-	7,591,824 00	104,582 00	-	-	56,992 35	-
Franklin Fire, Pa.	139,083,356 00	-	51,244,224 00	579,423 78	-	-	227,547 49	-
German American, N. Y.	470,043,760 00	-	309,002,242 00	2,988,389 24	-	-	1,301,445 57	-
Germania Fire, N. Y.	240,968,221 05	-	179,392,171 14	1,532,853 30	-	-	605,301 95	-
Girard F. & M., Pa.	76,875,948 00	-	49,148,596 00	520,994 50	-	-	161,447 44	-
Granite State Fire, N. H.	32,360,634 00	-	34,432,774 00	445,328 81	-	-	197,056 10	-
Hanover Fire, N. Y.	190,511,001 76	-	170,280,564 51	1,420,755 32	-	-	636,369 58	-
Hartford Fire, Conn.	388,400,705 00	-	289,397,532 00	3,543,614 50	-	-	1,587,808 00	-
Home, N. Y.	720,708,139 00	6,135,208 00	603,835,354 00	5,161,664 44	52,618,041 00	192,322 33	2,285,295 37	101,575 39
Ins Co. of North America, Pa.,	491,403,857 00	17,035,850 00	428,186,067 00	3,446,612 61	320,643,842 00	1,883,281 88	1,617,843 08	1,030,828 03
Ins. Co. of State of Penn., Pa.,	39,773,678 00	-	43,398,497 00	376,647 66	-	-	243,489 88	312 10
Liberty, N. Y.	81,550,632 00	1,776,526 00	90,258,923 00	1,040,159 38	11,878,593 00	47,878 00	535,300 18	16,478 02
Manufact'rs' & Builders', N. Y.	37,979,086 00	-	32,533,694 00	262,534 90	-	-	120,240 79	-
Mechanics' & Traders', La. . .	20,968,584 00	-	30,127,416 00	409,859 97	8,934,701 00	53,350 84	132,880 93	31,074 87
Merchants', N. J.	97,172,215 00	-	86,011,240 00	971,672 59	-	-	517,243 56	-
Merchants' R. I.	28,553,930 00	-	27,779,232 00	304,375 41	-	-	148,838 98	-
Meriden Fire, Conn.	16,227,040 00	-	18,294,310 00	193,919 72	-	-	86,285 17	-
Michigan F. & M., Mich.	36,303,782 00	194,572 00	38,621,327 00	511,512 67	4,360,498 00	78,753 72	195,208 08	48,994 43
National Fire, Conn.	131,726,941 00	-	108,694,191 00	1,406,963 88	-	-	572,516 85	-
National Fire, N. Y.	23,293,891 00	-	27,019,551 00	291,096 94	-	-	150,556 69	-
Neptune F. & M., Mass.	14,027,873 00	-	15,437,841 00	199,144 24	-	-	116,127 08	-
New Hampshire Fire, N. H. . . .	88,014,990 00	-	81,361,523 00	923,150 58	-	-	421,970 14	-
New York Bowery Fire, N. Y. . .	58,087,775 00	-	46,156,285 00	505,737 31	-	-	269,249 49	-
Niagara Fire, N. Y.	315,253,263 00	484,857 00	269,144,146 00	2,408,381 09	887,566 00	29,603 43	1,025,921 55	8,006 91
North American, Mass.	23,560,903 00	-	21,290,614 00	207,013 51	-	-	97,418 72	-
Northwestern National, Wis. . .	86,613,337 00	145,888 00	57,646,356 00	632,682 70	151,887 00	14,396 88	263,497 21	6,872 91
Orient, Conn.	102,286,607 00	427,115 00	98,320,557 00	1,298,016 90	8,894,912 00	16,578 34	557,139 43	6,855 92
Pacific Fire, N. Y.	44,682,971 00	-	37,240,816 00	319,708 92	-	-	139,818 08	-
Pennsylvania Fire, Pa.	141,469,526 00	-	111,151,618 00	1,379,354 59	2,415,670 00	-	-	-

STATISTICAL TABLES.

XXXIII

Table VI—Concluded.

XXXIV

INSURANCE COMMISSIONER'S REPORT.

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.
People's Fire, N. H.	\$ 41,370,157 00	\$814,350 00	\$ 45,375,595 00	\$ 587,630 51	\$1,054,440 00	\$28,654 68	\$ 299,010 66	\$ 9,927 80
Phenix, N. Y.	506,953,487 00	-	346,148,467 00	4,048,399 60	-	-	1,870,564 63	42,146 56
Phenix, Conn.	295,179,474 00	-	252,292,497 00	2,917,098 08	-	-	1,446,398 01	-
Providence Washington, R. I.,	95,335,619 00	5,455,017 00	94,968,040 00	1,016,654 05	65,804,934 00	489,460 22	398,672 08	192,768 81
Reliance, Pa.	21,702,496 00	-	23,647,918 00	208,927 03	-	-	99,537 01	-
Rochester German, N. Y.	58,957,829 00	-	49,713,659 00	585,013 32	-	-	226,017 52	-
Security, Conn.	39,909,228 00	1,786,607 00	55,338,267 00	696,150 07	16,348,115 00	102,305 09	271,614 64	71,560 83
Springfield F. & M., Mass.	189,833,636 00	-	150,702,440 00	2,034,482 97	-	-	965,623 87	-
Spring Garden, Pa.	31,559,512 10	-	24,075,218 18	374,519 71	-	-	137,074 75	-
Traders', Ill.	52,696,857 00	-	53,751,264 00	766,666 59	-	-	352,743 75	-
Union, Pa.	31,330,482 00	-	30,500,949 00	363,792 44	-	-	188,639 89	15,780 84
United Firemen's, Pa.	29,980,513 00	26,438,302 00	28,812,023 00	279,455 92	2,763,650 00	61,759 00	116,585 35	-
United States Fire, N. Y.	26,294,603 00	-	22,059,324 00	192,022 85	1,450,943 00	27,859 41	86,140 38	14,190 65
Westchester Fire, N. Y.	158,731,860 00	60,050 00	109,872,474 00	1,096,043 10	304,050 00	2,947 21	458,872 12	1,116 88
Williamsburg City Fire, N. Y.,	114,526,764 00	-	84,402,933 00	639,703 23	-	-	262,597 49	-
Total	\$8,651,098.324 10	75,519.280 00	\$6,526,734,509 33	\$68,010,992 71	745,644,593 98	5,445,986 56	30,398,291 20	2,021,299 29
MUT. COS. OF OTHER STATES.								
Holyoke, Mass.	\$32,753,382 00	-	\$10,640,416 83	\$147,250 67	-	-	\$59,536 55	-
Quincy, Mass.	31,632,021 00	-	8,698,776 00	127,083 65	-	-	59,351 86	-
Traders' & Mechanics', Mass.	28,396,749 00	-	9,954,281 00	138,224 78	-	-	52,969 17	-
Total	\$92,782,152 00	-	\$28,393,473 83	\$412,559 10	-	-	\$171,857 58	-
COS. OF FOREIGN COUNTRIES.								
British America, Canada	\$59,430,660 00	\$1,043,652 00	\$50,033,947 00	\$ 621,164 23	\$7,046,797 00	\$60,835 45	\$334,138 66	\$29,058 98
Caledonian, Scot.	58,482,529 00	-	78,864,062 00	1,023,252 63	-	-	86,084 93	-

City of London, Eng.	44,609,828 00	-	44,077,357 41	514,565 91	-	-	225,464 92	
Commercial Union, Eng.	363,140,515 00	361,560 00	307,179,431 00	3,072,614 83	42,475,845 00	248,179 52	1,408,396 64	179,241 21
Guardian Assurance, Eng.	207,180,791 12	-	170,496,920 59	1,354,801 86	-	-	458,824 58	
Hamburg-Bremen Fire, Ger. . .	115,051,681 00	-	101,992,618 00	1,244,114 41	-	-	531,051 15	
Imperial Fire, Eng.	147,172,382 51	-	137,302,954 01	1,371,521 59	-	-	566,521 66	
Lancashire, Eng.	213,049,521 00	-	201,841,387 00	2,009,688 68	-	-	1,003,515 11	
Lion Fire, Eng.	41,861,140 00	-	61,383,650 00	689,238 19	-	-	222,418 75	
L. and L. and Globe, Eng.	699,031,644 00	-	630,972,520 00	5,742,334 91	-	-	2,467,611 76	
London & Lancashire, Eng. . . .	274,926,036 00	-	278,932,419 00	2,425,976 97	-	-	954,151 78	
London Assurance, Eng.	180,304,786 00	-	153,265,707 00	1,225,557 83	-	-	532,575 61	
Northern Assurance, Eng.	144,560,566 00	-	128,048,439 00	1,322,686 76	-	-	579,801 51	
No. British & Mercantile, Eng. . .	285,686,603 00	-	263,220,617 00	2,602,467 26	-	-	1,219,219 52	
Norwich Union Fire, Eng.	162,364,360 00	-	150,944,100 00	1,526,041 27	-	-	630,525 73	
Phoenix Assurance, Eng.	270,089,587 00	-	270,394,563 00	2,416,665 52	-	-	901,891 17	
Queen, Eng.	221,607,363 00	-	175,403,503 00	1,943,708 31	-	-	912,945 27	
Royal, Eng.	608,303,422 93	-	665,435,149 79	4,661,317 00	-	-	1,832,072 71	
Scottish Union & Nat'l, Scot. . .	72,230,274 00	-	104,980,376 00	1,054,975 33	-	-	256,763 65	
Sun Fire, Eng.	215,966,503 00	-	175,236,949 00	1,935,672 92	-	-	765,351 28	
Western Assurance, Canada . . .	73,919,119 00	3,488,367 00	77,657,702 00	1,041,456 81	88,238,311 00	540,367 85	464,534 03	290,498 94
Total	\$4,458,989,311 56	\$4,893,579 00	\$4,230,664,371 80	\$39,799,826 27	137,760,953 00	\$849,382 82	16,356,860 42	\$498,799 13

RECAPITULATION.

Maine Stock Companies	-	\$2,114,858 00	-	-	\$ 9,312,912 00	\$ 232,584 31	-	\$ 196,875 69
Stock Cos. of other States.	\$8,651,098,324 10	75,519,280 00	\$6,526,734,509 33	\$68,010,992 71	745,644,593 98	5,445,986 56	30,398,291 20	2,021,299 29
Mutual Cos of other States . . .	92,782,152 00	-	28,393,473 83	412,559 10	-	-	171,857 58	
Cos of Foreign Countries	4,458,989,311 56	4,893,579 00	4,230,664,371 80	39,799,826 22	137,760,953 00	849,382 82	16,356,860 42	498,799 13
Aggregate	13,202,869,787 66	\$2,527,717 00	10,785,792,354 96	108,223,378 03	892,718,458 98	6,527,953 69	46,927,009 20	2,716,974 11

TABLE VII—Showing the Business Transacted in Maine during the Year ending December 31, 1890, 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'	-	-	\$4,683,131 00	\$ 96,502 00	-	\$55,151 72	\$55,151 72	
Union	-	-	4,629,781 00	136,042 31	-	84,411 20	84,411 20	
Total.....	-	-	\$9,312,912 00	\$232,544 31	-	\$139,562 92	\$139,562 92	
STOCK COS. OF OTHER STATES.								
Ætna, Conn.	\$6,395,178 00	\$76,484 83	-	-	\$38,575 74	-	\$41,604 74	758 18
American, Mass.	483,612 00	6,469 30	-	-	2,769 80	-	3,294 80	144 48
American, N. J.	223,808 00	2,448 70	-	-	689 61	-	1,189 61	48 97
American Central, Mo.	225,690 00	3,512 23	-	-	1,242 72	-	1,247 66	61 72
American Fire, N. Y.	697,638 00	10,842 73	-	-	2,883 20	-	2,904 24	159 19
American Fire, Pa.	500,487 00	6,504 67	-	-	1,779 04	-	1,508 91	130 09
Anglo Nevada	withdrawn from the State.	-	-	-	-	-	-	37 53
Boston Marine, Mass.	-	-	\$1,038,100 00	\$13,888 74	-	\$6,431 93	6,071 42	277 77
Boylston, Mass.	139,150 00	1,256 56	-	-	-	-	-	25 13
Buffalo German, N. Y.	430,251 00	5,285 03	-	-	7,673 46	-	7,698 46	
California, Cal.	394,776 00	6,213 93	-	-	1,343 19	-	1,607 55	81 43
Citizens', Pa.	227,766 00	3,815 13	-	-	3,899 87	-	3,899 87	76 30
Commerce, N. Y.	186,575 00	2,123 97	-	-	3,387 86	-	3,357 86	
Connecticut Fire, Conn.	1,838,100 00	23,164 02	-	-	14,140 66	-	15,998 66	180 46
Continental, N. Y.	1,194,094 00	13,285 41	-	-	1,516 38	-	3,228 79	230 06
Delaware Mutual Safety, Pa.	187,700 00	2,960 41	-	-	542 27	-	533 00	59 20

Denve-, Col	134,390 00	2,245 49	-	-	471 00	-	471 00	35 48
Dwelling House, Mars.....	202,825 00	1,792 88	-	-	2,817 39	-	3,556 20	35 85
Eliot, Mass	53,284 00	738 87	-	-	-	-	-	14 77
Equitable, Fire & Marine, R. I.	416,355 00	4,718 93	-	-	2,641 69	-	2,516 69	94 97
Fire Association, Pa.	2,100,807 00	30,496 64	-	-	16,868 90	-	19,918 23	609 93
Fireman's Fund, Cal.	883,918 08	11,855 59	-	-	4,089 41	-	6,289 41	155 32
Firemen's Fire, Mass.	216,625 00	3,296 19	-	-	1,581 70	-	1,546 23	39 38
First National Fire, Mass.	668,060 00	10,349 86	-	-	5,457 75	-	3,997 62	206 99
Franklin Fire, Pa.	730,337 50	8,026 03	-	-	1,922 96	-	1,867 96	160 52
German American, N. Y.	1,352,301 00	14,916 62	-	-	8,707 85	-	9,902 98	124 17
Germania Fire, N. Y.	634,787 00	8,484 86	-	-	4,826 27	-	4,971 02	73 17
Girard, Fire & Marine, Pa.	262,535 00	3,331 64	-	-	5,924 37	-	4,746 27	62 68
Granite State Fire, N. H.	2,644,869 00	42,133 75	-	-	12,790 58	-	11,681 86	518 44
Hanover Fire, N. Y.	1,606,988 00	23,624 16	-	-	9,557 48	-	11,267 48	281 33
Hartford Fire, Conn.	3,739,810 00	41,137 34	-	-	26,568 46	-	23,135 49	291 37
Home, N. Y.	4,890,531 00	57,690 43	-	-	19,612 63	-	21,267 81	760 35
Ins. Co. of North America, Pa.,	3,453,171 00	48,474 29	-	-	36,503 47	-	34,782 97	901 58
Ins. Co. of the State of Pa., Pa.,	1,198,360 00	20,212 93	-	-	13,018 73	-	12,338 13	404 25
Liberty, N. Y.	361,083 00	6,486 61	-	-	3,615 39	-	3,615 39	56 82
Manufacturers' & Builders', N. Y.	118,200 00	2,274 00	-	-	1,780 44	-	1,874 90	3 99
Mechanics' and Traders', La .	237,622 00	4,284 88	-	-	1,476 16	-	1,476 16	35 50
Merchants', N. J.	1,043,764 00	14,058 97	-	-	5,698 33	-	7,519 33	281 19
Merchants', R. I.	331,300 00	3,901 40	-	-	3,901 40	-	3,611 54	78 02
Meriden Fire, Conn.	403,190 00	4,273 82	-	-	1,961 52	-	1,338 99	46 24
Michigan Fire & Marine, Mich.,	159,727 00	2,112 81	-	-	-	-	-	63 38
National Fire, Conn.	1,798,975 00	22,752 82	-	-	10,358 91	-	9,872 98	247 97
National Fire, N. Y.	38,700 00	265 85	-	-	-	-	-	5 31
Neptune Fire & Marine, Mass..	290,388 00	4,550 75	-	-	4,355 25	-	4,631 08	91 01
New Hampshire Fire, N. H.	1,149,462 00	15,717 41	-	-	6,107 48	-	6,096 98	178 93
New York Bowery Fire, N. Y.,	148,950 00	1,632 32	-	-	74 39	-	74 39	31 15
Niagara Fire, N. Y.	1,462,050 00	23,412 60	-	-	22,439 14	-	20,319 43	57 83
North American, Mass.	383,831 00	3,683 44	-	-	3,133 75	-	2,440 94	94 39
Northwestern National, Wis. ...	150,550 00	1,602 74	-	-	1,184 11	-	1,184 11	31 85

Table VII—Concluded.

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.		
Orient, Conn	\$2,562,397 00	\$29,953 51	-	-	\$24,269 76	-	\$18,491 50	\$113 67
Pacific Fire, N. Y.	204,475 00	2,440 87	-	-	3,701 62	-	3,701 62	
Pennsylvania Fire, Pa.	2,768,977 50	41,701 28	-	-	27,265 04	-	26,683 67	834 02
People's Fire, N. H.	1,093,428 00	15,520 70	-	-	13,218 00	-	8,142 84	155 20
Phenix, N. Y.	2,006,276 00	25,737 39	-	-	9,405 26	-	10,506 60	275 86
Phoenix, Conn.	2,948,393 00	50,408 76	-	-	31,835 11	-	24,781 98	371 47
Providence Washington, R. I. .	762,245 00	9,317 10	\$343,093 00	\$2,641 39	3,806 66	\$107 37	4,664 03	239 16
Reliance, Pa.	453 465 00	6,251 45	-	-	931 46	-	1,282 35	125 02
Rochester German, N. Y.	109,918 00	1,487 31	-	-	2,524 80	-	2,524 80	
Security, Conn.	237,375 00	2,140 68	-	-	2,092 70	-	2,092 70	95
Springfield Fire & Marine, Mass.	2,794,138 00	41,865 12	-	-	30,373 14	-	29,238 99	837 30
Spring Garden	253,478 00	2,382 03	-	-	2,062 25	-	1,257 12	47 64
Traders', Ill	468,314 00	7,268 35	-	-	3,178 57	-	4,451 79	81 79
Union, Pa	881,891 00	9,513 37	-	-	7,294 07	-	6,460 42	190 86
United Firemen's, Pa.	183,587 00	2,475 55	-	-	2,840 56	-	2,840 56	49 51
United States Fire, N. Y.	106,425 00	811 15	-	-	-	-	-	16 22
Westchester Fire, N. Y.	477,106 00	5,828 90	-	-	837 83	-	837 83	99 82
Williamsburg City Fire, N. Y. .	267,975 00	2,832 63	-	-	707 02	-	707 02	42 51
Total	\$64,900,747 08	\$866,900 02	\$1,381,193 00	\$16,530 13	\$486,004 70	\$6,539 30	\$481,166 99	\$11,825 64
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.	\$1,145,144 00	\$14,071 23	-	-	\$2,122 13	-	\$2,132 13	\$183 97
Quincy, Mass.	811,461 00	12,260 83	-	-	4,148 28	-	5,541 17	245 21
Traders' & Mechanics', Mass. .	675,636 00	10,255 43	-	-	2,631 41	-	2,731 48	164 83
Total	\$2,632,241 00	\$36,587 49	-	-	\$8,901 89	-	\$10,404 78	\$594 06

COS. OF FOREIGN COUNTRIES.									
British American, Canada	\$476,315 00	\$6,595 25	-	-	\$ 951 17	-	\$ 951 17	\$100 70	
Caledonian, Scot	86,629 00	1,333 23	-	-	1,375 42	-	1,984 68		
City of London, Eng.	335,579 00	6,053 97	-	-	3,560 87	-	3,323 37	49 86	
Commercial Union, Eng.	2,257,392 00	33,117 81	-	-	14,641 74	-	13,380 69	318 34	
Guardian Assurance, Eng.	1,557,918 19	20,904 40	-	-	13,088 26	-	12,952 19	156 32	
Hamburg-Bremen Fire, Ger. ...	324,509 00	5,109 07	-	-	1,296 14	-	1,296 14	76 25	
Imperial Fire, Eng.	2,182,061 00	32,460 30	-	-	14,663 97	-	12,490 15	355 92	
Lancashire, Eng.	903,768 00	14,793 93	-	-	10,324 52	-	11,930 58	89 38	
Lion Fire, Eng.	85,100 00	915 51	-	-	113 17	-	113 17	16 04	
L. and L. & Globe, Eng.	5,067,563 00	65,559 78	-	-	50,522 23	-	48,718 23	300 75	
London and Lancashire, Eng. ...	1,233,890 00	14,650 20	-	-	9,942 73	-	9,446 11	94 14	
London Assurance, Eng.	613,972 00	8,442 51	-	-	9,738 64	-	8,067 00		
Northern Assurance, Eng.	962,426 83	14,446 67	-	-	9,674 86	-	7,149 86	125 80	
No. British & Mercantile, Eng.,	1,923,712 00	26,714 99	-	-	13,587 36	-	11,757 36	262 55	
Norwich Union Fire, Eng. ...	944,990 00	14,696 12	-	-	5,705 98	-	4,982 32	179 80	
Phoenix Assurance, Eng.	1,617,766 75	25,282 86	-	-	15,822 74	-	15,964 00	189 20	
Queen, Eng.	1,464,916 00	15,604 58	-	-	15,138 82	-	16,297 04	21 99	
Royal, Eng.	4,261,585 50	67,231 81	-	-	35,886 94	-	31,692 54	626 89	
Scottish Union & National, Scot.	191,600 00	2,074 30	-	-	6,387 65	-	2,363 78		
Sun Fire, Eng.	887,676 00	11,623 57	-	-	3,046 51	-	3,481 22	171 64	
Western Assurance, Canada	534,967 00	6,196 36	-	-	5,306 44	-	7,106 44	17 79	
Total	\$27,914,336 27	\$393,812 22	-	-	\$240,776 10	-	\$225,358 04	\$3,153 36	

RECAPITULATION.

Maine Stock Companies	-	-	\$9,312,912 00	\$232,544 31	-	\$139,562 92	\$139,562 92		
Stock Companies of other States.	\$64,900,747 08	\$866,900 02	1,381,193 00	16,530 13	\$486 004 70	6,539 30	481,166 99	\$11,825 64	
Mut. Companies of other States,	2,632,241 00	36,587 49	-	-	8,901 89	-	10,404 78	594 06	
Companies of Foreign Countries,	27,914,336 27	393,812 22	-	-	240,776 10	-	225,358 04	3,153 36	
Aggregate	\$95,447,324 35	\$1,297,299 73	\$10,694,105 00	\$249,074 44	\$735,682 69	\$146,102 22	\$856,492 73	\$15,573 06	

Table VIII—Showing the Assets, Risks in Force, Risks Written, Premiums or Assessments Received and Losses Paid
During the Year 1890, of Maine Mutual Fire Insurance Companies.

Name of Company.	Location.	Premium Notes.	Other Assets.	Total Assets	Risks in Force.	Risks Written.	Premiums or Assessments Received.	Losses Paid.
Bangor	Bangor	\$92,046 54	\$18,174 76	\$110,221 30	\$3,223,566 67	\$1,169,102 22	\$16,361 78	\$15,134 38
Brunswick Farmers'	Brunswick	11,117 00	35 57	11,152 57	185,225 00	28,525 00	715 05	805 00
Casco	Casco	3,946 15	-	3,946 13	77,915 00	25,150 00		
Cumberland	Cumberland	12,051 59	463 04	12,514 64	219,995 00	44,725 00	53 24	
Danville	Auburn	9,297 79	1,682 70	10,980 40	168,011 00	29,375 00	86 86	
Dresden	Dresden	5,644 91	353 35	5,998 26	147,335 00	48,450 00	121 16	
Eliot and Kittery	Eliot	54,671 86	625 00	55,296 86	911,203 00	156,266 00	1,050 00	81 00
Falmouth	Falmouth	28,007 30	737 28	28,744 58	280,928 00	44,885 00	131 64	
Fayette	Fayette	2,964 37	179 75	3,144 12	67,708 00	13,145 00	577 39	
Fryeburg	Fryeburg	10,886 98	60 00	10,946 98	272,740 00	48,775 00		
Gorham Farmers'	Gorham	35,163 50	27 75	35,191 25	351,635 00	51,500 00	1 30	86 60
Harpswell	Harpswell	11,731 58	289 78	12,021 36	190,227 68	34,436 00	76 40	
Harrison	Harrison & Otisfield.	-	11,003 00	11,003 00	220,765 00	62,045 00	268 23	200 00
Hermon and West Bangor	Hermon	-	50 00	50 00	90,965 00	39,465 00		
Jay	Jay	9,399 06	430 65	9,829 71	154,871 00	21,230 00		
Litchfield	Litchfield	10,375 25	20 00	10,395 25	195,535 00	63,000 00	2,307 50	2,200 00
Lovell	Lovell	3,600 72	135 00	3,735 72	60,012 00	10,050 00	596 70	670 00
North Yarmouth	North Yarmouth	17,124 07	53 46	17,177 53	338,613 00	62,181 00	116 86	
Oxford County	South Paris	51,845 92	285 55	52,131 47	1,212,232 00	229,562 00	4,713 94	4,812 88
Patrons' Androscoggin	Auburn	79,836 00	2,019 61	81,855 61	1,888,126 00	384,196 00	7,357 48	5 953 88
Saco	Saco	5,382 53	64,301 18	69,683 71	498,225 00	146,925 00	1,461 25	
Union Farmers'	Union	8,270 22	673 86	8,944 08	85,600 00	12,450 00	37 35	
Warren Farmers'	Warren	6,204 77	814 36	7,019 13	169,823 00	34,058 00	163 22	17 50
Webster	Webster	No returns	Company going out of business.					
Wells	Wells	13,356 37	-	13,356 37	244,285 00	41,830 00	101 02	

Wilton.....	Wilton	10,936 00	205 27	11,141 27	177,643 00	34,100 00	561 02	500 00
Windham.....	Windham	20,458 00	318 07	20,776 07	243,469 00	58,611 00	170 15	25 00
Woolwich.....	Woolwich	5,169 50	117 24	5,286 74	115,500 00	8,675 00	15 35	
Total.....		\$489,487 98	\$103,056 43	\$592,544 41	\$11,792,653 35	\$2,902,812 22	\$37,044 89	\$30,486 24

Table IX—Showing the Business Transacted by Special Brokers, for the Year ending December 31, 1890.

Name.	Residence.	License expired.	Date of license.	Number of risks written	Amount insured.	Premiums received.	Tax paid.
Charles C. Burrill	Ellsworth	November 2, 1890..	January 17, 1891 ..	9	\$ 8,000	\$250 00	\$2 50
Macomber, Farr & Co.	Augusta	-	July 1, 1890	22	34,625	577 10	5 77
Aggregate	31	\$42,625	\$827 10	\$8 27

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, 1890.



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)		\$65,500 00
Stocks and bonds owned by the company, market value.....		36,525 00
Loans secured by collaterals.....		26,500 00
Cash in company's principal office.....	\$ 55 14 }	5,302 39
Cash deposited in bank.....	5,247 25 }	
Interest due and accrued on stocks and bonds.....		579 80
Interest due and accrued on collateral loans.....		7,053 34
Gross premiums in due course of collection.....		17,681 46
Bills receivable, not matured, taken for premiums		35,493 24
Aggregate of all the admitted assets of the company at their actual value		\$194,635 23

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
E. & N. A. R. R. stock, 5 per cent	\$10,000 00	\$11,725 00
City of Kingman bonds, 6 "	2,000 00	2,200 00
City of St. Paul " 6 "	2,500 00	2,890 00
Bangor & Piscataquis R. R. bonds, 5 per cent	2,000 00	2,040 00
Maine Central R. R. " 7 "	1,000 00	1,320 00
City of Brewer notes, 4 per cent.....	9,400 00	9,400 00
Demand note, secured, 4½ per cent	1,500 00	1,500 00
Five months' note, secured, 5 per cent	3,000 00	3,000 00
Union Insurance Company stock.....	1,400 00	2,450 00
Total.....	\$32,800 00	\$36,525 00

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., } Van Buren L & M. Co., }	6,000 00	5,000 00	3,000 00
Lockwood Company, Waterville.....	1,000 00	1,000 00	1,000 00
Smith Planing Mill Co., Brewer.....	3,500 00	3,500 00	2,000 00

MAINE STOCK MARINE

LOANS ON COLLATERALS—*Concluded.*

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>
Katahdin Ice Company, } Merchants' Ins. Company, } stock ...	\$8,000 00	\$8,000 00	\$4,000 00
United States bonds, 4 per cent	2,500 00	3,200 00	2,500 00
Bucksport, Me , bonds, 6 per cent	1,000 00	1,040 00	1,000 00
Maine Central R. R. bonds, 5 per cent	1,000 00	1,030 00	1,000 00
Adams Water Works Co. bonds, 5 per ct.	500 00	500 00	500 00
City of St. Paul bonds, 5 per cent.	1,000 00	1,130 00	500 00
City of South St. Paul bonds, 6 per cent	1,000 00	1,050 00	1,000 00
Total	\$35,500 00	\$37,875 00	\$26,500 00

II. LIABILITIES.

Net amount of unpaid losses and claims	\$16,629 88
Amount required to safely re-insure all outstanding risks	50,766 54
All other demands against the company, viz: commissions, etc	1,101 68
Total amount of liabilities, except capital stock and net surplus	68,498 10
Capital actually paid up in cash	100,000 00
Surplus beyond capital and other liabilities	26,137 13
Aggregate amount of liabilities including net surplus	\$194,635 23

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland)	\$75,450 28
Received for interest on stocks and bonds and all other sources	2,959 29
Income from all other sources	133 93
Aggregate amount of income received in cash	\$78,543 50

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine and inland)	\$50,151 72
Cash dividends actually paid	8,000 00
Paid for commissions or brokerage	7,521 00
Salaries and other charges of officers, clerks and employes	2,600 00
All other expenditures, viz: expense account	1,281 66
Aggregate amount of expenditures in cash	\$74,554 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889	\$ 768,866	\$47,027 44
Written during the year	4,683,131	96,542 00
Total	\$5,451,997	\$143,569 44
Deduct those expired and terminated and re-insured	4 568,018	92,802 90
Net amount in force	\$883,979	\$50,766 54

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken	\$4,683,131 00
Premiums received	96,542 00
Losses paid on risks taken	55,151 72

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)		\$23,258 34
Interest due and accrued thereon.....		602 22
Stocks and bonds owned by the company, market value.....		176,617 50
Loans secured by collaterals		2,375 00
Cash in company's principal office.....	\$ 240 37 }	
Cash deposited in bank	27,192 54 }	27,432 91
Interest due and accrued on stocks and bonds.....		1,324 99
Interest due and accrued on collateral loans		47 50
Gross premiums in due course of collection		19,502 60
Bills receivable, taken for premiums		60,639 85
<hr/>		
Aggregate of all the admitted assets of the company at their actual value		\$311,800 91

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
European and N. A. Railroad stock	\$13,800 00	\$15,870 00
Stillwater bonds, 5 per cent	16,000 00	16,320 00
Bangor bonds, 6 per cent.	47,000 00	51,700 00
Bangor bonds, 7 per cent.	6,000 00	7,200 00
St. Paul bonds, 7 per cent.	11,000 00	13,200 00
St. Paul bonds, 5 per cent.	5,000 00	5,150 00
Bath, Me., bonds, 6 per cent	4,000 00	4,080 00
Maine Central R. R. bonds, 6 per cent.	2,000 00	2,200 00
Dubuque bonds, 6 per cent.....	5,000 00	5,250 00
U. P. R. R. bonds, 6 per cent.....	2,000 00	2,100 00
East Saginaw bonds, 5 per cent.	1,500 00	1,500 00
Fort Madison bonds, 5 per cent.....	2,000 00	2,060 00
Lombard Investment Co. bonds, 6 per cent.....	1,200 00	1,200 00
C. N. Nelson Lumber Co. bonds, 6 per cent.....	8,000 00	8,080 00
Bangor & Katahdin Iron Works bonds, 6 per cent.....	9,000 00	9,450 00
City of Sandusky bonds, 5 per cent.	3,000 00	3,030 00
B. & P. R. R. Extension, 5 per cent.	5,000 00	5,087 50
Galion, Ohio, 5 per cent.....	7,000 00	7,140 00
Athison, T. and S. Fe, 4 per cent.....	20,000 00	16,000 00
<hr/>		
Total.....	\$168,500 00	\$176,617 50

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>A'mt 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
Total.....	\$3,500 00	\$3,630 00	\$2,375 00

II. LIABILITIES

Net amount of unpaid losses and claims.....	\$27,850 87
Amount required to safely re-insure all outstanding risks	85,542 12
All other demands against the company	416 00
Total amount of liabilities, except capital stock and net surplus.....	113,808 99
Capital actually paid up in cash	100,000 00
Surplus beyond capital and other liabilities.....	97,991 92
Aggregate amount of liabilities including net surplus	\$311,800 91

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland)	\$121,425 41
Received for interest on mortgages	} 10,214 07
Received for interest on stocks and bonds and all other sources.....	
Aggregate amount of income received in cash.....	\$131,639 48

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine and inland)	\$84,411 20
Cash dividends actually paid	16,000 00
Paid for commissions or brokerage.....	10,932 70
Salaries and other charges of officers, clerks and employes.....	4,400 00
All other expenditures.....	2,685 81
Aggregate amount of expenditures in cash.....	\$118,429 71

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$1,116,513	\$79,498 71
Written during the year	4,629,781	136,042 31
Total.....	\$5,746,294	\$215,541 02
Deduct those expired and terminated.....	4,515,415	129,998 90
Net amount in force.....	\$1,230,879	\$85,542 12

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$1,629,781 00
Premiums received.....	136,042 31
Losses paid on risks taken.....	84,411 20

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, 1890.



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.....	\$275,000 00
Loans on bond and mortgage (first liens).....	43,000 00
Interest accrued thereon.....	395 14
Stocks and bonds owned by the company, market value.....	8,858,890 00
Loans secured by collaterals.....	6,570 00
Cash in company's principal office.....	\$ 6,274 76 }
Cash deposited in bank.....	766,010 55 }
Interest due and accrued on special deposits.....	375 00
Interest due and accrued on collateral loans.....	164 25
Gross premiums in due course of collection.....	500,817 34

Aggregate of all the admitted assets of the company at their actual value.....\$10,457,497 04

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 10,214 06
Losses unadjusted, including all reported and supposed losses.....	207,423 79
Losses resisted, included interest, costs and expenses.....	11,100 00
Gross amount of claims for losses.....	228,737 85
Deduct re-insurance and salvage.....	14,245 83
Net amount of unpaid losses and claims.....	\$ 214,492 02
Amount required to safely re-insure all outstanding risks.....	2,313,937 98
All other demands against the company, viz: commissions, etc.....	86,290 62
Total amount of liabilities, except capital stock and net surplus.....	2,614,720 62
Capital actually paid up in cash.....	4,000,000 00
Surplus beyond capital and other liabilities.....	3,842,776 42

Aggregate amount of liabilities including net surplus.....\$10,457,497 04

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland</i>	
Net cash received for premiums.....	\$2,983,203 01	\$157,103 80	3,140,306 81
Received for interest on mortgages.....			2,275 00
Received for interest on stocks and bonds and all other sources.....			433,619 48
Income from all other sources, viz: rents.....			4,124 50
Aggregate amount of income received in cash.....			\$3,580,325 79

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,512,543 30	\$77,764 13	\$1,590,307 43
Cash dividends actually paid.....			720,000 00
Paid for commissions or brokerage.....			498,150 94
Salaries and other charges of officers, clerks and employes.....			190,504 93
Paid State, national and local taxes.....			58,831 88
All other expenditures.....			216,514 95
Aggregate amount of expenditures in cash.....			\$3,274,310 13

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.....	\$331,439,235	\$3,960,419 63	\$1,363,613	35,073 73
Written during the year,	277,318,374	3,377,528 01	89,587,382	192,780 53
Total.....	\$608,757,609	\$7,337,947 64	\$90,950,995	\$227,854 26
Deduct those expired and terminated.....	236,628,491	2,839,368 66	88,270,775	176,019 29
In force at end of the year,	\$372,129,118	\$4,498,578 98	\$2,680,220	51,834 97
Deduct amount re-insured,	13,282,285	162,010 38		
Net amount in force,	\$358,846,833	\$4,336,568 60	\$2,680,220	\$51,834 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$6,395,178 00
Premiums received.....	76,484 83
Losses paid on risks taken.....	38,575 74
Losses incurred in Maine.....	41,604 74

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	\$484,473 70
Loans secured by collaterals	33,306 25
Cash in company's principal office	\$ 1,970 56 }
Cash deposited in bank	24,577 58 }
Interest due and accrued on stocks and bonds	3,164 29
Interest due and accrued on collateral loans	822 31
Gross premiums in due course of collection	14,496 12
Bills receivable, not matured, taken for premiums.....	14,988 29
All other assets	35 23
Aggregate of all the admitted assets of the company at their actual value	\$582,834 33

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$30,298 42
Gross amount of claims for losses..	\$30,298,42
Deduct re-insurance and salvage.....	1,500 52
Net amount of unpaid losses and claims.....	\$28,797 90
Amount required to safely re-insure all outstanding risks	178,427 77
All other demands against the company, viz: commissions, etc.....	8,414 64
Total amount of liabilities, except capital stock and net surplus	215,640 31
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities	67,194 02
Aggregate amount of liabilities including net surplus	\$582,834 33

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$261,763 67
Received for interest on stocks and bonds and all other sources.....	23,674 53
Aggregate amount of income received in cash	\$285,438 20

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$167,759 32
Cash dividends actually paid.....	8,763 00
Paid for commissions or brokerage.....	50,953 87
Salaries and other charges of officers, clerks and employes.....	24,433 75
Paid State, national and local taxes.....	6,316 96
All other expenditures.....	20,042 42
Aggregate amount of expenditures in cash.....	<u>\$278,269 32</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.....	\$25,794,814	\$295,339 39	\$1,571,430	\$32,978 23
Written during the year,	25,015,553	281,488 27	586,761	20,494 05
Total.....	<u>\$50,810,367</u>	<u>\$576,827 66</u>	<u>\$2,158,191</u>	<u>\$53,472 28</u>
Deduct those expired and terminated.....	21,725,529	244,663 12	1,228,576	31,341 31
In force at end of the year,	\$29,084,838	\$332,164 54	\$929,615	\$22,130 97
Deduct amount re-insured,	2,851,284	33,893 78	12,000	535 00
Net amount in force..	<u>\$26,233,554</u>	<u>\$298,270 76</u>	<u>\$917,615</u>	<u>\$21,595 97</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$483,612 00
Premiums received.....	6,469 30
Losses paid on risks taken.....	2,769 80
Losses incurred in Maine.....	3,294 80

AMERICAN INSURANCE COMPANY,
NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President*.

JAMES H. WORDEN, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$313,807 72
Loans on bond and mortgage (first liens).....		1,319,039 83
Interest due and accrued thereon.....		19,977 05
Stocks and bonds owned by the company, market value.....		396,625 00
Cash in company's principal office.....	\$ 2,564 40 }	
Cash deposited in banks.....	22,807 50 }	25,371 90
Interest due and accrued on stocks and bonds.....		3,166 67
Gross premiums in due course of collection (within 3 months due).....		35,382 45
All other assets, viz: rents, due and accrued.....		2,518 52
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$2,115,889 14</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$16,813 83	
Losses unadjusted, including all reported and supposed losses.....	14,980 11	
Losses resisted, including interest, costs and expenses....	2,350 68	
Gross amount of claims for losses.....	34,144 62	
Deduct re-insurance and salvage.....	2,043 82	
Net amount of unpaid losses and claims.....		\$32,100 80
Amount required to safely re-insure all outstanding risks.....		400,077 79
All other demands against the company, viz: commissions and dividends,		15,130 82
Total amount of liabilities, except capital stock and net surplus.....		447,309 41
Capital actually paid up in cash.....		600,000 00
Surplus beyond capital and other liabilities.....		1,068,579 73
Aggregate amount of liabilities including net surplus.....		<u>\$2,115,889 14</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$447,924 73
Received for interest on mortgages.....	67,141 33
Received for interest on stocks and bonds and all other sources.....	23,957 17
Income from all other sources, viz: rents.....	5,640 57
Aggregate amount of income received in cash ..	<u>\$544,663 80</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$212,558 27
Cash dividends actually paid	63,780 00
Paid for commissions or brokerage	76,872 89
Salaries and other charges of officers, clerks and employes.....	46,318 91
Paid State, national and local taxes.....	15,996 01
All other expenditures, viz: stationery, agency and other miscellaneous expenses.....	35,461 38
Aggregate amount of expenditures in cash.....	<u>\$450,987 46</u>

MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$80,113,331	\$759,982 62
Written during the year 1890.....	71,050,000	549,500 35
Total	<u>\$151,163,331</u>	<u>\$1,309,482 97</u>
Deduct those expired and terminated.....	54,590,183	510,484 96
In force at end of the year.....	\$96,573,148	\$798,998 01
Deduct amount re-insured.....	3,373,804	33,543 33
Net amount in force.....	<u>\$93,199,344</u>	<u>\$765,454 68</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$223,808 00
Premiums received.....	2,448 70
Losses paid on risks taken	689 61
Losses incurred in Maine.....	1,189 61

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEO. T. CRAM, *President.*CHAS. CHRISTENSEN, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$500,000 00
Loans on bond and mortgage (first liens).....		11,000 00
Stocks and bonds owned by the company, market value.....		684,000 00
Loans secured by collaterals.....		132,000 00
Cash in company's principal office.....	\$ 5,974 71 }	71,676 50
Cash deposited in bank.....	65,701 79 }	
Gross premiums in due course of collection.....		73,405 38
Aggregate of all the admitted assets of the company at their actual value		<u>\$1,472,081 88</u>

II. LIABILITIES.

Losses adjusted and unpaid	\$12,498 15
Losses unadjusted, including all reported and supposed losses.....	26,621 28
Losses resisted, included interest, costs and expenses.....	11,843 70
Gross amount of claims for losses.....	<u>50,963 13</u>
Deduct re-insurance and salvage.....	8,241 31
Net amount of unpaid losses and claims.....	\$ 42,721 82
Amount required to safely re-insure all outstanding risks	456,806 94
All other demands against the company, viz: commissions, etc.....	11,010 80
Total amount of liabilities, except capital stock and net surplus.....	<u>510,539 56</u>
Capital actually paid up in cash	600,000 00
Surplus beyond capital and other liabilities.....	<u>361,542 32</u>
Aggregate amount of liabilities including net surplus	<u>\$1,472,081 88</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$594,379 62
Received for interest on stocks and bonds and all other sources, viz. rents	26,207 25
Income from all other sources	38,501 41
Aggregate amount of income received in cash.....	<u>\$659,088 28</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$286,495 43
Cash dividends actually paid.....	57,000 00
Paid for commissions or brokerage.....	82,347 43
Salaries and other charges of officers, clerks and employes.....	50,815 00
Paid State, national and local taxes.....	13,425 49
All other expenditures.....	83,043 17
Aggregate amount of expenditures in cash.....	\$573,126 52

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$64,034,292	\$839,226 16
Written during the year.....	54,876,589	690,342 70
Total.....	\$118,910,881	\$1,529,568 86
Deduct those expired and terminated.....	48,060,601	614,413 13
In force at end of the year.....	70,850,280	915,155 73
Deduct amount re-insured.....	2,715 604	39,338 48
Net amount in force.....	\$68,134,676	\$875,817 25

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$225,690 00
Premiums received.....	3,512 23
Losses paid on risks taken.....	1,242 72
Losses incurred in Maine.....	1,247 66

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

DAVID ADEE, *President.*WILLIAM H. CROLINS, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$24,220 00
Interest due and accrued thereon	248 03
Stocks and bonds owned by the company, market value.....	956,675 00
Loans secured by collaterals	199,200 00
Cash in company's principal office.....	\$12,477 18 }
Cash deposited in bank	22,885 84 }
	35,363 02
Interest due and accrued on collateral loans	2,136 47
Gross premiums in due course of collection	146,787 19
All other assets, viz: re-insurance and salvage due on losses paid	833 17
Aggregate of all the admitted assets of the company at their actual value	\$1,365,462 88

II. LIABILITIES.

Losses adjusted and unpaid	\$64,875 39
Gross amount of claims for losses	\$64,875 39
Deduct re-insurance and salvage	20,000 00
Net amount of unpaid losses and claims	\$ 44,875 39
Amount required to safely re-insure all outstanding risks	470,319 34
All other demands against the company, viz: commissions, etc.....	43,734 97
Total amount of liabilities, except capital stock and net surplus	558,929 70
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities	406,533 18
Aggregate amount of liabilities including net surplus	\$1,365,462 88

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$756,730 42
Received for interest on mortgages	3,247 00
Received for interest on stocks and bonds and all other sources	43,874 87
Aggregate amount of income received in cash	\$803,852 29

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$377,789 95
Cash dividends actually paid	40,250 00
Paid for commissions or brokerage.....	158,222 28
Salaries and other charges of officers, clerks and employes	60,803 82
Paid State, national and local taxes	10,607 98
All other expenditures	80,157 21
Aggregate amount of expenditures in cash	<u>\$727,831 24</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1889.....	\$105,295,681	\$830,336 70
Written or renewed during 1890.....	101,690,220	940,881 66
Total	<u>\$206,985,901</u>	<u>\$1,771,208 36</u>
Deduct those expired and marked off as terminated in 1890,	101,553,448	802,335 62
In force at the end of the year 1890	\$105,432,453	\$969,872 74
Deduct amount re-insured	8,438,231	62,107 25
Net amount in force	<u>\$96,994,222</u>	<u>\$906,765 49</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$697,638 00
Premiums received	10,842 73
Losses paid on risks taken	2,883 20
Losses incurred in Maine	2,904 24

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.....	\$234,490 05
Loans on bond and mortgage (first liens).....	1,223,150 00
Interest due and accrued thereon.....	22,700 20
Stocks and bonds owned by the company, market value.....	1,079,732 69
Loans secured by collaterals.....	159,900 00
Cash in company's principal office.....	\$32,699 55 }
Cash deposited in bank.....	136,690 49 } 169,390 04
Interest due and accrued on collateral loans.....	2,160 11
Gross premiums in due course of collection.....	50,463 57
All other assets, viz., Rents due and accrued, \$1,154.07. Ground Rents, \$7,253.34.....	8,407,41
Aggregate of all the admitted assets of the company at their actual value.....	\$2,950,394 07

II. LIABILITIES.

Losses adjusted and unpaid.....	\$36,249 81
Losses unadjusted, including all reported and supposed losses.....	210,827 88
Losses resisted, including interest, costs and expenses....	25,417,18
Net amount of unpaid losses and claims.....	\$272,494 87
Amount required to safely re-insure all outstanding risks.....	1,719,600 98
All other demands against the company, viz: commissions, etc.....	2,589 40
Total amount of liabilities, except capital stock and net surplus.....	1,994,685 25
Capital actually paid up in cash.....	500,000,00
Surplus beyond capital and other liabilities.....	455,708 82
Aggregate amount of liabilities including net surplus.....	\$2,950,394 07

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,945,165 19
Received for interest on mortgages.....	58,104 96
Received for interest on stocks and bonds and all other sources.....	62,413 54
Income from all other sources.....	61,039 80
	<hr/>
Aggregate amount of income received in cash.....	\$2,126,723 48

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,075,266 93
Cash dividends actually paid.....	49,600 00
Paid for commissions or brokerage.....	396,875 51
Salaries and other charges of officers, clerks and employes.....	240,173 91
Paid State, national and local taxes.....	39,804 71
All other expenditures.....	13,895 10
	<hr/>
Aggregate amount of expenditures in cash.....	\$1,815,616 16

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$180,778,737	\$2,135,151 02
Written during the year.....	245,836,199	2,286,253 36
	<hr/>	
Total.....	\$426,614,936	\$4,421,404 38
Deduct those expired and terminated.....	195,620,267	1,930,448 35
	<hr/>	
In force at end of the year.....	\$230,994,669	\$2,490,956 03
Deduct amount re-insured.....	\$10,057,585	95,887 39
	<hr/>	
Net amount in force.....	\$220,937,084	\$2,395,068 64

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$500,487 00
Premiums received.....	6,504 67
Losses paid on risks taken.....	1,779 04
Losses incurred in Maine.....	1,508 91

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	\$ 28,940 78
Loans on bond and mortgage (first liens), including a \$5,000.00 second mortgage.....	512,800 00
Interest due and accrued thereon ..	2,992 03
Stocks and bonds owned by the company, market value.....	989,000 00
Loans secured by collaterals.....	92,900 00
Cash in company's principal office and in bank ..	310,792 51
Interest due and accrued on stocks and bonds.....	2,225 83
Interest due and accrued on collateral loans.....	584 44
Premiums in due course of collection, and other small accounts	154,002 29
Bills receivable, not matured, taken for premiums.....	572,223 36
Aggregate of all the admitted assets of the company at their actual value.....	\$2,666,461 24

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$171,272 00
Losses resisted, including interest, costs and expenses ...	12,700 00
Net amount of unpaid losses and claims.....	\$183,972 00
Amount required to safely re-insure all outstanding risks, total unearned premiums	430,566 38
Total amount of liabilities, except capital stock and net surplus.....	614,538 38
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,051,922 86
Aggregate amount of liabilities, including net surplus.....	\$2,666,461 24

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,020,436 48
Received for interest on mortgages	21,231 72
Received for interest on stocks and bonds and all other sources.....	56,348 06
Income from all other sources, viz: rents	2,242 41
Aggregate amount of income received in cash	\$1,100,258 67

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$690,168 14
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	24,651 95
Salaries and other charges of officers, clerks and employes.....	46,042 95
Paid State, national and local taxes	14,103 77
All other expenditures, viz: rents, advertising and all other office and agency expenses.....	68,088 12
Aggregate amount of expenditures in cash.....	<u>\$943,054 93</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine. and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$12,847,151	\$ 453,620 74
Written during the year.....	77,691,368	1,284,302 33
Total.....	<u>\$90,538,519</u>	<u>\$1,737,923 07</u>
Deduct those expired and terminated.....	79,136,025	1,265,000 67
In force at end of the year	\$11,402,494	\$472,922 40
Deduct amount re-insured.....	1,056,440	42,356 02
Net amount in force	<u>\$10,346,054</u>	<u>\$430,566 38</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$1,038,100 00
Premiums received.....	13,888 74
Losses paid on risks taken.....	6,431 93
Losses incurred in Maine	6,071 42

*BOYLSTON INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

J. W. BALCH, *President.*W. GLOVER, *Secretary.*

Capital Paid Up in Cash, \$557,200.

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$209,800 00
Interest due and accrued thereon.....		2,639 33
Stocks and bonds owned by the company, market value.....		493,447 68
Loans secured by collaterals.....		114,100 00
Cash in company's principal office	\$ 7,110 32 }	44,224 72
Cash deposited in bank	37,114 40 }	
Interest due and accrued on stocks and bonds.....		1,754 35
Interest due and accrued on collateral loans.....		1,356 32
Gross premiums in due course of collection.....		42,059 61
Bills receivable, not matured, taken for premiums.....		14,712 12
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$924,094 13</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 23,529 68
Amount required to safely re-insure all outstanding risks.....	224,759 22
All other demands against the company, viz: commissions, etc.....	17,751 75
Total amount of liabilities, except capital stock and net surplus.....	<u>266,040 65</u>
Capital actually paid up in cash.....	557,200 00
Surplus beyond capital and other liabilities	100,853 48
Aggregate amount of liabilities including net surplus.....	<u>\$924,094 13</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$262,320 61	\$31,100 16	\$293,420 77
Received for interest on mortgages.....			8,211 51
Received for interest on stocks and bonds and all other sources			27,763 08
Aggregate amount of income received in cash.....			<u>\$329,395 36</u>

*Admitted July 15, 1890.

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$149,047 82	\$31,402 98	\$180,450 80
Cash dividends actually paid.....			16,716 00
Script interest.....			76 90
Paid for commissions or brokerage.....			56,492 10
Salaries and other charges of officers, clerks and employes.....			28,700 00
Paid State, national and local taxes.....			2,722 83
All other expenditures.....			28,294 57
Aggregate amount of expenditures in cash.....			\$313,453 20

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$35,304,247	\$398,002 20	\$229,305	\$12,058 67
Written during the year,	30,192,465	321,050 12	5,060,177	37,301 55
Total.....	\$65,496 712	\$719,052 32	\$5,289,482	49,360 22
Deduct those expired and terminated.....	26,961,890	281,529 86	4,997,497	32,973 67
In force at end of the year,	\$38,534,822	\$437,522 46	\$291,985	16,386 55
Deduct amount re-insured,	2,689,728	32,565 58	13,072	677 50
Net amount in force...	\$35,845,094	\$404,956 88	\$278,913	\$15,709 05

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$139,150 00
Premiums received.....	1,256 56

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILIP BECKER, *President.*OLIVER J. EGGERT, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$300,000 00
Loans on bond and mortgage (first liens).....		509,921 43
Interest due and accrued thereon.....		2,803 72
Stocks and bonds owned by the company, market value.....		322,528 31
Loans secured by collaterals.....		151,000 00
Cash in company's principal office.....	\$ 1,018 70 }	113,960 26
Cash deposited in bank.....	112,941 56 }	
Interest due and accrued on stocks and bonds.....		1,706 25
Interest due and accrued on collateral loans.....		95 00
Gross premiums in due course of collection.....		59,567 74
Bills receivable, not matured, taken for premiums.....		9,016 69
All other assets, viz: accrued rents.....		1,597 31

Aggregate of all the admitted assets of the company at their actual value \$1,472,196 71

II. LIABILITIES.

Losses adjusted and unpaid....	\$7,404 26	
Losses unadjusted, including all reported and supposed losses.....	18,818 00	
Losses resisted, including interest, costs and expenses....	1,000 00	
Net amount of unpaid losses and claims.....		\$27,222 26
Amount required to safely re-insure all outstanding risks.....		344,067 43
All other demands against the company, viz: commissions, etc.....		11,095 56
Total amount of liabilities, except capital stock and net surplus.....		382,385 25
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		889,811 46

Aggregate amount of liabilities including net surplus.....\$1,472,196 71

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$430,097 96
Received for interest on mortgages.....	24,635 59
Received for interest on stocks and bonds and all other sources	20,119 11
Income from all other sources, viz: rents, \$17,640 31; brokerage, \$2,746.32.....	20,386 63
Aggregate amount of income received in cash	<u>\$495,239 29</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$207,331 90
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	94,020 78
Salaries and other charges of officers, clerks and employes.....	21,939 89
Paid State, national and local taxes.....	7,788 60
All other expenditures, viz: tax and expense on real estate, \$12,099.44; expense account, \$15,252.99; traveling expenses , \$2,066 05; print- ing and stationery, \$2,114.33.....	31,532 81
Aggregate amount of expenditures in cash.....	<u>\$402,613 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$61,477,079	\$642,137 91
Written during the year	50,149,803	536,877 15
Total	<u>\$111,626,882</u>	<u>\$1,179,015 06</u>
Deduct those expired and terminated.....	46,623,362	492,508 02
In force at end of the year	\$65,003,520	\$686,507 04
Deduct amount re-insured.....	1,760,726	15,573 51
Net amount in force	<u>\$63,242,794</u>	<u>\$670,933 53</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$430,251 00
Premiums received.....	5,285 03
Losses paid on risks taken	7,673 46
Losses incurred in Maine.....	7,698 46

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)	149,923 41
Interest due and accrued thereon	570 00
Stocks and bonds owned by the company, market value	539,470 00
Cash in company's principal office	\$ 4 070 98 }
Cash deposited in bank	304,778 86 } 308,849 84
Interest due and accrued on stocks and bonds	1,330 00
Gross premiums in due course of collection ..	178,535 99
Aggregate of all the admitted assets of the company at their actual value	\$1,284,679 24

II. LIABILITIES.

Losses adjusted and unpaid	\$44,819 00
Losses unadjusted, including all reported and supposed losses	18,442 00
Losses resisted including interest, costs and expenses	5,450 00
Amount of unpaid losses and claims	\$ 68,711 00
Amount required to safely re-insure all outstanding risks	503,098 36
All other demands against the company, viz: commissions, etc.	6,821 51
Total amount of liabilities, except capital stock and net surplus	578,630 87
Capital actually paid up in cash	600,000 00
Surplus beyond capital and other liabilities	106,048 37
Aggregate amount of liabilities including net surplus.	\$1,284,679 24

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$627,284.78	\$128,618 10	
	<hr/>		\$755,902 88
Received for interest on mortgages			4,553 79
Received for interest on stocks and bonds and all other sources			41,316 06
Income from all other sources, viz: rents \$15.00; profits on sale of securities \$5,523.98			5,538 98
	<hr/>		\$807,311 71
Aggregate amount of income received in cash			

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$330,190 05	\$102,881 30	
	<hr/>		\$433,071 35
Cash dividends actually paid			54,000 00
Paid for commissions or brokerage			139,280 40
Salaries and other charges of officers, clerks and employes			56,110 63
Paid State, national and local taxes.			17,765 42
All other expenditures			77,381 58
	<hr/>		\$777,609 38
Aggregate amount of expenditures in cash			

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889,	\$50,846,107	\$725,603 73	\$ 2,987,949	\$138,609 75
Written during the year	60,109,706	820,064 54	11,454,832	253,052 16
	<hr/>			
Total	\$110,955,813	\$1,545,668 27	\$14,442,781	\$391,661 91
Deduct those expired and terminated	49,180,798	672,924 39	11,585,223	250,385 64
	<hr/>			
In force at end of year.	\$61,775,015	\$872,743 88	\$2,857,558	\$141,276 27
Deduct amount re-insured..	4,323,080	69,827 34	972,301	51,513 45
	<hr/>			
Net amount in force... ..	\$57,451,935	\$802,916 54	\$1,885,257	\$89,762 82

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$394,776 00
Premiums received (gross)	6,213 93
Losses paid on risks taken	1,343 19
Losses incurred in Maine	1,607 55

CITIZENS' INSURANCE COMPANY,
PITTSBURGH, PENN.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

WM. G. JOHNSTON, *President*.

J. R. SNIVLEY, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$106,000 00
Loans on bond and mortgage (first liens).....	285,770 00
Interest due and accrued thereon.....	3,456 10
Stocks and bonds owned by the company, market value.....	253,048 00
Loans secured by collaterals.....	51,193 40
Cash in company's principal office.....	\$ 1,033 99 }
Cash deposited in bank.....	25,052 47 }
Interest due and accrued on stocks and bonds.....	725 81
Gross premiums in due course of collection.....	27,792 63
Aggregate of all the admitted assets of the company at their actual value.....	\$754,072 40

II. LIABILITIES.

Losses adjusted and unpaid.....	\$20,231 17
Losses unadjusted, including all reported and supposed losses.....	6,063 00
Gross amount of claims for losses.....	26,294 17
Deduct re-insurance and salvage.....	2,708 14
Net amount of unpaid losses and claims.....	\$ 23,586 03
Amount required to safely re-insure all outstanding risks.....	172,543 55
All other demands against the company, viz: commissions, etc.,.....	6,320 84
Total amount of liabilities, except capital stock and net surplus.....	202,450 42
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	51,621 98
Aggregate amount of liabilities including net surplus.....	\$754,072 40

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$255,012 09
Received for interest on mortgages	16,950 76
Received for interest on stocks and bonds and all other sources.....	15,577 36
Income from all other sources, vi z: rent.....	5,568 66
	<hr/>
Aggregate amount of income received in cash.....	\$293,108 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$151,800 83
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	52,361 73
Salaries and other charges of officers, clerks and employes.....	18,339 84
Paid State, national and local taxes	6,740 87
All other expenditures, viz. general expenses.....	20,123 46
	<hr/>
Aggregate amount of expenditures in cash.....	\$269,366 73

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$28,472,269	\$340,067 21
Written during the year.....	25,806,025	300,582 60
	<hr/>	<hr/>
Total	\$54,278,294	\$640,649 81
Deduct those expired and terminated.....	24,590,820	293,182 81
	<hr/>	<hr/>
In force at end of the year.....	\$29,687,474	347,467 00
Deduct amount re-insured.....	933,294	10,471 32
	<hr/>	<hr/>
Net amount in force.....	\$28,754,180	336,995 68

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$227,766 00
Premiums received.....	3,815 13
Losses paid on risks taken.....	3,899 87
Losses incurred in Maine.....	3,899 87

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

GARRET A. VAN ALLEN, *President.* E. DARWIN JENISON, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$75,000 00
Loans on bond and mortgage (first liens)	22,300 00
Interest due and accrued thereon	205 00
Stocks and bonds owned by the company, market value	225,645 00
Loans secured by collaterals	\$8,500 00
Cash in company's principal office and deposited in bank	13,399 22
Interest due and accrued on stocks and bonds	605 66
Gross premiums in due course of collection	6,256 62
All other assets, viz: rents accrued	1,064 59
Aggregate of all the admitted assets of the company at their actual value	<u>\$352,976 09</u>

II. LIABILITIES.

Amount of unpaid losses and claims	\$9,180 00
Amount required to safely re-insure all outstanding risks	68,911 89
All other demands against the company, viz: commissions, etc	1,738 91
Total amount of liabilities, except capital stock and net surplus	<u>79,830 80</u>
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities	73,145 29
Aggregate amount of liabilities, including net surplus	<u>\$352,976 09</u>

III INCOME DURING THE YEAR.

Net cash received for premiums	\$101,145 02
Received for interest on mortgages	945 74
Received for interest on stocks and bonds and all other sources	14,429 97
Income from all other sources, viz: rents, \$3,268.95; premiums on U. S. 4 per cent coupon bonds sold, \$2,225.00	3,268 95
Aggregate amount of income received in cash	<u>\$119,789 68</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$62,022 53
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	19,634 46
Salaries and other charges of officers, clerks and employes.....	11,088 88
Paid State, national and local taxes.....	6,325 47
All other expenditures, viz: advertising and printing, \$1,552.45; traveling, \$401.52; office expenses and building repairs, \$4,299.34; maps and agency expenses, \$935.25.....	7,188 56
Aggregate amount of expenditures in cash.....	<u>\$122,259 90</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$14,505,408	\$150,816 76
Written during the year.....	12,084,743	118,599 31
Total.....	<u>\$26,590,151</u>	<u>\$269,416 07</u>
Deduct those expired and terminated.....	12,008,304	122,787 89
In force at end of the year.....	\$14,581,847	\$146,628 18
Deduct amount re-insured.....	1,076,798	10,447 71
Net amount in force.....	<u>\$13,505,049</u>	<u>\$136,180 47</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$186,575 00
Premiums received.....	2,123 97
Losses paid on risks taken.....	3,387 86
Losses incurred in Maine.....	3,387 86

CONNECTICUT FIRE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, *President.*

CHAS. R. BURT, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$99,600 00
Loans on bond and mortgage (first liens).....	752,200 00
Stocks and bonds owned by the company, market value.....	1,396,314 00
Loans secured by collaterals.....	4,300 00
Cash in company's principal office.....	\$862 55
Cash deposited in bank.....	134,334 99
Gross premiums in due course of collection.....	112,780 96
Aggregate of all the admitted assets of the company at their actual value.....	\$2,500,392 50

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$112,288 68
Losses resisted, including interest, costs and expenses.....	11,876 43
Amount of unpaid losses and claims.....	\$124,165 11
Amount required to safely re-insure all outstanding risks.....	807,322 85
Total amount of liabilities, except capital stock and net surplus.....	931,487 96
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	568,904 54
Aggregate amount of liabilities including net surplus.....	\$2,500,392 50

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,138,145 96
Received for interest on mortgages.....	41,558 34
Received for interest on stocks and bonds and all other sources.....	65,845 93
Aggregate amount of income received in cash.....	\$1,245,570 23

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$580,952 60
Cash dividends actually paid.....	80,000 00
Paid for commissions or brokerage.....	196,528 11
Salaries and other charges of officers, clerks and employes	94,987 05
Paid State, national and local taxes	26,010 70
All other expenditures.....	82,807 76
Aggregate amount of expenditures in cash.....	\$1,061,286 22

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$115,397,842	\$1,431,723 34
Written during the year.....	114,138,672	1,364,745 63
Total.....	\$229,536,514	\$2,796,468 97
Deduct those expired and terminated.....	104,370,653	1,257,181 69
Net amount in force	\$125,165,861	\$1,539,287 28

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,838,100 00
Premiums received.....	23,164 02
Losses paid on risks taken.....	14,140 66
Losses incurred in Maine.....	15,998 66

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.....		\$734,360 00
Loans on bond and mortgage (first liens).....		171,510 00
Interest due and accrued thereon.....		4,067 94
Stocks and bonds owned by the company, market value.....		3,970,372 00
Cash in company's principal office.....	\$28,643 65 }	319,436 70
Cash deposited in banks.....	290,793 05 }	
Interest due and accrued on stocks and bonds.....		29,062 50
Interest due and accrued on collateral loans.....		449 98
Gross premiums in due course of collection.....		229,621 39
Bills receivable, not matured, taken for premiums.....		120,233 12
All other assets, viz: rents due and accrued.....		8,835 21
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$5,587,948 84</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$113,619 40
Losses unadjusted, including all reported and supposed losses.....	94,205
Losses resisted, including interest, costs and expenses....	39,023
Gross amount of claims for losses.....	<u>\$246,847 40</u>
Deduct re-insurance and salvage.....	15,931 38
Net amount of unpaid losses and claims.....	\$230,916 02
Amount required to safely re-insure all outstanding risks.....	2,501,365 84
Reserved for contingencies.....	150,000 00
All other demands against the company, viz: commissions, etc.....	103,046 93
Total amount of liabilities, except capital stock and net surplus.....	<u>2,985,328 79</u>
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,602,620 05
Aggregate amount of liabilities including net surplus.....	<u>\$5,587,948 84</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$2,303,033 20	\$47 72
	<u> </u>	<u> </u>
Received for interest on mortgages.....		8,082 57
Received for interest on stocks and bonds and all other sources		197,217 99
Income from all other sources, viz: rents.....		39,431 06
		<u> </u>
Aggregate amount of income received in cash.....		\$2,547,812 54

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses.....	\$1,221,813 24	3,344 03
	<u> </u>	<u> </u>
Cash dividends actually paid, to stockholders, \$139,797.00; to scrip holders, \$1,325.68		141,122 68
Paid for commissions or brokerage.....		467,228 84
Salaries and other charges of officers, clerks and employes.....		252,333 23
Paid State, national and local taxes.....		54,055 73
All other expenditures, viz: stationery, printing, advertising, postage, express, traveling expenses, hotel fares, national and local boards, rents, maps, supplies, etc.....		195,150 13
		<u> </u>
Aggregate amount of expenditures in cash.....		\$2,335,047 88

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$531,281,076	\$5,117,663 39
Written during the year.....	335,693,904	2,591,062 03
	<u> </u>	<u> </u>
Total.....	\$866,974,980	\$7,708,725 42
Deduct those expired and terminated.....	287,534,333	2,744,625 13
	<u> </u>	<u> </u>
In force at end of the year.....	\$579,440,647	\$4,964,100 29
Deduct amount re-insured.....	7,356,014	63,559 32
	<u> </u>	<u> </u>
Net amount in force.....	\$572,084,633	\$4,900,540 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,194,094 00
Premiums received.....	13,285 41
Losses paid on risks taken.....	1,516 38
Losses incurred in Maine.....	3,228 79

DELAWARE MUTUAL SAFETY INSURANCE
COMPANY,

PHILADELPHIA, PA.

—
INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATTWALL PAULDING, *President.*

HENRY LYLURN, *Secretary.*

—
Cash Paid Up in Cash, \$702,875.

—
I. ASSETS.

Real estate owned by the company, unincumbered		\$140,000 00
Loans on bond and mortgage (first liens)		106,200 00
Interest due and accrued thereon		1,258 83
Stocks and bonds owned by the company, market value.....		849,825 00
Loans secured by collaterals		235,000 00
Cash in company's principal office	\$ 4,526 95 }	
Cash deposited in bank.....	72,972 41 }	77,499 36
Interest due and accrued on collateral loans		1,020 83
Gross premiums in due course of collection		57,219 74
Bills receivable, not matured, taken for premiums.....		21,771 58
All other assets, viz: due from sundry corporations.....		14,590 97

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

\$1,504,386 31

II. LIABILITIES.

Losses adjusted and unpaid	\$ 6,293 00	
Losses unadjusted, including all reported and supposed losses	43,358 00	
Gross amount of claims for losses	49,651 00	
Deduct re-insurance and salvage	1,150 00	
Net amount of unpaid losses and claims.		\$ 48,501 00
Amount required to safely re-insure all outstanding risks		239,122 88
All other demands against the company, viz: commissions, etc.		51,359 59
Total amount of liabilities, except capital stock and net surplus.....		338,983 47
Capital actually paid up in cash.....		702,875 00
Surplus beyond capital and other liabilities.....		462,527 84

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

\$1,504,386 31

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$194,189 81	\$250,262 57	\$444,452 38
Received for interest on mortgages			38,663 75
Received for interest on stocks and bonds and all other sources			18,749 97
Income from all other sources			2,300 00
Aggregate amount of income received in cash			\$504,166 10

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$88,421 51	\$119,119 39	\$207,540 90
Cash dividends actually paid			1,948 00
Paid for commissions or brokerage			38,292 46
Salaries and other charges of officers, clerks and employes			88,766 60
Paid State, national and local taxes			17,963 82
*All other expenditures, viz: scrip redeemed in cash			24,821 30
Aggregate amount of expenditures in cash			\$379,333 08

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.	\$18,974,156	\$174,572 22	\$ 8,214,694	\$ 37,654 97
Written during the year .	24,915,846	248,732 20	38,736,093	282,060 48
Total	\$43,890,002	\$423,304 42	\$46,950,787	\$319,715 45
Deduct those expired and terminated	22,090,680	184,169 51	40,675,482	277,560 20
In force at end of the year, \$	21,799,322	\$239,134 91		
Deduct amount re-insured, 288,177		2,312 23		
Net amount in force ..	\$21,511,145	\$236,822 68	\$6,275,305	\$42,155 25

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$187,700 00
Premiums received	2,960 41
Losses paid on risks taken	542 27
Losses incurred in Maine	533 00

DWELLING HOUSE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

CHAS. K. NICHOLS, *President.*HENRY F. PERKINS, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$195,950 00
Interest due and accrued thereon.....	2,987 93
Stocks and bonds owned by the company, market value.....	190,083 00
Cash in company's principal office.....	\$30,347 56 }
Cash deposited in bank.....	17,523 64 }
Interest due and accrued on stocks and bonds	3,516 59
Gross premiums in due course of collection	58,520 14
Bills receivable, not matured, taken for premiums.....	61,127 11
Aggregate of all the admitted assets of the company at their actual value.....	\$560,055 97

II. LIABILITIES.

Losses adjusted and unpaid	\$4,192 66
Losses unadjusted, including all reported and supposed losses.....	2,367 50
Losses resisted, including interest, costs and expenses.....	6,182 00
Amount of claims for losses.....	\$12,742 16
Amount required to safely re-insure all outstanding risks.....	205,471 91
All other demands against the company, viz: commissions, etc.....	5,460 00
Total amount of liabilities, except capital stock and net surplus.....	223,674 07
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities.....	36,381 90
Aggregate amount of liabilities, including net surplus.....	\$560,055 97

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$188,253 50
Received for interest on mortgages.....	8,422 89
Received for interest on stocks and bonds and all other sources.....	9,700 00
Income from all other sources, viz: commissions from other companies..	185 00
Aggregate amount of income received in cash.....	\$206,561 39

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$107,580 57
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage.....	49,726 51
Salaries and other charges of officers, clerks and employes.....	18,208 86
Paid State, national and local taxes.....	6,747 57
All other expenditures, viz: rent, printing and other office expenses....	15,861 69
Aggregate amount of expenditures in cash.....	\$216,125 20

V. MISCELLANEOUS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$44,438,412	\$460,231 26
Written during the year.....	22,118,540	221,110 58
Total.....	\$66,556,952	\$681,341 84
Deduct those expired and terminated.....	24,822,480	269,919 36
In force at end of the year.....	\$41,734,472	\$411,422 48
Deduct amount re-insured.....	165,600	1,185 94
Net amount in force.....	\$41,568,872	\$410,236 54

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,028 25
Premiums received.....	1,792 88
Losses paid on risks taken.....	2,817 39
Losses incurred in Maine.....	3,856 20

*ELIOT INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

GREENLEAF C. GEORGE, *President.*GEORGE SHAW, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$101,900 00
Interest accrued thereon.....		1,326 90
Stocks and bonds owned by the company, market value.....		180,811 00
Cash in company's principal office	\$ 545 88 }	31,600 75
Cash deposited in bank.	31,054 87 }	
Interest due and accrued on stocks and bonds.....		2,044 25
Gross premiums in due course of collection.....		28,420 09
Aggregate of all the admitted assets of the company at their actual value		\$346,102 99

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$20,004 00
Amount required to safely reinsure all outstanding risks.....	106,152 52
All other demands against the company, viz: commissions, etc.....	5,140 93
Total amount of liabilities, except capital stock and net surplus.....	131,297 45
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	14,805 54
Aggregate amount of liabilities including net surplus	\$346,102 99

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$163,696 51
Received for interest on mortgages.....	5,445 63
Received for interest on stocks and bonds and all other sources	9,791 27
Aggregate amount of income received in cash.....	\$178,933 41

*Admitted August 12, 1890.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$120,438 43
Paid for commissions or brokerage	25,739 79
Salaries and other charges of officers, clerks and employes.	9,956 00
Paid State, national and local taxes.	4,262 36
All other expenditures	18,716 14
Aggregate amount of expenditures in cash.	<u>\$179,112 72</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889,	\$22,121,535	\$215,877 91
Written during the year	23,208,458	203,862 10
Total	<u>\$45,329,993</u>	<u>\$419,740 01</u>
Deduct those expired and terminated.	21,282,798	199,234 13
In force at end of the year.	\$24,047,195	\$220,505 88
Deduct amount re-insured.	1,289,374	11,299 76
Net amount in force	<u>\$22,757,821</u>	<u>\$209,206 12</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$53,284 00
Premiums received	738 87

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).....	89,650 00
Interest due and accrued thereon.....	840 00
Stocks and bonds owned by the company, market value.....	310,145 00
Loans secured by collaterals.....	900 00
Cash in company's principal office.....	\$ 1,284 80 }
Cash deposited in bank.....	24,014 03 }
Gross premiums in due course of collection.....	31,339 59
All other assets, viz: rents accrued.....	1,537 50
Aggregate of all the admitted assets of the company at their actual value	\$589,610 92

II. LIABILITIES.

Losses adjusted and unpaid	\$2,678 00
Losses unadjusted, including all reported and supposed losses	10,296 00
Losses resisted, including interest, costs and expenses	1,530 00
Amount of unpaid losses and claims.....	\$14,504 00
Amount required to safely re-insure all outstanding risks.	177,468 92
All other demands against the company, viz: commissions, etc.....	3,493 50
Total amount of liabilities, except capital stock and net surplus.....	195,466 42
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities.....	94,144 50
Aggregate amount of liabilities including net surplus.....	\$589,610 92

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$266,554 01	\$6,232 49	\$272,786 50
Received for interest on mortgages.....			5,135 81
Received for interest on stocks and bonds and all other sources.....			15,882 06
Income from all other sources, viz: rents.....			4,345 02
Aggregate amount of income received in cash.....			\$298,149 39

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$144,492 68	\$3,508 51	\$148,001 19
Cash dividends actually paid.....			21,022 70
Paid for commissions or brokerage			52,712 39
Salaries and other charges of officers, clerks and employes.....			19,380 00
Paid State, national and local taxes			9,721 73
All other expenditures, viz: office and agency expenses.....			22,234 27
Aggregate amount of expenditures in cash.....			\$273,072 28

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.....	\$27,396,642 72	\$306,923 86	\$ 117,107 58	\$ 1,053 01
Written during the year,	28,713,227 12	316,021 52	1,740,894 98	11,080 23
Total.....	\$56,109,869 84	\$622,945 38	\$1,858,002 56	\$12,133 24
Deduct those expired and terminated.....	25,562,103 66	276,468 34	1,713,612 56	10,747 48
In force at end of the year,	\$30,547,766 18	\$346,477 04	\$144,390 00	\$1,385 76
Deduct amount re-insured,	765,549 99	7,562 69	80,880 00	747 48
Net amount in force, \$29,782,216 19	\$338,914 35	\$63,510 00		\$638 28

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$416,355 00
Premiums received.....	4,748 93
Losses paid on risks taken.....	2,641 69
Losses incurred in Maine	2,516 69

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..	\$ 129,991 00
Loans on bond and mortgage (first liens)	1,612,217 01
Interest due and accrued thereon.	30,332 54
Stocks and bonds owned by the company, market value.	2,375,676 00
Loans secured by collaterals.	346,200 00
Cash in company's principal office.	\$ 10,181 54
Cash deposited in bank.	156,938 20
Interest due and accrued on stocks and bonds	13,193 00
Interest due and accrued on collateral loans.	1,748 10
Gross premiums in due course of collection.	169,869 07
All other assets, viz: rents due and accrued	73 00
Aggregate of all the admitted assets of the company at their actual value.	\$4,846,419 46

II. LIABILITIES.

Losses adjusted and unpaid.	\$76,088 75
Losses unadjusted, including all reported and supposed losses	69,001 00
Losses resisted, including interest, costs and expenses.	16,426 34
Amount of unpaid losses and claims.	\$161,516 09
Amount required to safely re-insure all outstanding risks.	3,138,761 36
Total amount of liabilities, except capital stock and net surplus.	3,300,277 45
Capital actually paid up in cash	500,000 00
Surplus beyond capital and other liabilities.	1,046,142 01
Aggregate amount of liabilities including net surplus.	\$4,846,419 46

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).	\$1,702,899 09
Received for interest on mortgages.	84,943 91
Received for interest on stocks and bonds and all other sources.	144,162 56
Income from all other sources, viz: rents \$1,255.05; miscellaneous \$2,- 691.64	3,946 69
Aggregate amount of income received in cash.	\$1,935,952 25

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$862,680 77
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	338,993 73
Salaries and other charges of officers, clerks and employes.....	140,896 28
Paid State, national and local taxes.....	55,288 89
All other expenditures, viz: advertising, printing, \$30,091.72; miscellaneous, \$3,086.06.....	33,177 78
Aggregate amount of expenditures in cash.....	\$1,631,037 45

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$276,653,386	\$4,315,650 56
Written during the year.....	163,912,254	1,979,410 52
Total.....	\$440,565,640	6,295,061 08
Deduct those expired and terminated.....	144,063,923	1,741,926 13
In force at end of the year.....	296,501,717	4,553,134 95
Deduct amount re-insured.....	4,003,979	54,953 56
Net amount in force.....	\$292,497,738	\$4,498,181 39

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$2,100,807 00
Premiums received.....	30,496 64
Losses paid on risks taken.....	16,868 90
Losses incurred in Maine.....	19,918 23

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

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

D. J. STAPLES, *President.*

BERNARD FAYMONVILLE, *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).....	317,375 00
Interest due and accrued thereon.....	8,928 50
Stocks and bonds owned by the company, market value.....	1,099,369 50
Loans secured by collaterals.....	368,800 00
Cash in company's principal offices.....	\$ 14,942 00 }
Cash deposited in banks.....	175,285 45 }
Interest due and accrued on stocks and bonds.....	4 575 26
Interest due and accrued on collateral loans.....	3,023 38
Gross premiums in due course of collection.....	264,388 98
Bills receivable, not matured, taken for premiums.....	60,256 65
All other assets.....	13,445 20
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$2,630,389 92

II. LIABILITIES.

Losses adjusted and unpaid.....	\$13,007 76
Losses unadjusted, including all reported and supposed losses.....	78,262 27
Losses resisted, including interest, costs and expenses....	9,458 33
<hr/>	
Gross amount of claims for losses ..	100,728 36
Deduct re-insurance and salvage.....	18,615 03
<hr/>	
Net amount of unpaid losses and claims.....	\$82,113 33
Amount required to safely re-insure all outstanding risks.....	954,305 05
All other demands against the company, viz: commissions, etc.....	38,715 38
<hr/>	
Total amount of liabilities, except capital stock and net surplus.....	1,075,133 76
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	555,256 16
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$2,630,389 92

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,158,548 89	\$175,090 49	\$1,333,639 38
Received for interest on mortgages.....			38,016 60
Received for interest on stocks and bonds and all other sources.....			61,682 93
Income from all other sources, viz: rents.....			20,859 08
Aggregate amount of income received in cash.....			\$1,454,197 99

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$550,030 83	\$84,788 00	\$639,818 83
Cash dividends actually paid.....			120,000 00
Paid for commissions or brokerage.....			182,392 55
Salaries and other charges of officers, clerks and employes.....			112,654 77
Paid State, national and local taxes.....			25,688 64
All other expenditures.....			127,906 08
Aggregate amount of expenditures in cash.....			\$1,208,460 87

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.....	\$116,705,618 00	\$1,607,016 92	\$2,481,783	\$165,116 19
Written during the year, 119,453,876 38	1,640,073 38	1,640,073 52	22,276,144	333,764 20
Total.....	\$236,159,494 38	\$3,247,090 44	\$24,757,927	\$498,880 39
Deduct those expired and terminated.....	102,993,592 38	1,429,477 07	20,991,931	314,073 30
In force at end of the year, \$133,165,902 00	\$1,817,613 37	\$3,765,996	\$184,807 09	
Deduct amount re-insured, 11,020,694 00	218,549 28	1,447,932	71,828 57	
Net amount in force, \$122,145,208 00	\$1,599,064 09	\$2,318,064	\$112,978 52	

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$883,918 08
Premiums received.....	11,855 59
Losses paid on risks taken.....	4,089 41
Losses incurred in Maine.....	6,289 41

FIREMEN'S FIRE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$284,500 00
Interest due and accrued thereon	3,052 57
Stocks and bonds owned by the company, market value.....	523,956 00
Loans secured by collaterals	15,500 00
Cash in company's principal office.....	\$ 337 31 }
Cash deposited in bank	10,074 79 }
Interest due and accrued on stocks and bonds	} 6,019 50
Interest due and accrued on collateral loans.....	
Gross premiums in due course of collection	11,141 46
Aggregate of all the admitted assets of the company at their actual value	<u>\$854,581 63</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,494 42
Losses unadjusted, including all reported and supposed losses	5,924 33
Amount of unpaid losses and claims.....	<u>\$ 8,418 75</u>
Amount required to safely re-insure all outstanding risks	108,719 90
All other demands against the company, viz: commissions, etc.....	5,146 11
Total amount of liabilities, except capital stock and net surplus	122,284 76
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities	332,296 87
Aggregate amount of liabilities including net surplus	<u>\$854,581 63</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$113,979 61
Received for interest on mortgages	12,108 07
Received for interest on stocks and bonds and all other sources	27,733 70
Aggregate amount of income received in cash.....	<u>\$153,821 38</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$47,974 21
Cash dividends actually paid	39,810 00
Paid for commissions or brokerage.....	18,176 77
Salaries and other charges of officers, clerks and employes	13,457 00
Paid State, national and local taxes	3,959 55
All other expenditures, viz: rent, home office, \$3000.00; agency office and incidental expenses, \$5,326.49	8,326 49
Aggregate amount of expenditures in cash	<u>\$131,704 02</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$19,274,577	\$203,628 31
Written during the year.....	14,749,501	130,095 41
Total	<u>\$34,024,078</u>	<u>\$333,723 72</u>
Deduct those expired and terminated.....	13,891,567	121,098 50
In force at end of the year.....	\$20,132,511	\$212,625 22
Deduct amount re-insured	540,642	5,311 91
Net amount in force.....	<u>\$19,591,869</u>	<u>\$207,313 31</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$216,625 00
Premiums received.....	3,296 19
Losses paid on risks taken.....	1,581 70
Losses incurred in Maine	1,546 23

FIRST NATIONAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

CHAS. B. PRATT, *President.*GEO. A. PARKS, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)		\$160,576 90
Interest due and accrued thereon.....		3,029 04
Stocks and bonds owned by the company, market value.....		82,181 00
Loans secured by collaterals.....		8,300 00
Cash in company's principal office.....	\$2,232 10 }	12,176 80
Cash deposited in bank.....	9,944 70 }	
Interest due and accrued on stocks and bonds.....		433 75
Interest due and accrued on collateral loans.....		28 75
Gross premiums in due course of collection.....		19,494 26
All other assets		1,800 00
Aggregate of all the admitted assets of the company at their actual value		\$288,020 50

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 620 24	
Losses unadjusted, including all reported and supposed losses.....	2,190 75	
Losses resisted, including interest, costs and expenses....	1,200 00	
Gross amount of claims for losses.....	4,010 99	
Deduct re-insurance and salvage.....	7 50	
Net amount of unpaid losses and claims.....		\$4,003 49
Amount required to safely re-insure all outstanding risks.....		61,010 35
All other demands against the company, viz: commissions, etc.....		2,924 13
Total amount of liabilities, except capital stock and net surplus.....		67,937 97
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		20,082 53
Aggregate amount of liabilities including net surplus.....		\$288,020 50

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$86,644 29
Received for interest on mortgages.....	} 12,260 00
Received for interest on stocks and bonds and all other sources.....	
Income from all other sources.....	2,200 00
Aggregate amount of income received in cash.....	<u>\$101,104 29</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$56,992 35
Paid for commissions or brokerage.....	17,033 33
Salaries and other charges of officers, clerks and employes.....	6,575 00
Paid State, national and local taxes.....	975 27
All other expenditures.....	5,932 08
Aggregate amount of expenditures in cash.....	<u>\$87,508 03</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$7,595,457	\$109,863 29
Written during the year.....	7,591,824	104,582 00
Total	<u>\$15,187,281</u>	<u>\$214,445 74</u>
Deduct those expired and terminated.....	6,332,282	91,664 24
In force at end of the year.....	\$8,854,999	\$122,781 50
Deduct amount re-insured.....	281,460	4,059 15
Net amount in force.....	<u>\$8,573,539</u>	<u>\$118,722 35</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$668,060 00
Premiums received.....	10,349 86
Losses paid on risks taken.....	5,457 75
Losses incurred in Maine.....	3,997 62

FRANKLIN FIRE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829

JAS. W. McALLISTER, *President.*

EZRA I. CRESSON, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$308,150 00
Loans on bond and mortgage (first liens).....		489,241 34
Interest due and accrued thereon.....		9,024 61
Stocks and bonds owned by the company, market value.....		1,089,305 00
Loans secured by collaterals.....		1,052,900 00
Cash in company's principal office.....	\$ 14,943 20	} 195,409 09
Cash deposited in bank.....	180,465 89	
Interest due and accrued on collateral loans.....		2,441 00
Gross premiums in due course of collection.....		<u>66,759 36</u>
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$3,213,230 40</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$29,482 03
Losses unadjusted, including all reported and supposed losses.....	12,273 66
Losses resisted, including interest, costs and expenses....	<u>6,324 00</u>
Amount of unpaid losses and claims.....	\$ 48,079 69
Amount required to safely re-insure all outstanding risks.....	1,770,232 40
All other demands against the company, viz: commissions, unpaid dividends.....	<u>9,707 36</u>
Total amount of liabilities, except capital stock and net surplus.....	1,828,019 45
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	<u>985,210 95</u>
Aggregate amount of liabilities including net surplus.....	<u>\$3,213,230 40</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$479,920 25
Received for interest on mortgages	85,957 52
Received for interest on stocks and bonds and all other sources.....	54,389 60
Income from all other sources, viz: rents, \$9,064.07; policy and transfer fees, \$1,861 50; Surveys \$134.00	11,059 57
Aggregate amount of income received in cash.....	<u>\$631,326 94</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$227,547 49
Cash dividends actually paid.....	99,600 00
Paid for commissions or brokerage.....	85,583 28
Salaries and other charges of officers, clerks and employes.....	52,824 90
Paid State, national and local taxes	22,998 42
All other expenditures, viz: agency expenses, \$62,642 93; loss expenses, \$2,170.53; Repair to real estate, \$2,850.38	67,663 84
Aggregate amount of expenditures in cash.....	<u>\$556,217 93</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$138,856,695	\$2,302,652 27
Written during the year.....	51,244,224	579,423 78
Total	<u>\$190,094,919</u>	<u>\$2,882,076 05</u>
Deduct those expired and terminated.....	49,402,931	563,176 13
In force at end of the year.....	\$140,691,988	\$2,318,899 92
Deduct amount re-insured.....	1,608,632	16,298 07
Net amount in force.....	<u>\$139,083,356</u>	<u>\$2,302,601 85</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$730,337 50
Premiums received.....	8,026 03
Losses paid on risks taken.....	1,922 96
Losses incurred in Maine.....	1,867 96

GERMAN AMERICAN INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President*.

JAMES A. SILVEY, *Secretary*.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$4,936,017 00
Cash in company's principal office.....	\$ 5,042 89 }
Cash deposited in bank, etc.....	390,632 83 } 395,675 72
Gross premiums in due course of collection.....	268,200 84
Aggregate of all the admitted assets of the company at their actual value	\$5,599,893 56

II. LIABILITIES.

Losses adjusted and unpaid....	\$34,223 19
Losses unadjusted, including all reported and supposed losses	149,460 96
Losses resisted, including interest, costs and expenses....	20,623 56
Gross amount of claims for losses	\$204,307 71
Deduct re-insurance and salvage	7,015 45
Net amount of unpaid losses and claims.....	\$197,292 26
Amount required to safely re-insure all outstanding risks	2,042,118 65
All other demands against the company, viz: commissions, etc	63,923 90
Total amount of liabilities, except capital stock and net surplus.....	2,303,334 81
Capital actually paid up in cash....	1,000,000 00
Surplus beyond capital and other liabilities.....	2,296,558 75
Aggregate amount of liabilities including net surplus.....	\$5,599,893 56

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,388,212 97
Received for interest on stocks and bonds and all other sources	231,128 36
Aggregate amount of income received in cash	\$2,619,341 33

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,301,445 57
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	401,036 59
Salaries and other charges of officers, clerks and employes.	189,806 17
Paid State, national and local taxes.....	62,103 26
All other expenditures	241,849 15
Aggregate amount of expenditures in cash.....	<u>\$2,396,240 74</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$504,469,656	\$4,040,866 93
Written during the year.....	<u>309,002,242</u>	<u>2,988,389 24</u>
Total	\$813,471,898	\$7,029,256 17
Deduct those expired and terminated.....	<u>330,188,092</u>	<u>2,913,224 02</u>
In force at end of the year	\$483,283,806	\$4,116,032 15
Deduct amount re-insured.....	<u>13,240,056</u>	<u>122,812 64</u>
Net amount in force	\$470,043,750	\$3,993,219 51

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,352,301 00
Premiums received.....	14,916 62
Losses paid on risks taken	8,707 85
Losses incurred in Maine.....	9,902 98

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 50,000 00
Loans on bond and mortgage (first liens)	189,500 00
Interest due and accrued thereon ..	2,577 50
Stocks and bonds owned by the company, market value.....	2,552,451 25
Cash in company's principal office..	\$19,270 44
Cash deposited in bank	55,864 95
	75,135 39
Gross premiums in due course of collection	190,586 41
All other assets, viz: cash in hands of department managers.....	6,364 88
Aggregate of all the admitted assets of the company at their actual value.....	\$3,066,615 43

II. LIABILITIES.

Losses adjusted and unpaid	\$68,472 75
Losses unadjusted, including all reported and supposed losses	37,735 05
Losses resisted, including interest, costs and expenses	10,174 67
Gross amount of claims for losses	116,382 47
Deduct re-insurance and salvage	17,822 45
Net amount of unpaid losses and claims	\$ 98,560 02
Amount required to safely re-insure all outstanding risks	1,060,448 23
All other demands against the company, viz: commissions, etc.....	28,392 98
Total amount of liabilities, except capital stock and net surplus	1,187,401 23
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	879,214 20
Aggregate amount of liabilities, including net surplus.....	\$3,066,615 43

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,143,333 93
Received for interest on mortgages	7,061 97
Received for interest on stocks and bonds and all other sources.....	111,125 26
Aggregate amount of income received in cash	\$1,261,521 16

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$605,311 95
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	171,080 00
Salaries and other charges of officers, clerks and employes.....	113,806 72
Paid State, national and local taxes.....	28,114 25
All other expenditures, viz: advertising, agency and office expenses, fire patrol, printing, stationery, travelling, rents and board expenses..	111,240 81
Aggregate amount of expenditures in cash.....	<u>\$1,129,553 73</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$245,504,078 63	\$2,095,881 48
Written during the year.....	179,392,171 14	1,532,853 30
Total.....	<u>\$424,896,249 77</u>	<u>\$3,628,734 78</u>
Deduct those expired and terminated.....	165,747,251 97	1,435,031 70
In force at end of the year.....	\$259,148,997 80	\$2,193,703 08
Deduct amount re-insured.....	18,180,776 75	173,988 82
Net amount in force.....	<u>\$240,968,221 05</u>	<u>\$2,019,714 26</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$634,757 00
Premiums received.....	8,484 86
Losses paid on risks taken.....	4,826 27
Losses incurred in Maine.....	4,971 02

GIRARD FIRE AND MARINE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ALFRED S. GILLETT, *President.*

EDWIN F. MERRILL, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$298,800 00
Loans on bond and mortgage (first liens)	715,800 00
Interest due and accrued thereon	13,601 73
Stocks and bonds owned by the company, market value	353,115 00
Loans secured by collaterals	28,200 00
Cash in company's principal office	\$26,836 39
Cash deposited in bank	55,750 48
	} 82,586 87
Interest due and accrued on stocks and bonds	1,432 50
Interest due and accrued on collateral loans	256 30
Gross premiums in due course of collection	81,014 54
Bills receivable, not matured, taken for premiums	7,136 38
All other assets	3,661 20
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$1,585,604 52

II. LIABILITIES.

Losses unadjusted, including all reported and supposed	
losses	\$20,536 51
Losses resisted, including interest, costs and expenses	2,441 00
	<hr/>
Gross amount of claims for losses	\$22,977 51
Deduct re-insurance and salvage	1,975 00
	<hr/>
Net amount of unpaid losses and claims	\$21,002 51
Amount required to safely re-insure all outstanding risks	656,022 05
All other demands against the company, viz: commissions, etc	39,710 46
	<hr/>
Total amount of liabilities, except capital stock and net surplus ..	716,735 02
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities	568,869 50
	<hr/>
Aggregate amount of liabilities, including net surplus	\$1,585,604 52

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$449,759 59
Received for interest on mortgages.....	40,859 46
Received for interest on stocks and bonds and all other sources	17,275 56
Income from all other sources, viz: rents, \$7,951.16; assignments and surveys, \$562.00.....	8,513 16
Aggregate amount of income received in cash.....	\$516,407 77

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$161,447 44
Cash dividends actually paid.....	72,000 00
Paid for commissions or brokerage.....	87,830 13
Salaries and other charges of officers, clerks and employes.....	55,360 00
Paid State, national and local taxes	14,647 00
All other expenditures, viz: postage, \$2,086.12; general expenses, \$78,144.77.....	20,230 89
Aggregate amount of expenditures in cash.....	\$411,515 46

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1889.....	\$70,317,013	\$890,143 60
Written or renewed during 1890.....	49,148,596	520,994 50
Total.....	\$119,465,609	\$1,411,138 10
Deduct those expired and terminated.....	40,270,742	390,900 23
In force at the end of the year.....	\$79,194,867	\$1,020,237 87
Deduct amount re-insured	2,318,919	28,222 12
Net amount in force	\$76,875,948	\$992,015 75

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$262,635 00
Premiums received.....	3,331 64
Losses paid on risks taken	5,924 37
Losses incurred in Maine	4,746 27

GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANK JONES, *President.*A. F. HOWARD, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)		\$119,950 00
Interest due and accrued thereon.....		2,781 85
Stocks and bonds owned by the company, market value.....		225,46 00
Loans secured by collaterals.....		21,480 00
Cash in company's principal office	\$44 03 }	
Cash deposited in bank.....	33,150 49 }	33,194 52
Interest due and accrued on stock and bonds.....		3,762 50
Interest due and accrued on collateral loans.....		72 00
Gross premiums in due course of collection.....		52,765 93
Aggregate of all the admitted assets of the company at their actual value		\$459,452 80

II. LIABILITIES.

Losses adjusted and unpaid.....	\$12,447 45	
Losses unadjusted, including all reported and supposed losses.....	15,279 37	
Losses resisted, including interest, costs and expenses....	1,320 55	
Gross amount of claims for losses.....	29,047 37	
Deduct re-insurance and salvage.....	14,133 50	
Net amount of unpaid losses and claims.....	\$ 14,913 87	
Amount required to safely re-insure all outstanding risks.....	205,281 09	
All other demands against the company, viz: commissions, etc.....	13,938 53	
Total amount of liabilities, except capital stock and net surplus.....	234,133 49	
Capital actually paid up in cash.....	200,000 00	
Surplus beyond capital and other liabilities.....	25,319 31	
Aggregate amount of liabilities including net surplus.....	\$459,452 80	

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$298,048 11
Received for interest on mortgages.....	7,197 66
Received for interest on stocks and bonds and all other sources.....	12,173 44
Aggregate amount of income received in cash.....	\$317,419 21

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$197,056 10
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage.....	67,910 59
Salaries and other charges of officers, clerks and employes.....	10,980 00
Paid State, national and local taxes.....	6,216 40
All other expenditures, viz: maps, rents, etc.....	22,536 38
Aggregate amount of expenditures in cash.....	<u>\$316,699 47</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$38,810,739	\$441,176 21
Written during the year.....	34,432,774	445,328 81
Total.....	<u>\$73,243,513</u>	<u>\$886,505 02</u>
Deduct those expired and terminated.....	33,716,260	372,025 41
In force at end of the year.....	\$39,527,253	\$514,479 61
Deduct amount re-insured.....	7,166,619	116,508 16
Net amount in force.....	<u>\$32,360,634</u>	<u>\$397,971 45</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,644,869 00
Premiums received.....	42,133 75
Losses paid on risks taken.....	12,790 58
Losses incurred in Maine.....	11,681 86

*GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

SAMUEL C. HARRIOT, *President*.MASON A. STONE, *Secretary*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$170,000 00
Loans on bond and mortgage (first liens)	11,100 00
Interest due and accrued thereon	180 00
Stocks and bonds owned by the company, market value	940,997 50
Loans secured by collaterals	143,807 51
Cash in company's principal office	\$13,916 93 }
Cash deposited in bank	94,876 02 }
Interest due and accrued on stocks and bonds	879 17
Interest due and accrued on collateral loans	394 59
Gross premiums in due course of collections, less \$5,000 for contingencies,	159,129 77
Bills receivable, not matured, taken for premiums	13,468 49
All other assets, viz: rents due and accrued \$958 33; due from other companies for re-insurance on losses already paid \$1,327.14	2,285 47
Aggregate of all the admitted assets of the company at their actual value	\$1,551,035 43

II. LIABILITIES.

Losses adjusted and unpaid	\$4,732 17
Losses unadjusted, including all reported and supposed losses	236,292 56
Losses resisted, including interest, costs and expenses....	17,890 45
Gross amount of claims for losses	258,915 18
Deduct Re-Insurance and Salvage	35,422 92
Net amount of unpaid losses and claims	\$223,492 26
Amount required to safely re-insure all outstanding risks	697,714 50
All other demands against the company, viz: commissions, etc.	38,000 00
Total amount of liabilities, except capital stock and net surplus	659,206 76
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities	391,828 67
Aggregate amount of liabilities including net surplus	\$1,551,035 43

*Admitted February 9, 1891.

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$812,813 80	\$170,737 81	\$983,551 61
Received for interest on mortgages.....			876 00
Received for interest on stocks and bonds and all other sources			46,348 54
Income from all other sources..			13,787 51
Aggregate amount of income received in cash.....			\$1,044,563 66

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$469,217 84	\$92,683 69	\$561,901 53
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage.....			236,668 59
Salaries and other charges of officers, clerks and employes.....			59,242 89
Paid State, national and local taxes.			10,291 95
All other expenditures, viz: rent, \$6,000; gas and electric light, \$1,422.-74; directors' fees, \$940; stationery, \$13,297.57; postage, \$2,613.69; insurance patrol, \$3,863.19; N. Y. Board Fire Underwriters, \$1,702.-46; advertising, \$2,751.64; maps, \$5,544.11; car fares, \$2,241.11; miscellaneous, \$26,477.88.....			64,874 39
Aggregate amount of expenditures in cash			\$952,979 35

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889, \$249,591,456	\$1,199,267 58	\$4,049,158	\$70,502 58	
Written during the year ... 175,430,404	962,028 50	71,558,932	186,591 79	
Total	\$425,021,860	\$2,161,296 08	\$75,608,090	\$257,094 37
Deduct those expired and terminated	148,157,321	797,545 47	72,412,473	180,831 17
In force at end of year.....	\$276,864,539	\$1,363,750 61	\$3,195,617	\$76,263 20
Deduct amount re-insured..	11,383,710	75,002 57	437,500	4,912 39
Net amount in force...	\$265,480,829	\$1,288,748 04	\$2,758,117	\$71,350 81

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

I REMSEN LANE, *President.*CHARLES L. ROE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$250,000 00
Loans on bond and mortgage (first liens)	58,000 00
Interest due and accrued thereon	242 50
Stocks and bonds owned by the company, market value	1,885,826 50
Loans secured by collaterals	100,350 00
Cash in company's principal office	\$32,711 95 }
Cash deposited in bank	80,767 76 }
	133,479 71
Interest due and accrued on stocks and bonds	3,312 50
Interest due and accrued on collateral loans	643 42
Gross premiums in due course of collection	140,482 56
All other assets, viz: due from other companies for re-insurance on losses already paid	5,603 44
Aggregate of all the admitted assets of the company at their actual value	\$2,577,940 63

II. LIABILITIES.

Losses adjusted and unpaid	\$27,347 67
Losses unadjusted, including all reported and supposed losses	41,384 29
Losses resisted, included interest, costs and expenses	16,879 21
Gross amount of claims for losses	85,611 17
Deduct re-insurance and salvage	6,515 87
Net amount of unpaid losses and claims	\$ 79,095 30
Amount required to safely re-insure all outstanding risks	924,584 80
All other demands against the company, viz: commissions, etc.	27,996 89
Total amount of liabilities, except capital stock and net surplus	1,031,676 99
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	546,263 64
Aggregate amount of liabilities including net surplus	\$2,577,940 63

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,187,504 94
Received for interest on mortgages	4,166 25
Received for interest on stocks and bonds and all other sources.....	87,933 59
Income from all other sources, viz: rents	1,660 15
Aggregate amount of income received in cash.....	\$1,281,264 93

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$636,369 58
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	236,523 59
Salaries and other charges of officers, clerks and employes.....	131,731 94
Paid State, national and local taxes	31,433 93
All other expenditures, viz: board expenses, advertising, printing and stationery, maps and surveys, travelling expenses, postage, etc.....	113,912 43
Aggregate amount of expenditures in cash.....	\$1,249,971 47

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$200,306,927 33	\$1,839,077 56
Written during the year.....	170,280,564 51	1,420,755 32
Total	\$370,587,491 84	\$3,259,832 88
Deduct those expired and terminated.....	168,787,360 07	1,377,333 69
In force at end of the year	\$201,800,131 77	\$1,882,499 19
Deduct amount re-insured,	11,289,130 01	71,782 20
Net amount in force.....	\$190,511,001 76	\$1,810,716 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,606,988 00
Premiums received.....	23,624 16
Losses paid on risks taken.....	9,557 48
Losses incurred in Maine.....	11,267 48

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 624,675	60
Loans on bond and mortgage (first liens).....	1,312,618	07
Interest due and accrued thereon.....	19,373	23
Stocks and bonds owned by the company, market value.....	3,671,667	00
Loans secured by collaterals.....	30,000	00
Cash in company's principal office.....	\$ 2,892	11
Cash deposited in bank.....	353,003	18
		355,895 29
Interest due and accrued on bank deposits.....	1,186	67
Gross premiums in due course of collection.....	541,992	76
Rents due and accrued.....	1,862	16
All other assets, viz: State tax from non-resident stockholders.....	17,345	35
Aggregate of all the admitted assets of the company at their actual value.....	\$6,576,616	13

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 53,519	37
Losses unadjusted, including all reported and supposed losses.....	184,100	58
Losses resisted, including interest, costs and expenses....	13,229	51
Amount of unpaid losses and claims.....	\$ 250,849	46
Amount required to safely re-insure all outstanding risks.....	2,418,340	99
All other demands against the company, viz: commissions, etc.....	45,000	00
Total amount of liabilities, except capital stock and net surplus.....	2,714,190	45
Capital actually paid up in cash.....	1,250,000	00
Surplus beyond capital and other liabilities.....	2,612,425	68
Aggregate amount of liabilities including net surplus.....	\$6,576,616	13

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,071,634	75
Received for interest on mortgages and bonds.....	75,278	65
Received for interest on stocks and bonds and all other sources.....	172,124	62
Income from all other sources, viz: rents.....	20,149	29
Aggregate amount of income received in cash.....	\$3,339,187	31

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,587,808 00
Cash dividends actually paid.....	300,000 00
Paid for commissions or brokerage.....	506,901 85
Salaries and other charges of officers, clerks and employes.....	201,688 76
Paid State, national and local taxes.....	59,812 60
All other expenditures, viz: printing, advertising, traveling and general expenses.....	242,850 00
Aggregate amount of expenditures in cash.....	<u>\$2,899,061 21</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$345,574,745	\$4,230,410 08
Written during the year.....	289,397,532	3,543,614 50
Total.....	<u>\$634,972,277</u>	<u>\$7,774,024 58</u>
Deduct those expired and terminated.....	236,013,784	2,951,438 13
In force at end of the year.....	\$398,958,493	\$4,822,586 45
Deduct amount re-insured.....	10,557,788	178,945 07
Net amount in force.....	<u>\$388,400,705</u>	<u>\$4,643,641 38</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,739,810 00
Premiums received.....	41,137 34
Losses paid on risks taken.....	26,568 46
Losses incurred in Maine.....	23,135 49

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DANIEL A. HEALD, *President*.

{	THOS. B. GREENE,	}	<i>Secretaries.</i>
	WM. L. BIGELOW,		

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,375,064 03
Loans on bond and mortgage (first liens).....	665,150 00
Interest due and accrued thereon.....	15,419 22
Stocks and bonds owned by the company, market value	5,525,607 08
Loans secured by collaterals.....	593,100 00
Cash deposited in bank.....	313,400 82
Interest due and accrued on stocks and bonds	25,396 45
Interest due and accrued on collateral loans	3,171 27
Gross premiums in due course of collection.....	558,367 32
Bills receivable, not matured, taken for premiums.....	16,516 39
Aggregate of all the admitted assets of the company at their actual value	\$9,091,192 58

II. LIABILITIES.

Losses adjusted and unpaid.....	\$148,877 06
Losses unadjusted, including all reported and supposed losses	801,481 21
Losses resisted, including interest, costs and expenses....	35,980 85
Gross amount of claims for losses.	986,339,12
Deduct re-insurance and salvage.....	416,242 40
Net amount of unpaid losses and claims.....	\$ 570,096 72
Amount required to safely re-insure all outstanding risks.....	3,709,312 00
Amount reserved for sinking fund.....	44,706 27
All other demands against the company, viz: commissions, etc.....	272,482 37
Total amount of liabilities, except capital stock and net surplus.....	4,596,597 36
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital and other liabilities.....	1,494,595 22
Aggregate amount of liabilities including net surplus.....	\$9,091,192 58

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$3,945,653 07	\$163,267 86	\$4,108,920 93
Received for interest on mortgages.....			43,777 80
Received for interest on stocks and bonds and all other sources.....			241,608 41
Income from all other sources, viz: rents.....			93,976 19
Aggregate amount of income received in cash.....			\$4,488,283 33

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$2,285,295 37	\$101,575 39	\$2,386,870 76
Cash dividends actually paid.....			300,000 00
Paid for commissions or brokerage.....			742,441 78
Salaries and other charges of officers, clerks and employes.....			412,646 48
Paid State, national and local taxes.....			84,396 71
All other expenditures, viz: advertising, postage, stationery, traveling expenses, etc.....			291,875 51
Aggregate amount of expenditures in cash.....			\$4,218,231 24

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.....	\$717,919,119	\$7,270,677 00	\$5,934,303	\$141,642 00
Written during the year.....	603,835,354	5,161,664 44	52,618 041	192,322 33
Total.....	\$1,321,754,473	\$12,432,341 44	\$58,552,344	\$333,964 33
Deduct those expired and terminated.....	509,119,836	4,636,372 44	51,215,597	184,762 33
In force at end of the year.....	\$812,634 637	\$7,795,969 00	\$7,336,747	\$149,202 00
Deduct amount re-insured.....	91,926,498	593,656 00	1,201,539	19,099 60
Net amount in force.....	\$720,708,139	\$7,202,313 00	\$6,135,208	\$130,103 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$4,890,531 00
Premiums received.....	57,690 43
Losses paid on risks taken.....	19,642 63
Losses incurred in Maine.....	21,267 84

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHARLES PLATT, *President.*GREVILLE E. FRYER, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$316,650 82
Loans on bond and mortgage (first liens).....	2,393,632 06
Interest due and accrued thereon	31,584 71
Stocks and bonds owned by the company, market value.....	4,514,060 00
Loans secured by collaterals.....	127,750 00
Cash deposited in bank	720,092 53
Gross premiums in due course of collection.....	599,263 24
Bills receivable, not matured, taken for premiums.....	142,359 55
All other assets, viz: book debts due the company.....	106,125 92
Aggregate of all the admitted assets of the company at their actual value	\$8,951,518 83

II. LIABILITIES.

Losses adjusted and unpaid	\$ 80,917 00
Losses unadjusted, including all reported and supposed losses.....	243,770 00
Losses resisted, including interest, costs and expenses....	16,813 00
Gross amount of claims for losses.....	341,500 00
Deduct re-insurance and salvage.....	135,612 00
Net amount of unpaid losses and claims.....	\$ 205,888 00
Amount required to safely re-insure all outstanding risks.....	3,288,954 99
All other demands against the company, viz: commissions, etc.....	4,714 80
Total amount of liabilities, except capital stock and net surplus.....	3,499,557 79
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital and other liabilities.....	2,451,961 04
Aggregate amount of liabilities including net surplus	\$8,951,518 83

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland</i>	
Net cash received for premiums.....	\$2,968,519 26	\$1,413,747 22	4,382,266 48
Received for interest on mortgages.....			139,290 79
Received for interest on stocks and bonds and all other sources.....			230,355 54
Income from all other sources, viz: net perpetual premiums for the year,			29,894 43
Aggregate amount of income received in cash			\$4,781,807 24

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,617,843 08	\$1,030,828 03	\$2,648,671 11
Cash dividends actually paid.....			450,000 00
Paid for commissions or brokerage.....			747,887 70
Salaries and other charges of officers, clerks and employes.....			188,300 89
Paid State, national and local taxes.....			116,041 06
All other expenditures, viz: advertising, postage, stationery, traveling expenses, etc.....			300,917 88
Aggregate amount of expenditures in cash			\$4,451,818 64

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.....	\$422,833,739	\$4,276,298 45	\$ 16,178,779	\$ 160,436 72
Written during the year,	428,186,067	3,446,612 61	320,643,842	1,883,281 88
Total	\$851,019,806	\$7,722,911 06	\$336,822,621	\$2,043,718 60
Deduct those expired and terminated	342,364,133	2,946,789 29	319,786,771	1,833,324 69
In force at end of the year,	\$508,655,673	\$4,776,121 77		
Deduct amount re-insured,	17,251,816	149,663 92		
Net amount in force,	\$491,403,857	\$4,626,457 85	\$17,035,850	\$210,393 91

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,453,171 00
Premiums received	48,474 29
Losses paid on risks taken.....	36,503 47
Losses incurred in Maine.	\$4,782 97

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	\$305,968 00
Loans on bond and mortgage (first liens)	75,350 00
Interest due and accrued thereon	1,393 42
Stocks and bonds owned by the company, market value.	220,078 19
Cash in company's principal office	\$ 2,502 62 }
Cash deposited in bank	49,783 60 }
	52,286 22
Interest due and accrued on stocks and bonds.	258 00
Gross premiums in due course of collection.	23,962 27
Bills receivable, not matured, taken for premiums	1,963 25
All other assets.	22,919 95
Aggregate of all the admitted assets of the company at their actual value	\$704,179 30

II. LIABILITIES.

Net amount of unpaid losses and claims	\$19,077 00
Amount required to safely re-insure all outstanding risks.	222,134 16
Reclaimable on perpetual policies	180,930 27
All other demands against the company, viz: commissions, etc	15,000 00
Total amount of liabilities, except capital stock and net surplus.	437,141 43
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities.	67,037 87
Aggregate amount of liabilities including net surplus.	\$704,179 30

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).	\$305,111 93
Received for interest on mortgages	5,141 62
Received for interest on stocks and bonds and all other sources.	10,841 05
Income from all other sources.	27,867 77
Aggregate amount of income received in cash	\$348,962 37

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$243,489 88	\$312 10	\$243,801 98
Cash dividends actually paid			20,000 00
Paid for commissions or brokerage			63,639 01
Salaries and other charges of officers, clerks and employes			40,789 94
Paid State, national and local taxes			10,286 43
All other expenditures, viz: water rent, \$426; gas bills, \$680.25; advertising, \$547.62; boards, \$2,561.19; fire patrols, \$1,899.29; charges to real estate, \$5,396.25; printing and supplies, \$1,671.34			13,181 94
Aggregate amount of expenditures in cash			\$391,699 30

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$39,773,678	\$431,968 34
Written during the year	43,398,497	376,647 66
Total	\$83,172,175	\$808,616 00
Deduct those expired and terminated	39,391,503	358,141 48
In force at end of the year	\$43,780,672	\$450,474 52
Deduct amount re-insured	2,785,457	30,786 16
Net amount in force	\$40,995,215	\$419,688 36

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken	\$1,198,360 00
Premiums received	20,212 93
Losses paid on risks taken	13,018 73
Losses incurred in Maine	12,338 13

LIBERTY INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

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

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....		\$1,223,561 05
Cash in company's principal office.....	\$11,210 50 }	45,042 22
Cash deposited in bank.....	33,831 72 }	
Interest due and accrued on stocks and bonds.....		2,624 99
Gross premiums in due course of collection.....		172,647 27
All other assets, viz: re-insurance on losses already paid.....		3,203 10
Aggregate of all the admitted assets of the company at their actual value.....		\$1,447,078 63

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,303 09	
Losses unadjusted, including all reported and supposed losses.....	49,827 90	
Losses resisted, including interest, costs and expenses....	3,700 00	
Gross amount of claims for losses.....	71,830 99	
Deduct re-insurance and salvage.....	21,267 14	
Net amount of unpaid losses and claims.....		\$ 50,563 85
Amount required to safely re-insure all outstanding risks.....		499,760 10
All other demands against the company, viz: commissions, etc.....		38,182 01
Total amount of liabilities, except capital stock and net surplus.....		588,505 96
Capital actually paid up in cash.....		800,000 00
Surplus beyond capital and other liabilities.....		58,572 67
Aggregate amount of liabilities including net surplus.....		\$1,447 078 63

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland Harbor.</i>	
Net cash received for premiums.....	\$816,563 59	\$34,231 86	\$850,795 45
Received for interest on stocks and bonds and all other sources.....			65,687 23
Aggregate amount of income received in cash.....			\$916,482 68

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$535,300 18	\$16,478 02	\$551,778 20
Paid for commissions or brokerage.....			182,369 86
Salaries and other charges of officers, clerks and employes.....			45,006 62
Paid State, national and local taxes.....			14,834 03
All other expenditures, viz: furniture, rent, board, fire patrol, maps, traveling, stationery.....			76,168 69
Aggregate amount of expenditures in cash.....			\$870,157 40

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Harbor Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$81,872,716	\$ 863,989 06	\$ 1,158,650	\$24,535 30
Written during the year,	90,258,923	1,040,159 38	11,878,593	47,878 00
Total.....	\$172,131,639	\$1,904,148 44	\$13,037,243	72,413 30
Deduct those expired and terminated.....	83,245,241	908,949 38	11,173,467	43,715 18
In force at end of the year,	\$88,886,398	\$995,199 06	\$1,863,776	28,698 12
Deduct amount re-insured,	7,335,766	43,362 55	87,250	813 38
Net amount in force...	\$81,550,632	\$951,836 51	\$1,776,526	\$27,884 74

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$361,083 00
Premiums received.....	6,486 61
Losses paid on risks taken.....	3,645 39
Losses incurred in Maine.....	3,645 39

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

EDWARD V. LOUD, *President.*

J. CLAY NESTELL, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$70,000 00
Interest due and accrued thereon.....	2,652 78
Stocks and bonds owned by the company, market value.....	259,988 00
Loans secured by collaterals.....	121,590 00
Cash in company's principal office.....	\$3,387 93 }
Cash deposited in banks.....	7,600 93 }
Interest due and accrued on stocks and bonds.....	1,500 00
Interest due and accrued on collateral loans.....	3,094 21
Gross premiums in due course of collection.....	37,049 28
Aggregate of all the admitted assets of the company at their actual value.....	\$506,923 13

II. LIABILITIES.

Losses adjusted and unpaid.....	\$23,420 96
Losses unadjusted, including all reported and supposed losses.....	6,706 34
Losses resisted, including interest, costs and expenses.....	3,004 62
Gross amount of claims for losses.....	33,131 92
Deduct re-insurance and salvage.....	2,080 42
Net amount of unpaid losses and claims.....	\$ 31,051 50
Amount required to safely re-insure all outstanding risks.....	149,018 84
All other demands against the company, viz: commissions, etc.....	43,317 63
Total amount of liabilities, except capital stock and net surplus.....	223,387 97
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	83,535 16
Aggregate amount of liabilities including net surplus.....	506,923 13

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$218,761 94
Received for interest on mortgages.....	2,058 33
Received for interest on stocks and bonds and all other sources	13,975 60
Income from all other sources, viz: rent, \$7,120.69; water tax, \$128.00,	7,248 69
Aggregate amount of income received in cash.....	<u>\$242,044 56</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$120,240 79
Cash dividends actually paid	11,820 00
Paid for commissions or brokerage.....	55,937 39
Salaries and other charges of officers, clerks and employes.....	21,789 84
Paid State, national and local taxes.....	5,767 52
All other expenditures	23,668 13
Aggregate amount of expenditures in cash.....	<u>\$239,223 67</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$39,809,040	\$296,045 35
Written during the year.....	32,533,694	262,534 90
Total	<u>\$72,342,734</u>	<u>\$558,580 25</u>
Deduct those expired and terminated	30,129,755	244,340 84
In force at end of the year	\$42,212,979	\$314,239 41
Deduct amount re-insured.....	4,233,893	23,342 65
Net amount in force.....	<u>\$37,979,086</u>	<u>\$290,896 76</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$118,200 00
Premiums received	2,274 00
Losses paid on risks taken	1,780 44
Losses incurred in Maine.....	1,874 90

MECHANICS' AND TRADERS' INSURANCE
COMPANY,
NEW ORLEANS, LA.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1869.

LLOYD R. COLEMAN, *President*.

GEO. H. FROST, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 25,391 25
Loans on bond and mortgage (first liens).....	800 00
Stocks and bonds owned by the company, market value.....	640,303 75
Loans secured by collaterals.....	1,000 00
Cash in company's principal office.....	\$ 1,986 45
Cash deposited in bank.....	25,373 55
	} 27,360 00
Gross premiums in due course of collection.....	79,454 92
Bills receivable, not matured, taken for premiums.....	8,399 06
All other assets, viz: due from other companies, re-insurance on losses paid in 1890.....	3,507 19
Aggregate of all the admitted assets of the company at their actual value.....	\$786,216 17

II. LIABILITIES.

Losses adjusted and unpaid.....	\$31,010 48
Losses unadjusted, including all reported and supposed losses.....	15,337 03
Losses resisted, including interest, costs and expenses ...	4,411 10
	} 50,758 61
Gross amount of claims for losses.	50,758 61
Deduct re-insurance and salvage.....	32,974 60
Net amount of unpaid losses and claims.....	\$17,784 01
Amount required to safely re-insure all outstanding risks.....	160,469 15
All other demands against the company, viz: commissions, dividend unpaid, etc.....	18,750 00
Taxes and re-insurance.....	6,584 75
Total amount of liabilities, except capital stock and net surplus.....	203,587 91
Capital actually paid up in cash.....	375,000 00
Surplus beyond capital and other liabilities.....	207,628 26
Aggregate amount of liabilities including net surplus.....	\$786,216 17

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$258,953 80	\$41,727 11	\$300,680 91
Received for interest on stocks and bonds and all other sources.....			38,072 13
Income from all other sources			1,407 31
Aggregate amount of income received in cash.....			<u>\$340,160 35</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$132,880 93	\$31,074 87	\$163,955 80
Cash dividends actually paid.....			37,500 00
Paid for commissions or brokerage			43,521 10
Salaries and other charges of officers, clerks and employes.....			30,310 00
Paid State, national and local taxes			9,077 88
All other expenditures			28,362 08
Aggregate amount of expenditures in cash.....			<u>\$312,726 86</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$11,026,211	\$249,719 77		
Written during the year,	30,127,416	409,859 97	\$8,934,701	\$53,350 84
Total	<u>\$41,153,627</u>	<u>\$659,579 74</u>	<u>\$8,934,701</u>	<u>\$53,350 84</u>
Deduct those expired and terminated.....	17,321,644	309,568 91	8,934,701	53,350 84
In force at end of the year,	\$23,831,983	\$350,010 83		
Deduct amount re-insured,	2,863,399	41,564 68		
Net amount in force,	<u>\$20,968,584</u>	<u>\$308,446 15</u>		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$237,622 00
Premiums received.....	4,284 88
Losses paid on risks taken.....	1,476 16
Losses incurred in Maine	1,476 16

MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

HENRY POWLES, *President*.J. R. MULLIKEN, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$237,500 00
Loans on bond and mortgage (first liens).....		453,000 00
Interest due and accrued thereon.....		8,116 73
Stocks and bonds owned by the company, market value.....		752,750 00
Cash in company's principal office.....	\$ 9,746 63 }	32,701 36
Cash deposited in bank.....	22,954 73 }	
Interest due and accrued on stocks and bonds.....		2,301 59
Gross premiums in due course of collection.....		114,276 29
All other assets, viz: rents due and accrued.....		303 28
Aggregate of all the admitted assets of the company at their actual value.....		\$1,600,949 25

II. LIABILITIES.

Losses adjusted and unpaid.....	\$36,382 75	
Losses unadjusted, including all reported and supposed losses.....	44,611 34	
Losses resisted, including interest, costs and expenses....	10,433 67	
Gross amount of claims for losses.....	91,427 76	
Deduct re-insurance and salvage.....	2,481 92	
Net amount of unpaid losses and claims.....		\$88,945 84
Amount required to safely re-insure all outstanding risks.....		610,106 11
All other demands against the company, viz: commissions, etc.....		44,678 89
Total amount of liabilities, except capital stock and net surplus.....		743,730 84
Capital actually paid up in cash.....		400,000 00
Surplus beyond capital and other liabilities.....		407 218 41
Aggregate amount of liabilities including net surplus.....		\$1,600,949 25

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$832,428 23
Received for interest on mortgages.....	22,733 71
Received for interest on stocks and bonds and all other sources.....	43,434 55
Income from all other sources, viz: rents.....	2,521 67
Aggregate amount of income received in cash.....	<u>\$901,118 16</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$517,243 56
Cash dividends actually paid.....	40,978 00
Paid for commissions or brokerage.....	160,037 17
Salaries and other charges of officers, clerks and employes.....	34,794 60
Paid State, national and local taxes.....	20,622 44
All other expenditures, viz: current expenses.....	92,878 11
Aggregate amount of expenditures in cash.....	<u>\$866,553 28</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$97,172,215	\$1,098,852 95
Written during the year.....	86,011,240	971,672 59
Total.....	<u>\$183,183,455</u>	<u>2,070,525 54</u>
Deduct those expired and terminated.....	75,952,702	870,501 12
In force at end of the year.....	107,230,753	1,200,024 42
Deduct amount re-insured.....	1,857,447	22,081 68
Net amount in force.....	<u>\$105,373,306</u>	<u>\$1,177,942 74</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,043,764 00
Premiums received.....	14,058 97
Losses paid on risks taken.....	5,698 33
Losses incurred in Maine.....	7,519 33

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)	\$102,000 00
Interest due and accrued thereon.....	1,487 45
Stocks and bonds owned by the company, market value.....	303,655 00
Loans secured by collaterals	21,912 60
Cash in company's principal office.....	\$ 3,373 55 }
Cash deposited in bank.....	31,884 07 }
Interest due and accrued on stocks and bonds	250 00
Interest due and accrued on collateral loans	417 64
Gross premiums in due course of collection	36,212 86
All other assets	500 ⁰⁰
Aggregate of all the admitted assets of the company at their actual value.....	\$501,693 07

II. LIABILITIES.

Losses adjusted and unpaid.....	\$8,965 68
Losses unadjusted, including all reported and supposed losses	18,709 65
Losses resisted, including interest, costs and expenses.....	1,653,99
Gross amount of claims for losses	29,329 32
Deduct re-insurance.....	1,250 00
Net amount of unpaid losses and claims.....	\$28,079 32
Amount required to safely re-insure all outstanding risks.....	168,476 95
All other demands against the company, viz: commissions, etc.....	3,396 79
Total amount of liabilities, except capital stock and net surplus.....	199,953 06
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities.....	101,740 01
Aggregate amount of liabilities, including net surplus.....	\$501,693 07

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$261,477 29
Received for interest on mortgages.....	5,205 09
Received for interest on stocks and bonds and all other sources.....	15,325 80
Income from all other sources.....	75 00
Aggregate amount of income received in cash.....	<u>\$282,083 18</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$148,838 98
Cash dividends actually paid.....	14,000 00
Paid for commissions or brokerage.....	50,569 34
Salaries and other charges of officers, clerks and employes.....	38,063 46
Paid State, national and local taxes.....	7,439 85
Aggregate amount of expenditures in cash.....	<u>\$258,911 63</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$26,643,583	\$296,517 24
Written during the year.....	27,779,232	304,375 41
Total.....	<u>\$54,422,815</u>	<u>\$600,892 65</u>
Deduct those expired and terminated.....	25,284,779	269,274 08
In force at end of the year.....	\$29,138,036	\$331,618 57
Deduct amount re-insured.....	584,106	5,129 50
Net amount in force.....	<u>\$28,553,930</u>	<u>\$326,489 07</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$331,300 00
Premiums received.....	3,901 40
Losses paid on risks taken.....	3,611 54
Losses incurred in Maine.....	3,611 54

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
Interest due and accrued thereon.....		197 38
Stocks and bonds owned by the company, market value.....		291,957 50
Cash in company's principal office	\$ 5,540 55 }	32,197 37
Cash deposited in bank	26,956 82 }	
Interest due and accrued on stocks and bonds.....		666 67
Gross premiums in due course of collection.....		29,021 85
All other assets		101 75
Aggregate of all the admitted assets of the company at their actual value		<u>\$385,042 52</u>

II. LIABILITIES.

Losses adjusted and unpaid	\$4,561 79	
Losses unadjusted, including all reported and supposed losses.....	7,655 79	
Losses resisted, including interest, costs and expenses.....	2,200 00	
Gross amount of claims for losses	14,417 58	
Deduct re-insurance and salvage.....	386 13	
Net amount of unpaid losses and claims		\$14,031 45
Amount required to safely re-insure all outstanding risks..		85,980 81
All other demands against the company, viz: commissions, etc.....		3,429 38
Total amount of liabilities, except capital stock and net surplus.....		<u>103,441 64</u>
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities		81,600 88
Aggregate amount of liabilities including net surplus.....		<u>\$385,042 52</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$142,644 86
Received for interest on mortgages.....	1,598 50
Received for interest on stocks and bonds and all other sources	15,066 21
Aggregate amount of income received in cash.....	<u>\$159,309 57</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$86,235 17
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	27,197 60
Salaries and other charges of officers, clerks and employes.....	9,550 00
Paid State, national and local taxes.....	2,769 24
All other expenditures, viz: agency and other expenses.....	3,203 76
Aggregate amount of expenditures in cash.....	<u>\$145,005 77</u>

V MISCELLANEOUS

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$17,071,394	\$172,324 05
Written during the year.....	18,294,310	193,919 72
Total.....	<u>\$35,365,704</u>	<u>\$366,243 77</u>
Deduct those expired and terminated.....	16,368,493	172,133 02
In force at end of the year.....	\$18,997,211	\$194,110 75
Deduct amount re-insured.....	2,779,171	30,633 43
Net amount in force.....	<u>\$16,227,040</u>	<u>\$163,477 32</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$403,190 00
Premiums received.....	4,273 82
Losses paid on risks taken.....	1,961 52
Losses incurred in Maine.....	1,338 99

MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICHIGAN.

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	\$18,545 47
Loans on bond and mortgage (first liens)	676,543 33
Interest due and accrued thereon	18,321 43
Stocks and bonds owned by the company, market value	30,525 00
Loans secured by collaterals	300 00
Cash in company's principal office	\$ 9,365 27 }
Cash deposited in bank	8,606 85 }
Interest due and accrued on stocks and bonds	754 92
Gross premiums in due course of collection	75,886 25
Bills receivable, not matured, taken for premiums	2,864 98
Aggregate of all the admitted assets of the company at their actual value	\$841,713 50

II. LIABILITIES.

Losses adjusted and unpaid	\$4,043 62
Losses unadjusted, including all reported and supposed losses	5,161 04
Losses resisted, including interest, costs and expenses	3,900 00
Amount of unpaid losses and claims	\$13,104 66
Amount required to safely re-insure all outstanding risks	262,870 28
All other demands against the company, viz: commissions, etc.	18,822 08
Total amount of liabilities, except capital stock and net surplus	294,797 02
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities	146,916 48
Aggregate amount of liabilities including net surplus	\$841,713 50

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$ 410,753 19	\$68,084 44	\$478,837 63
Received for interest on mortgages.....			39,506 98
Received for interest on stocks and bonds and all other sources.....			2,545 65
Income from all other sources, viz: commissions and brokerage, local department.....			3,838 71
Aggregate amount of income received in cash.....			\$524,728 97

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$195,208 08	\$48,994 43	\$244,202 51
Cash dividends actually paid.....			32,000 00
Paid for commissions or brokerage.....			98,140 30
Salaries and other charges of officers, clerks and employes.....			12,270 00
Paid State, national and local taxes.....			11,536 74
All other expenditures, viz: rent, \$2,175; contingent expense, \$2,341.99; exchange, \$193 01; agency expense, \$37,234.42; marine department expense, \$2,226.88; furniture and fixtures, \$990.45; Home Office expense, \$2,762.83; real estate improvement, \$693 71.....			\$43,918 29
Aggregate amount of expenditures in cash.....			\$447,067 84

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889	\$28,888,170	\$384,507 44	\$103,000	\$4,268 59
Written during the year,	38,621,327	511,512 67	4,360,198	78,753 72
Total.....	\$67,509,497	\$896,020 11	\$4 463 498	\$83 022 31
Deduct those expired and terminated	29,048,073	379,258 53	4,268,926	75,049 09
In force at end of the year,	\$38,461,424	\$516,761 58	\$194,572	\$7,973 22
Deduct amount re-insured,	2,157,642	28,646 63		
Net amount in force,	\$36,303,782	\$488,114 95	\$194 572	\$7,973 22

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$159,727 00
Premiums received.....	2,112 81

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.....	\$75,335 76
Loans on bond and mortgage (first liens).....	610,755 52
Interest due and accrued thereon	10,164 94
Stocks and bonds owned by the company, market value.....	1,581,424 00
Loans secured by collaterals	430 00
Cash in company's principal office.	167,300,57
Interest due and accrued on bonds,	3,134 95
Interest due and accrued on collateral loans.....	13 50
Gross premiums in due course of collection.....	171,633 95
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$2,620,213 19

II. LIABILITIES

Losses adjusted and unpaid	\$38,620 51
Losses unadjusted, including all reported and supposed losses.....	45,067 20
Losses resisted, including interest, costs and expenses....	6,350 00
<hr/>	
Amount of unpaid losses and claims.....	\$89,977 71
Amount required to safely reinsure all outstanding risks.....	883,165 47
All other demands against the company, viz: commissions, etc	34,222 82
<hr/>	
Total amount of liabilities, except capital stock and net surplus.....	1,007,366 00
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	612,847 19
<hr/>	
Aggregate amount of liabilities including net surplus	\$2,620,213 19

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,178,477 31
Received for interest on mortgages	36,597 98
Received for interest on stocks and bonds and all other sources	78,255 66
Income from all other sources, viz: rents	2,954 51
<hr/>	
Aggregate amount of income received in cash	\$1,296,285 46

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$572,516 85
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage ..	203,495 67
Salaries and other charges of officers, clerks and employes.	103,796 03
Paid State, national and local taxes.....	30,302 55
All other expenditures, viz: agency and incidental expenses, stationery, exchange, etc.....	86,258 01
Aggregate amount of expenditures in cash.....	\$1,096,369 11

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$125,686,496	\$1,554,325 89
Written during the year	108,694,191	1,406,963 88
Total.....	\$234,380,687	\$2,961,289 77
Deduct those expired and terminated.....	94,403,592	1,150,365 28
In force at end of the year.....	\$139,977,095	\$1,810,924 49
Deduct amount re-insured.....	8,250,154	108,606 77
Net amount in force	\$131,726,941	\$1,702,317 72

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,798,975 00
Premiums received	22,752 82
Losses paid on risks taken	10,358 91
Losses incurred in Maine	9,872 98

NATIONAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838

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

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

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$10,438 98
Interest due and accrued thereon.....		104 38
Stocks and bonds owned by the company, market value.....		304,437 50
Loans secured by collaterals.....		10,000 00
Cash in company's principal office	\$ 2,048 06 }	27,566 99
Cash deposited in bank.....	25,518 93 }	
Interest due and accrued on stocks and bonds		873 75
Interest due and accrued on collateral loans.....		80 00
Gross premiums in due course of collection.....		36,485 54
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$389,987 14</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$15,116 83	
Losses unadjusted, including all reported and supposed losses.....	4,458 00	
Losses resisted, including interest, costs and expenses....	1,500 00	
Amount of unpaid losses and claims.....		\$ 21,074 83
Amount required to safely re-insure all outstanding risks.....		118,561 44
All other demands against the company, viz: commissions, etc.....		6,101 82
Total amount of liabilities, except capital stock and net surplus.....		<u>145,738 09</u>
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		44,249 05
Aggregate amount of liabilities including net surplus.....		<u>\$389,987 14</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$222,896 54
Received for interest on mortgages	776 32
Received for interest on stocks and bonds and all other sources.....	14,004 33
Aggregate amount of income received in cash.....	<u>\$237,677 19</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$150,556 69
Paid for commissions or brokerage.....	55,829 34
Salaries and other charges of officers, clerks and employes.....	13,856 08
Paid State, national and local taxes.....	3,483 76
All other expenditures.....	11,478 10
Aggregate amount of expenditures in cash.....	<u>\$235,203 97</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$25,314,028	\$240,133 83
Written during the year.....	27,049,551	291,096 94
Total.....	<u>\$52,363,579</u>	<u>\$531,230 77</u>
Deduct those expired and terminated.....	28,420,115	284,804 91
In force at end of the year.....	\$23,943,464	\$246,425 86
Deduct amount re-insured.....	649,573	5,664 60
Net amount in force.....	<u>\$23,293,891</u>	<u>\$240,761 26</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$38,700 00
Premiums received.....	265 85

NEPTUNE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

EUGENE B. HINKLEY, *President.*

WM. W. CASE, *Secretary.*

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

I ASSETS.

Stocks and bonds owned by the company, market value.....		\$395,163 00
Cash in company's principal office	\$ 1,228 71 }	
Cash deposited in bank	13,559 68 }	14,788 39
Interest due and accrued on stocks and bonds.....		1,770 00
Gross premiums in due course of collection		21,009 14
All other assets, viz: salvage due.....		649 28
Aggregate of all the admitted assets of the company at their actual value		<u>\$433,379 81</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$15,000 00	
Losses resisted, including interest, costs and expenses....	1,000 00	
Amount of unpaid losses and claims		<u>\$16,000 00</u>
Amount required to safely re-insure all outstanding risks.....		98,555 86
All other demands against the company, viz: commissions, etc.....		3,150 00
Total amount of liabilities, except capital stock and net surplus.....		<u>117,705 86</u>
Capital actually paid up in cash		300,000 00
Surplus beyond capital and other liabilities		15,673 95
Aggregate amount of liabilities including net surplus.....		<u>\$433,379 81</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$181,410 37
Received for interest on stocks and bonds and all other sources.....	16,309 44
Aggregate amount of income received in cash.....	<u>\$197,719 81</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$116,127 08
Paid for commissions or brokerage	37,621 87
Salaries and other charges of officers, clerks and employes.....	15,041 37
Paid State, national and local taxes.....	3,110 93
All other expenditures, viz: rent, \$4,270.29; incidental charges, \$3,540.28,	7,810 57
Aggregate amount of expenditures in cash	<u>\$179,711 82</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$13,011,751	\$189,714 06
Written during the year.....	15,437,841	199,144 24
Total	<u>\$28,449,592</u>	<u>\$388,858 30</u>
Deduct those expired and terminated.....	14,319,038	192,251 71
In force at end of the year.....	\$14,130,554	\$196,606 59
Deduct amount re-insured.....	102,677	948 95
Net amount in force	<u>\$14,027,877</u>	<u>\$195,657 64</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$290,388 00
Premiums received.....	4,550 75
Losses paid on risks taken	4,355 25
Losses incurred in Maine	4,631 08

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

INCORPORATED IN 1697. COMMENCED BUSINESS IN 1870

JAMES A. WESTON, *President*.

JOHN C. FRENCH, *Secretary*.

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$509,146 86
Interest due and accrued thereon	14,914 00
Stocks and bonds owned by the company, market value.....	860,369 96
Loans secured by collaterals.....	98,225 00
Cash in company's principal office..	\$22,027 20 }
Cash deposited in bank	81,494 86 }
Interest due and accrued on stocks and bonds	5,628 00
Gross premiums in due course of collection	67,351 91
Aggregate of all the admitted assets of the company at their actual value.....	\$1,659,157 79

II. LIABILITIES.

Losses adjusted and unpaid	\$34,651 56
Losses unadjusted, including all reported and supposed losses	40,000 00
Losses not reported, estimated.....	10,000 00
Amount of unpaid losses and claims.....	\$84,651 56
Amount required to safely re-insure all outstanding risks	600,897 16
All other demands against the company, viz: commissions, etc.....	13,470 38
Total amount of liabilities, except capital stock and net surplus	699,019 10
Capital actually paid up in cash	600,000 00
Surplus beyond capital and other liabilities.....	360,138 69
Aggregate amount of liabilities, including net surplus.....	\$1,659,157 79

III. INCOME DURING THE YEAR

Net cash received for premiums (fire)	\$763,577 35
Received for interest on mortgages	32,034 81
Received for interest on stocks and bonds and all other sources.....	45,278 42
Aggregate amount of income received in cash	\$840,890 58

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$421,970 14
Cash dividends actually paid.....	48,000 00
Paid for commissions or brokerage.....	165,057 59
Salaries and other charges of officers, clerks and employes.....	40,936 06
Paid State, national and local taxes.....	22,395 02
All other expenditures	37,378 45
Aggregate amount of expenditures in cash	<u>\$735,737 26</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$80,951,596 00	\$1,015,605 76
Written during the year.....	81,361,523 00	923,150 58
Total	<u>\$162,313,119 00</u>	<u>\$1,938,756 34</u>
Deduct those expired and terminated.....	69,361,718 00	766,240 39
In force at end of year.....	\$92,951,401 00	\$1,172,515 95
Deduct amount re-insured.....	4,936,411 00	53,429 84
Net amount in force	<u>\$88,014,990 00</u>	<u>\$1,119,086 11</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,149,462 00
Premiums received.....	15,717 41
Losses paid on risks taken.....	6,107 48
Losses incurred in Maine	6,096 48

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

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

HENRY SILBERHORN, *President*. J. FRANK PATTERSON, *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)		18,200 00
Interest due and accrued thereon.....		127 00
Stocks and bonds owned by the company, market value.....		530,060 00
Loans secured by collaterals.....		3,700 00
Cash in company's principal office	\$ 563 76 }	13,714 00
Cash deposited in bank.....	13,150 24 }	
Interest due and accrued on stocks and bonds.....		3,003 33
Interest due and accrued on collateral loans.....		132 75
Gross premiums in due course of collection.....		81,376 81
All other assets.....		864 47
Aggregate of all the admitted assets of the company at their actual value ..		\$652,178 36

II. LIABILITIES.

Losses adjusted and unpaid	\$13,727 32	
Losses unadjusted, including all reported and supposed losses.....	31,445 09	
Losses resisted, including interest, costs and expenses....	9,176 88	
Gross amount of claims for losses.....	54,349 29	
Deduct re-insurance and salvage.....	12,207 02	
Net amount of unpaid losses and claims.....		\$ 42,142 27
Amount required to safely re-insure all outstanding risks.....		244,749 14
All other demands against the company, viz: commissions, etc.....		27,820 97
Total amount of liabilities, except capital stock and net surplus.....		314,712 38
Capital actually paid up in cash.....		300,000 00
Surplus beyond capital and other liabilities.....		37,465 98
Aggregate amount of liabilities including net surplus.....		\$652,178 36

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$386,379 48
Received for interest on mortgages.....	23,597 41
Aggregate amount of income received in cash.....	\$409,976 89

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$269,249 49
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage.....	86,308 92
Salaries and other charges of officers, clerks and employes.....	31,025 60
Paid State, national and local taxes.....	5,494 03
All other expenditures.....	32,022 51
Aggregate amount of expenditures in cash.....	\$442,100 55

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$67,928,743	\$533,681 77
Written during the year.....	46,156,285	505,737 31
Total.....	\$114,085,028	\$1,039,419 08
Deduct those expired and terminated.....	44,930,852	469,291 06
In force at end of the year.....	\$69,154,176	\$570,128 02
Deduct amount re-insured.....	11,066,401	76,116 26
Net amount in force.....	\$58,087,775	\$494,011 76

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$148,950 00
Premiums received.....	1,632 33
Losses paid on risks taken.....	74 39
Losses incurred in Maine.....	74 39

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

PETER NOTMAN, *President*GEO. C HOWE, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$577,566	63
Loans on bond and mortgage (first liens)	46,050	00
Interest due and accrued thereon	1,356	50
Stocks and bonds owned by the company, market value	1,367,690	00
Loans secured by collaterals	110,912	50
Cash in company's principal office	\$ 50,508	71
Cash deposited in bank	165,025	86
Interest due and accrued on stocks and bonds	7,405	00
Interest due and accrued on collateral loans	1,942	57
Gross premiums in due course of collection	255,745	12
" " " home office	20,498	93
All other assets, viz: rents due and accrued, \$7,430.98; re-insurance due on losses paid, \$9,955.13; interest not otherwise entered, \$392.92 ...	17,779	03
Aggregate of all the admitted assets of the company at their actual value	\$2,622,480	85

II. LIABILITIES.

Uncollected dividends to stockholders	\$205	00
Losses adjusted and unpaid	} \$179,762	70
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses ...	26,483	06
Amount of unpaid losses and claims	\$206,245	76
Amount required to safely re-insure all outstanding risks	1,420,778	55
All other demands against the company, viz: commissions, etc	59,740	11
Total amount of liabilities, except capital stock and net surplus	1,686,969	42
Capital actually paid up in cash	500,000	00
Surplus beyond capital and other liabilities	433,511	42
Aggregate amount of liabilities including net surplus	\$2,622,480	85

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,857,632 07
Received for interest on mortgages	2,713 00
Received for interest on stocks and bonds and all other sources.....	74,759 04
Income from all other sources, viz: rents.....	15,465 92
Aggregate amount of income received in cash....	\$1,950,570 03

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,025,921 55	\$8,006 91	\$1,033,928 46
Cash dividends actually paid			50,357 50
Paid for commissions or brokerage			324,568 78
Salaries and other charges of officers, clerks and employes			130,360 00
Paid State, national and local taxes			40,096 47
All other expenditures, viz: advertising, postage, stationery, traveling expenses, office rents, etc			194,955 01
Aggregate amount of expenditures in cash ..			\$1,774,266 22

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.	\$333,153,225	\$2,870,442 82	\$577,615	\$16,925 87
Written during the year,	269,144,146	2,408,381 09	887,566	29,603 43
Total	\$602,297,371	\$5,278,823 91	\$1,465,181	\$46,529 30
Deduct those expired and terminated	248,106,050	2,224,225 25	714,297	22,917 33
In force at end of the year,	\$354,191,321	\$3,054,598 66	\$750,884	\$23,611 97
Deduct amount re-insured,	35,938,058	328,944 64	266,027	7,916 05
Net amount in force,	\$315,253,263	\$2,725,654 02	\$484,857	\$15,695 92

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,462,050 00
Premiums received	23,412 60
Losses paid on risks taken	22,439 14
Losses incurred in Maine	20,319 43

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).....		\$74,400 00
Interest due and accrued thereon.....		1,309 08
Stocks and bonds owned by the company, market value.....		197,572 25
Loans secured by collaterals.....		2,300 00
Cash in company's principal office.....	\$9,347 49	} 14,505 43
Cash deposited in bank.....	5,157 94	
Interest due and accrued on stocks and bonds.....		1,641 67
Interest due and accrued on collateral loans.....		43 33
Gross premiums in due course of collection.....		21,745 79
All other assets, viz: rents, \$207.08; re-insurance, \$539.79.....		746 87
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$358,364 42</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,327 82	
Losses unadjusted, including all reported and supposed losses.....		<u>5,385 60</u>
Amount of unpaid losses and claims.....		\$9,713 42
Amount required to safely re-insure all outstanding risks.....		127,484 74
All other demands against the company, viz: commissions, etc.....		4,401 21
Total amount of liabilities, except capital stock and net surplus.....		<u>141,599 37</u>
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		16,765 05
Aggregate amount of liabilities including net surplus.....		<u>\$358,364 42</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$154,815 19
Received for interest on mortgages.....	3,747 05
Received for interest on stocks and bonds and all other sources.....	9,332 88
Income from all other sources.....	2,818 97
	<hr/>
Aggregate amount of income received in cash.....	\$170,714 09

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$97,418 72
Cash dividends actually paid.....	6,000 00
Paid for commissions or brokerage.....	30,645 65
Salaries and other charges of officers, clerks and employes.....	13,690 73
Paid State, national and local taxes.....	5,639 36
All other expenditures.....	13,975 87
	<hr/>
Aggregate amount of expenditures in cash.....	\$167 370 33

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$24,643,318	\$260,186 94
Written during the year.....	21,290,614	207,013 51
	<hr/>	<hr/>
Total.....	\$45,933,932	\$467,200 45
Deduct those expired and terminated.....	19,766,130	196,395 87
	<hr/>	<hr/>
In force at end of the year.....	\$26,167,802	\$270,804 58
Deduct amount re-insured.....	2,606,899	28,557 43
	<hr/>	<hr/>
Net amount in force.....	\$23,560,903	\$242,247 15

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$383,831 00
Premiums received.....	3,683 44
Losses paid on risks taken.....	3,133 75
Losses incurred in Maine.....	2,440 94

NORTHWESTERN NATIONAL INSURANCE
COMPANY,
MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALFRED JAMES, *President.*

JOHN P. MCGREGOR, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$401,800 00
Interest due and accrued thereon.....	3 813 82
Stocks and bonds owned by the company, market value.....	969,060 00
Cash in company's principal office.....	\$ 5,673 13 }
Cash deposited in bank.....	122,466 52 }
Interest due and accrued on stocks and bonds.....	3,266 67
Gross premiums in due course of collection.....	66,538 03
Bills receivable, not matured, taken for premiums.....	6 799 00
All other assets.....	500 00
Aggregate of all the admitted assets of the company at their actual value.....	\$1,579,917 17

II. LIABILITIES.

Losses adjusted and unpaid, not due.....	\$15,041 03
Losses unadjusted, including all reported and supposed losses.....	17,445 00
Losses resisted, including interest, costs and expenses....	850 00
Gross amount of claims for losses.....	33,336 03
Deduct re-insurance.....	1,562 50
Net amount of unpaid losses and claims.....	\$ 31,773 53
Amount required to safely re-insure all outstanding risks.....	529,451 61
All other demands against the company, viz: commissions, etc.....	18,392 72
Total amount of liabilities, except capital stock and net surplus.....	579,617 86
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities.....	400,299 31
Aggregate amount of liabilities including net surplus.....	\$1,579,917 17

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$547,637 76	\$11,857 54	\$559,495 30
Received for interest on mortgages.....			22,662 52
Received for interest on stocks and bonds and all other sources			43,052 30
Aggregate amount of income received in cash			<u>\$625,210 12</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire</i>	<i>Marine and Inland</i>	
Net amount paid for losses.....	\$263,497 21	\$6,872 91	\$270,370 12
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			95,579 89
Salaries and other charges of officers, clerks and employes.....			58,631 85
Paid State, national and local taxes.....			15,872 06
All other expenditures, vis: postage, exchange, express, stationery and supplies, advertising			48,915 13
Aggregate amount of expenditures in cash			<u>\$549,369 05</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889,	\$81,051,689	\$982,438 00	\$ 64,250	\$ 7,448 68
Written during the year ...	57,696,356	632,682 70	151,887	14,396 88
Total	<u>\$138,748,045</u>	<u>\$1,615,120 70</u>	<u>\$216,137</u>	<u>\$21,845 56</u>
Deduct those expired and terminated	51,081,216	594,892 78	70,249	9,367 25
In force at end of the year..	<u>\$87,666,829</u>	<u>\$1,020,227 92</u>	<u>\$145,888</u>	<u>\$12,478 31</u>
Deduct amount re-insured..	1,053,492	13,941 88		
Net amount in force...	<u>\$86,613,337</u>	<u>\$1,006,286 04</u>	<u>\$145,888</u>	<u>\$12,478 31</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$150,550 00
Premiums received	1,602 74
Losses paid on risks taken	1,184 11
Losses incurred in Maine.....	1,184 11

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	\$ 22,745 78
Loans on bond and mortgage (first liens)	237,560 00
Interest due and accrued thereon	12,402 15
Stocks and bonds owned by the company, market value	1,388,525 30
Loans secured by collaterals	11,940 00
Cash in company's principal office	\$ 7,719 64 }
Cash deposited in bank	72,851 88 }
Interest due and accrued on stocks and bonds	16,256 76
Interest due and accrued on collateral loans	333 80
Gross premiums in due course of collection	206,445 25
All other assets, viz: rents due and accrued	681 30
Aggregate of all the admitted assets of the company at their actual value	\$1,977,461 86

II. LIABILITIES.

Losses unadjusted, including all reported and supposed . losses	\$85,839 05
Losses resisted, including interest, costs and expenses	6,750 00
Amount of unpaid losses and claims	\$92,589 05
Amount required to safely re-insure all outstanding risks	664,096 64
All other demands against the company, viz: commissions, etc	38,238 65
Total amount of liabilities, except capital stock and net surplus	794,924 34
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	182,537 52
Aggregate amount of liabilities including net surplus	\$1,977,461 86

III. INCOME DURING THE YEAR.

	<i>Fire</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$1,004,126 40	\$13,945 25	\$1,018,071 65
Received for interest on mortgages.....			15,489 87
Received for interest on stocks and bonds and all other sources			67,270 51
Income from all other sources, viz: rents			539 85
Aggregate amount of income received in cash			\$1,101,371 88

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$557,139 43	\$6,855 92	
Cash dividends actually paid.....			\$563,995 35
Paid for commissions or brokerage.....			60,000 00
Salaries and other charges of officers, clerks and employes.....			206,574 00
Paid State, national and local taxes.....			53,206 94
All other expenditures, viz: general expense account.....			23,325 48
Aggregate amount of expenditures in cash			79,205 53
			\$986,307 30

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889	\$87,776,558	\$1,080,350 87	\$440,192	\$5,929 09
Written during the year,	98,320,557	1,298,016 90	8,894,912	16,578 34
Total	\$186,097,115	\$2,378,367 77	\$9,335,104	\$22,507 43
Deduct those expired and terminated	77,344,672	1,033,372 92	8,852,906	10,268 10
In force at end of the year	\$108,752,443	\$1,344,994 85	\$482,198	\$12,239 33
Deduct amount re-insured	6,465,836	74,014 52	55,083	550 83
Net amount in force,	\$102,286,607	\$1,270,980 32	\$427,115	\$11 688 50

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,562,397 00
Premiums received.....	29,953 54
Losses paid on risks taken ..	24,269 76
Losses incurred in Maine.....	18,491 50

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.	\$ 65,000 00
Loans on bond and mortgage (first liens)	141,200 00
Interest due and accrued thereon	1,420 13
Stocks and bonds owned by the company, market value	446,630 00
Cash in company's principal office.	\$ 5,117 54
Cash deposited in bank	20,649 13
Interest due and accrued on stocks and bonds.	3,484 16
Gross premiums in due course of collection	35,470 59
All other assets, viz: rents due and accrued.	104 17
Aggregate of all the admitted assets of the company at their actual value	\$719,075 72

II. LIABILITIES.

Losses adjusted and unpaid	\$ 9,958 24
Losses unadjusted, including all reported and supposed losses.	17,150 14
Losses resisted, including interest, costs and expenses.	1,850 00
Gross amount of claims for losses.	28,958 88
Deduct re-insurance and salvage	3,574 69
Net amount of unpaid losses and claims	\$ 25,384 19
Amount required to safely re-insure all outstanding risks.	184,073 04
All other demands against the company, viz: commissions, etc	14,518 56
Total amount of liabilities, except capital stock and net surplus	223,975 79
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities.	295,099 93
Aggregate amount of liabilities, including net surplus	\$719,075 72

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$250,570 04
Received for interest on mortgages.....	6,619 62
Received for interest on stocks and bonds and all other sources	14,426 00
Income from all other sources	2,350 04
Aggregate amount of income received in cash	<u>\$273,965 70</u>

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (fire).....	\$139,818 08
Cash dividends actually paid	24,000 00
Paid for commissions or brokerage.....	54,256 45
Salaries and other charges of officers, clerks and employes.....	17,626 31
Paid State, national and local taxes	6,440 16
All other expenditures, viz: rents, \$2,057.14; fire patrol, \$652 40; agency expenses, \$12,683 42; stationery, advertizing, etc., \$2,803 18,	18,197 14
Aggregate amount of expenditures in cash	<u>\$260,338 14</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1889	\$40,854,808	\$329,466 29
Written during the year.....	37,240,816	317,708 92
Total.....	<u>\$78,095,624</u>	<u>\$647,175 21</u>
Deduct those expired and terminated.....	30,038,298	256,201 96
In force at end of the year.....	\$48,057,326	\$390,973 25
Deduct amount re-insured.....	3,374,355	31,726 46
Net amount in force.....	<u>\$44,682,971</u>	<u>\$359,246 79</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$204,475 00
Premiums received.....	2,440 87
Losses paid on risks taken	3,701 62
Losses incurred in Maine	3,701 62

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1825 COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*W. GARDNER CROWELL, *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).....		463,220 00
Interest due and accrued thereon... ..		5,851 92
Stocks and bonds owned by the company, market value.....		2,146,128 00
Loans secured by collaterals.....		509,825 00
Cash in company's principal office.....	\$ 2,567 60 }	65,038,80
Cash deposited in bank.....	62,471 20 }	
Interest due and accrued on collateral loans.....		886 30
Gross premiums in due course of collection.....		140,996 27
All other assets.....		864 16

Aggregate of all the admitted assets of the company at their actual value.....\$3,485,310 45

II. LIABILITIES.

Losses adjusted and unpaid	\$31,293 03
Losses unadjusted, including all reported and supposed losses	52,372 37
Losses resisted, including interest, costs and expenses	6,605 06
Amount of unpaid losses and claims.....	\$90,270 46
Amount required to safely re-insure all outstanding risks.....	1,551,232 27
All other demands against the company, viz: commissions, etc.....	3,500 00
Total amount of liabilities, except capital stock and net surplus.....	1,645,002 73
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities.....	1,440,307 72

Aggregate amount of liabilities including net surplus.....\$3,485,310 45

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,189,561 13
Received for interest on mortgages.....	24,712 97
Received for interest on stocks and bonds and all other sources.....	134,925 44
Income from all other sources	2,783 17

Aggregate amount of income received in cash.....\$1,351,982 71

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.	\$667,687 66
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage	288,390 05
Salaries and other charges of officers, clerks and employes.....	42,957 87
Paid State, national and local taxes	28,357 91
All other expenditures	60,767 91
Aggregate amount of expenditures in cash.....	\$1,148,161 40

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>	<i>Perpetual Risks.</i>	
			<i>Amount of Risks.</i>	<i>Total Deposits.</i>
In force December 31,				
1889	\$131,433,174	\$1,645,326 29	\$25,833,795	\$653,356 73
Written during the year,	111,151,618	1,379,354 59	2,415,670	56,879 99
Total	\$242,584,792	\$3,024,680 88	\$28,249,465	\$710,236 72
Deduct those expired and terminated.....	96,122,013	1,222,902 92	524,500	14,018 50
In force at end of the year,	\$146,462,779	\$1,801,777 96	\$27,724,965	\$696,218 22
Deduct amount re-insured,	4,993,253	59,427 72		
Net amount in force,	\$141,469,526	\$1,742,350 24	\$27,724,965	\$696,218 22

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,768,977 50
Premiums received.....	41,701 28
Losses paid on risks taken.....	27,265 04
Losses incurred in Maine.....	26,683 67

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, \$350,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		\$242,281 66
Interest due and accrued thereon ..		3,415 06
Stocks and bonds owned by the company, market value.....		260,399 25
Loans secured by collaterals		35,750 00
Other securities.....		56,500 00
Cash in company's principal office.....	\$ 6,323 80 }	64,312 13
Cash deposited in bank	57,988 33 }	
Interest due and accrued on stocks and bonds.....		7,096 99
Interest due and accrued on collateral loans		2,447 49
Gross premiums in due course of collection ..		89,670 84
Aggregate of all the admitted assets of the company at their actual value		\$761,873 42

II. LIABILITIES

Losses adjusted and unpaid.....	\$18,384 11	
Losses unadjusted, including all reported and supposed losses.....	16,350 00	
Losses resisted, including interest, costs and expenses....	2,000 00	
Gross amount of claims for losses	36,734 11	
Deduct re-insurance and salvage.....	1,000 00	
Net amount of unpaid losses and claims.....	\$ 35,734 11	
Amount required to safely re-insure all outstanding risks	297,177 63	
All other demands against the company, viz: commissions, etc.....	17,934 16	
Total amount of liabilities, except capital stock and net surplus.....	350,845 90	
Capital actually paid up in cash	350,000 00	
Surplus beyond capital and other liabilities.....	61,027 52	
Aggregate amount of liabilities including net surplus.....	\$761,873 42	

III. INCOME DURING THE YEAR.

	<i>Fire</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$470,113 52	\$20,918 76	\$491,032 28
Received for interest on mortgages.			12,536 00
Received for interest on stocks and bonds and all other sources.....			20,641 00
			<hr/>
Aggregate amount of income received in cash			\$524,209 28

IV. EXPENDITURES DURING THE YEAR

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses... ..	\$90,010 66	\$9,927 80	\$299,938 46
Cash dividends actually paid			18,000 00
Paid for commissions or brokerage.....			111,852 46
Salaries and other charges of officers, clerks and employes.....			20,084 30
Paid State, national and local taxes			11,486 06
All other expenditures, viz: printing and stationery, \$3,801.84; expenses, \$25,418 76; advertising, \$650 10; furniture and fixtures, \$2,427.68..			32,298 38
			<hr/>
Aggregate amount of expenditures in cash			\$493,659 66

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums</i>
In force December 31,				
1889	\$35,869,922	\$ 552,718 68	\$ 389,712	\$10,242 82
Written during the year,	45,375,595	587,630 51	1,054,440	28,654 68
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$81,245,517	\$1,140,349 19	\$1,444,152	38,897 50
Deduct those expired and terminated	37,714,383	567,594 53	629,802	14,805 77
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year,	\$43,531,134	\$572,754 66	\$814,350	24,091 73
Deduct amount re-insured,	2,160,977	30,441 53		
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force...	\$41,370,157	\$542,313 13	\$814,350	\$24,091 73

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,093,428 00
Premiums received	15,520 70
Losses paid on risks taken	13,218 00
Losses incurred in Maine	8,142 84

PHENIX INSURANCE COMPANY,
BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE P. SHELDON, *President.* CHARLES C. LITTLE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,725,751	95
Loans on bond and mortgage (first liens)	174,000	00
Interest due and accrued thereon	2,577	46
Stocks and bonds owned by the company, market value	2,243,251	50
Loans secured by collaterals	2,700	00
Cash in company's principal office	\$ 581	67
Cash deposited in bank	388,129	96
Interest due and accrued on stocks and bonds	10,952	46
Gross premiums in due course of collection	758,861	51
All other assets, viz: rents accrued	4,529	33
Aggregate of all the admitted assets of the company at their actual value	\$5,311,335	84

II LIABILITIES.

Losses unadjusted, including all reported and supposed losses	137,351	46
Losses resisted, including interest, costs and expenses	36,208	64
Amount of unpaid losses and claims	\$173,560	10
Amount required to safely re-insure all outstanding risks	3,243,416	13
All other demands against the company, viz: commissions, etc.	240,655	19
Total amount of liabilities, except capital stock and net surplus	3,657,631	42
Capital actually paid up in cash	1,000,000	00
Surplus beyond capital and other liabilities	653,704	42
Aggregate amount of liabilities including net surplus	\$5,311,335	84

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$3,336,436 44
Received for interest on mortgages	8,368 37
Received for interest on stocks and bonds and all other sources.	94,889 03
Income from all other sources, viz: rents, \$81,730.24; profit on securities sold, \$5,609.10.	87,339 34
Aggregate amount of income received in cash.	\$3,527,033 18

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.	\$1,870,564 63	\$42,146 56	\$1,912,711 19
Cash dividends actually paid.			100,000 00
Paid for commissions or brokerage.			709,082 68
Salaries and other charges of officers, clerks and employes.			277,218 33
Paid State, national and local taxes			65,501 46
All other expenditures, viz: rents, stationery, postage, telegrams, advertising, travelling, legal and other expenses.			319,322 05
Aggregate amount of expenditures in cash.			\$3,383,835 71

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1889	\$497,218,081	\$6,692,928 94
Written during the year	346,148,467	4,048,399 60
Total	\$843,366,548	\$10,741,328 54
Deduct those expired and terminated	327,708,947	4,059,641 87
In force at end of the year.	\$515,657,601	\$6,681,686 67
Deduct amount re-insured	8,704,114	86,885 05
Net amount in force	\$506,953,487	\$6,594,801 62

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$2,006,276 00
Premiums received	25,737 39
Losses paid on risks taken.	9,405 26
Losses incurred in Maine.	10,506 60

PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D W C. SKILTON, *Vice President.* GEORGE H. BURDICK,, *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)	676,600 00
Interest due and accrued thereon	52,653 63
Stocks and bonds owned by the company, market value	3,858,742 00
Loans secured by collaterals	143,322 50
Cash in company's principal office	\$ 22,583 08 }
Cash deposited in bank	276,161 95 }
Interest due and accrued on collateral loans and on bank deposits	3,959 67
Gross premiums in due course of collection	356,128 04
All other assets, viz: rents due and accrued	1,139 52
Aggregate of all the admitted assets of the company at their actual value	\$5,624,814 73

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	279,031 17
Losses resisted, including interest, costs and expenses	14,800 00
Amount of unpaid losses and claims	\$ 293,831 17
Amount required to safely re-insure all outstanding risks	1,813,903 88
Total amount of liabilities, except capital stock and net surplus	2,107,735 05
Capital actually paid up in cash	2,000,000 00
Surplus beyond capital and other liabilities	1,517,079 68
Aggregate amount of liabilities including net surplus	\$3,624,814 73

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,652,591 32
Received for interest on mortgages	33,367 79
Received for interest on stocks and bonds and all other sources	186,805 60
Income from all other sources, viz: rents	6,356 62
Aggregate amount of income received in cash	\$2,879,121 33

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,446,398 01
Cash dividends actually paid	280,000 00
Paid for commissions or brokerage.....	451,115 16
Salaries and other charges of officers, clerks and employes.....	113,562 64
Paid State, national and local taxes.....	79,551 34
All other expenditures, viz: general expenses.....	254,700 12
Aggregate amount of expenditures in cash.....	<u>\$2,625,327 27</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire and Tornado Risks</i>	<i>Premiums.</i>
In force December 31, 1889	\$295,179,474	\$3,420,011 43
Written during the year.....	253,292,497	2,917,098 08
Total	<u>\$548,471,971</u>	<u>\$6,337,109 51</u>
Deduct those expired and terminated	235,203,819	2,788,704 51
In force at end of the year	<u>\$313,268,152</u>	<u>\$3,548,405 00</u>
Net amount in force.....	\$313,268,152	\$3,548,405 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$2,948,393 00
Premiums received	50,403 76
Losses paid on risks taken	31,835 11
Losses incurred in Maine.....	24,781 98

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.....	\$1,053,898 00	
Cash in company's principal office.....	\$ 758 49	} 48,734 01
Cash deposited in bank.....	47,975 52	
Net premiums in due course of collection	150,295 39	
Bills receivable, not matured, taken for premiums	71,620 97	
Aggregate of all the admitted assets of the company at their actual value	\$1,324,548 37	

II LIABILITIES.

Losses adjusted and unpaid	\$ 19,744 85	
Losses unadjusted, including all reported and supposed losses.....	118,879 34	
Losses resisted, including interest, costs and expenses.....	6,586 00	
Gross amount of claims for losses.....	145,210 19	
Deduct re-insurance and salvage	25,453 40	
Net amount of unpaid losses and claims.....	\$119,756 79	
Amount required to safely re-insure all outstanding risks	736,729 06	
Total amount of liabilities, except capital stock and net surplus.....	856,485 85	
Capital actually paid up in cash	400,000 00	
Surplus beyond capital and other liabilities.....	68,062 52	
Aggregate amount of liabilities including net surplus	\$1,324,548 37	

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland</i>	
Net cash received for premiums.....	\$762,289 86	\$367,908 65	\$1,130,198 51
Received for interest on stocks and bonds and all other sources.....			43,299 20
Aggregate amount of income received in cash.....			\$1,173,497 71

IV. EXPENDITURES DURING THE YEAR

	<i>Fire.</i>	<i>Marine and Inland</i>	
Net amount paid for losses.....	\$398,672 08	\$192,768 81	\$591,440 89
Cash dividends actually paid			24,000 00
Paid for commissions or brokerage.....			215,993 88
Salaries and other charges of officers, clerks and employes.....			58,477 75
Paid State, national and local taxes.....			27,256 24
All other expenditures.....			86,249 80
Aggregate amount of expenditures in cash.....			\$1,003 418 56

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland</i>	<i>Premiums.</i>
In force December 31,				
1889.....	\$85,139,724	\$1,018,302 85	\$ 5,964,837	\$193,800 65
Written during the year .	94,968,040	1,016,654 05	65,804,034	489,460 22
Total.....	\$180,107,764	\$2,034,956 90	\$71,768,871	\$683,260 87
Deduct those expired and terminated	74,423,490	815,159 54	64,526,706	431,276 65
In force at end of the year,	\$105,684,274	\$1,219,797 36	\$7,242,165	\$251,984 22
Deduct amount re-insured.	10,348,655	123,569 10	1,787,148	48,574 51
Net amount in force,	\$95,335,619	\$1,096,228 26	\$5,455,017	\$203,409 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

	<i>Fire.</i>	<i>Marine</i>	<i>Total.</i>
Risks taken.....	\$762,245 00	\$343,093 00	\$1,105,338 00
Premiums received	9,317 10	2,641 39	11,958 49
Losses paid on risks taken	3,806 66	107 37	3,914 03
Losses incurred in Maine.	4,556 66	107 37	4,664 03

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)	121,100 00
Interest due and accrued thereon	1,595 79
Stocks and bonds owned by the company, market value.....	557,957 00
Cash in company's principal office.....	\$ 910 01 }
Cash deposited in bank	47,641 65 }
	48,551 66
Gross premiums in due course of collection.....	18,899 47
All other assets.....	1,410 00
	<hr/>
Aggregate of all the admitted assets of the company at their actual value	\$849,513 92

II. LIABILITIES.

Losses adjusted and unpaid	\$3,655 22
Losses unadjusted, including all reported and supposed losses	16,313 99
	<hr/>
Gross amount of claims for losses.....	19,969 21
Deduct re-insurance and salvage.....	4,127 03
	<hr/>
Net amount of unpaid losses and claims	\$15,842 18
Amount required to safely re-insure all outstanding risks.....	238,265 24
All other demands against the company, viz: commissions, etc	1,387 45
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	255,494 87
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities.....	294,019 05
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$849,513 92

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$178,554 23
Received for interest on mortgages	6,300 52
Received for interest on stocks and bonds and all other sources.....	28,697 09
Income from all other sources, viz: rents, \$3,328.14; transfers, etc., \$212.49	2,540 63
	<hr/>
Aggregate amount of income received in cash.....	\$216,092 47

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$99,537 01
Cash dividends actually paid.....	24,000 00
Paid for commissions or brokerage.....	35,395 73
Salaries and other charges of officers, clerks and employes.....	12,106 13
Paid State, national and local taxes.....	4,941 29
All other expenditures, viz: advertising, maps, travelling expenses, etc.,.....	6,204 97
Aggregate amount of expenditures in cash.....	\$182,185 13

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$20,253,016	\$206,711 10
Written during the year.....	23,647,918	208,927 03
Total.....	\$43,900,934	\$415,638 13
Deduct those expired and terminated.....	21 066,558	191,102 48
In force at end of the year.....	\$22,834,376	\$224,535 65
Deduct amount re-insured.....	1,131,880	9,666 74
Net amount in force.....	\$-1,702,496	\$214,868 91

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$453,465 00
Premiums received.....	6,251 45
Losses paid on risks taken.....	931 46
Losses incurred in Maine.....	1,282 35

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.....		\$190,859	84
Loans on bond and mortgage (first liens).....		318,505	00
Interest due and accrued thereon.....		5,949	67
Stocks and bonds owned by the company, market value.....		127,688	83
Cash in company's principal office.....	\$1,525	00	} 117,632 44
Cash deposited in bank	116,107	44	
Interest due and accrued on stocks and bonds.....		887	50
Gross premiums in due course of collection		89,206	24
Aggregate of all the admitted assets of the company at their actual value.....		\$850,729	52

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 9,951	08
Losses unadjusted, including all reported and supposed losses	18,114	77
Amount of unpaid losses and claims.....	\$ 28,065	85
Amount required to safely re-insure all outstanding risks.....	347,904	75
All other demands against the company, viz: commissions, etc.....	35,920	52
Total amount of liabilities, except capital stock and net surplus	411,891	12
Capital actually paid up in cash.....	200,000	00
Surplus beyond capital and other liabilities	238,838	40
Aggregate amount of liabilities including net surplus.....	\$850,729	52

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$436,780	89
Received for interest on mortgages	14,530	08
Received for interest on stocks and bonds and all other sources	5,245	95
Income from all other sources, viz: profit and loss, \$5,689.59; discount, \$1,102.28; rents, \$10,880.97.	17,672	84
Aggregate amount of income received in cash.....	\$474,229	76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$226,047 52
Cash dividends actually paid	16,000 60
Paid for commissions or brokerage ..	86,504 80
Salaries and other charges of officers, clerks and employes.....	24,182 35
Paid State, national and local taxes.....	7,349 59
All other expenditures, viz: expense account, \$25,780 42; printing and stationery, \$3,368.95	29,149 37
Aggregate amount of expenditures in cash.	<u>\$389,233 63</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$56,661,582	\$629,060 77
Written during the year.....	49,713,659	585,013 32
Total	<u>\$106,375,241</u>	<u>\$1,214,074 09</u>
Deduct those expired and terminated.....	42,634,334	503,508 33
In force at end of the year.....	\$63,740,907	\$710,565 76
Deduct amount re-insured	4,783,578	55,879 58
Net amount in force.....	<u>\$58,957,329</u>	<u>\$654,686 18</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$109,918 00
Premiums received.....	1,487 31
Losses paid on risks taken	2,524 80
Losses incurred in Maine.....	2,524 80

SECURITY INSURANCE COMPANY,
NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHAS. S. LEETE, *President.*

H. MASON, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 34,000 00	
Loans on bond and mortgage (first liens).....	163,725 00	
Interest due and accrued thereon.....	639 44	
Stocks and bonds owned by the company, market value.....	341,687 00	
Loans secured by collaterals.....	40,700 00	
Cash in company's principal office.....	\$ 78 77	} 57,991 89
Cash deposited in bank.....	57,913 12	
Interest due and accrued on stocks and bonds.....	\$1,678 59	
Interest due and accrued on collateral loans, over paid...	265 93	
		1,412 66
Gross premiums in due course of collection.....		72,620 11
Bills receivable, not matured, taken for premiums.....		6,637 27
All other assets, viz: due for re-insurance on losses paid.....		30 10
		\$722,443 47
Aggregate of all the admitted assets of the company at their actual value.....		

II. LIABILITIES.

Losses adjusted and unpaid.....	\$19,790 55	
Losses unadjusted, including all reported and supposed losses.....	27,531 12	
Losses resisted, including interest, costs and expenses.....	1,100 00	
		48,421 67
Gross amount of claims for losses.....		48,421 67
Deduct re-insurance and salvage.....	5,353 16	
		\$ 43,068 51
Net amount of unpaid losses and claims.....		\$ 43,068 51
Amount required to safely re-insure all outstanding risks.....		332,929 10
All other demands against the company, viz: commissions, etc.....		17,185 77
		393,183 38
Total amount of liabilities, except capital stock and net surplus.....		393,183 38
Capital actually paid up in cash.....		250,000 00
Surplus beyond capital and other liabilities.....		79,260 09
		\$722,443 47
Aggregate amount of liabilities including net surplus.....		

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$511,180 15	\$102,733 92	\$613,914 07
Received for interest on mortgages.....			8,563 90
Received for interest on stocks and bonds and all other sources.....			18,301 21
Income from all other sources, viz: profit and loss account.....			137 50
Aggregate amount of income received in cash.....			\$640,916 68

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$271,614 64	\$71,560 83	\$343,175 47
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage.....			149,385 47
Salaries and other charges of officers, clerks and employes.....			60,697 15
Paid State, national and local taxes.....			6,372 63
Aggregate amount of expenditures in cash.....			\$579,630 72

V. MISCELLANEOUS.

RISKS AND PREMIUMS.			<i>Marine and Inland</i>	<i>Premiums.</i>
	<i>Fire Risks.</i>	<i>Premiums.</i>		
In force December 31,				
1889.....	\$39,909,228	\$474,288 36	\$1,786,607	\$47,697 83
Written during the year.	55,338,267	696,150 07	16,348,115	102,305 09
Total.....	\$95,247,495	\$1,170,438 43	\$18,134,722	\$150,002 92
Deduct those expired and terminated.....	41,778,220	526,047 21	16,710,230	114,274 64
In force at end of the year	\$53,469 275	\$644,391 22	\$1,424,492	\$35,728 28
Deduct amount re-insured,	4,538,638	60,240 18	39,275	1,982 20
Net amount in force..	\$48,930,637	\$584,151 04	\$1,385,217	\$33,746 08

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,373 75
Premiums received.....	2,140 68
Losses paid on risks taken.....	2,092 70
Losses incurred in Maine ..	2,092 70

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	\$109,000 00
Loans on bond and mortgage (first liens)	314,950 00
Interest due and accrued thereon	7,202 24
Stocks and bonds owned by the company, market value	2,741,276 00
Loans secured by collaterals	58,400 00
Cash in company's principal office	\$ 9,207 56 }
Cash deposited in bank	107,822 76 }
	117,030 32
Interest due and accrued on stocks and bonds	25,241 07
Interest due and accrued on collateral loans	1,251 94
Gross premiums in due course of collection	228,930 11
All other assets, viz: rents due and accrued	865 92
	<hr/>
Aggregate of all the admitted assets of the company at their actual value	\$3,604,147 60

II. LIABILITIES.

Losses adjusted and unpaid	\$63,310 49
Losses unadjusted, including all reported and supposed losses	84,689 56
Losses resisted, including interest, costs and expenses	25,834 72
	<hr/>
Gross amount of claims for losses	\$173,834 77
Deduct re-insurance and salvage	7,865 87
	<hr/>
Net amount of unpaid losses and claims	\$165,968 90
Amount required to safely re-insure all outstanding risks	1,248,488 93
All other demands against the company, viz: commissions, etc.	34,339 51
	<hr/>
Total amount of liabilities, except capital stock and net surplus	1,448,797 34
Capital actually paid up in cash	1,500,000 00
Surplus beyond capital and other liabilities	655,350 26
	<hr/>
Aggregate amount of liabilities including net surplus	\$3,604,147 60

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,737,621 47
Received for interest on mortgages.....	14,538 78
Received for interest on stocks and bonds and all other sources	124,505 61
Income from all other sources, viz: rent	4,270 20
Aggregate amount of income received in cash	<u>\$1,880,936 06</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$965,623 87
Cash dividends actually paid	150,000 00
Paid for commissions or brokerage	303,528 39
Salaries and other charges of officers, clerks and employes.....	65,445 95
Paid State, national and local taxes.....	63,129 11
All other expenditures, viz: office and agency, incidental, legal, traveling and all other expenses	164,782 66
Aggregate amount of expenditures in cash.....	<u>\$1,712,509 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$181,306,154	\$2,455,890 59
Written during the year.....	150,702,440	2,034,482 97
Total	<u>\$332,008,594</u>	<u>\$4,490,373 56</u>
Deduct those expired and terminated.....	142,174,958	2,061,597 76
In force at end of the year.....	<u>\$189,833,636</u>	<u>\$2,428,775 80</u>
Net amount in force.....	\$189,833,636	\$2,428,775 80

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,794,138 00
Premiums received.....	41,865 12
Losses paid on risks taken	30,373 14
Losses incurred in Maine	29,238 99

SPRING GARDEN INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

NELSON F. EVANS, *President.*G. B. ARMITAGE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$201,000 00
Loans on bond and mortgage (first liens)	490,265 44
Interest due and accrued thereon	10,646 19
Stocks and bonds owned by the company, market value	353,050 00
Loans secured by collaterals	208,150 00
Cash in company's principal office	\$ 5 232 43 }
Cash deposited in bank	54,968 80 }
Interest due and accrued on stocks and bonds	800 00
Interest due and accrued on collateral loans	417 00
Gross premiums in due course of collection	22 794 90
Bills receivable, not matured, taken for premiums	10,227 08
All other assets, viz: rents, \$349; miscellaneous account, \$1,374.94	1,723 94
Aggregate of all the admitted assets of the company at their actual value	\$1,361,275 78

II. LIABILITIES.

Losses adjusted and unpaid	\$9,163 91
Losses unadjusted, including all reported and supposed losses	26,561 00
Gross amount of claims for losses	35,724 91
Deduct re-insurance and salvage	1,468 75
Net amount of unpaid losses and claims	\$ 34,256 16
Amount required to safely re-insure all outstanding risks	577,123 74
All other demands against the company, viz: commissions, etc.	823 05
Total amount of liabilities, except capital stock and net surplus	612,202 95
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities	349,072 83
Aggregate amount of liabilities including net surplus	\$1,361,275 78

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$299,244 16
Received for interest on mortgages	26,944 73
Received for interest on stocks and bonds and all other sources.....	26,984 47
Income from all other sources.....	4,590 79
Aggregate amount of income received in cash	<u>\$357,764 15</u>

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses.	\$137,074 75
Cash dividends actually paid.....	64,000 00
Paid for commissions or brokerage..	64,811 59
Salaries and other charges of officers, clerks and employes	14,682 00
Paid State, national and local taxes.....	14,546 48
All other expenditures	13,760 59
Aggregate amount of expenditures in cash	<u>\$308,875 41</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$29,817,185 44	\$346,365 67
Written during the year	24,075,218 18	374,519 71
Total	<u>\$53,892,403 62</u>	<u>\$720,885 38</u>
Deduct those expired and terminated	21,133,331 10	333,750 19
In force at end of the year	\$32,759,072 52	\$387,135 19
Deduct amount re-insured.....	1,199,560 42	12,260 84
Net amount in force.....	<u>\$31,559,512 10</u>	<u>\$374,874 35</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$203,478 00
Premiums received	2,382 03
Losses paid on risks taken	2,062 25
Losses incurred in Maine	1,257 12

*ST. PAUL FIRE AND MARINE INSURANCE
COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C H BIGELOW, *President.*

C. B. GILBERT, *Secretary.*

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

I ASSETS.

Real estate owned by the company, unincumbered.....	\$83,981 82
Loans on bond and mortgage (first liens)....	649,483 17
Interest due and accrued thereon.....	14,052 36
Stocks and bonds owned by the company, market value.....	582,871 00
Loans secured by collaterals	301,700 00
Cash in company's principal office	\$10,449 11
Cash deposited in bank.....	92,241 73
	} 102,690 84
Interest due and accrued on stocks and bonds ..	9,718 07
Interest due and accrued on collateral loans.....	3,710 98
Gross premiums in due course of collection.....	95,551 92
Bills receivable, not matured, taken for premiums.....	26,980 97
All other assets, viz: rents	90 00
	<hr/>
Aggregate of all the admitted assets of the company at their actual value	\$1,870,831 13

II. LIABILITIES.

Losses adjusted and unpaid	\$16,073 97
Losses unadjusted, including all reported and supposed losses.....	39,281 93
Losses resisted, including interest, costs and expenses....	7,983 15
	<hr/>
Gross amount of claims for losses.....	\$63,339 05
Deduct re-insurance and salvage.....	6,135 36
	<hr/>
Net amount of unpaid losses and claims.....	\$57,203 69
Amount required to safely re-insure all outstanding risks.....	697,410 46
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	754,614 15
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	616,216 98
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$1,870,831 13

*Admitted January 28, 1891.

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$ 831,963 19	\$207,772 45	
			\$1,039,735 64
Received for interest on mortgages.....			43,047 45
Received for interest on stocks and bonds and all other sources.....			59,571 47
Income from all other sources, viz: rents.....			8,299 59
Aggregate amount of income received in cash.....			\$1,150,654 15

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$470,776 77	\$126,886 27	\$597,663 04
Cash dividends actually paid.....			50,000 00
Paid for commissions or brokerage.....			226,281 13
Salaries and other charges of officers, clerks and employes.....			47,901 20
Paid State, national and local taxes.....			21,255 01
All other expenditures, viz: general operating expenses, \$48,380.39; postage, \$3,299 54.....			51,679 93
Aggregate amount of expenditures in cash.....			\$994,780 31

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$91,834,429	\$1,161,328 63	\$2,598,673	\$81,527 91
Written during the year,	69,244,565	1,098,400 29	30,136,710	233,191 64
Total.....	\$161,078,994	\$2,259,728 92	\$32,735,383	\$314,719 55
Deduct those expired and terminated.....	50,312,439	850,909 02	29,717,515	218,800 42
In force at end of the year,	\$110,766,555	\$1,408,819 90	\$3,017,868	\$95,919 13
Deduct amount re-insured,	9,914,967	142,886 43		
Net amount in force,	\$100,851,588	\$1,265,933 47	\$3,017,868	\$95,919 13

*ST. PAUL GERMAN INSURANCE COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ALBERT SCHEFFER, *President*J. Q. HAAS, *Secretary*.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$300,150 00
Interest due and accrued thereon.....	5,795 23
Stocks and bonds owned by the company, market value.....	137,300 00
Loans secured by collaterals	9,000 00
Cash in company's principal office.....	\$ 2,916 46 }
Cash deposited in bank.....	79,252 42 }
Interest due and accrued on stocks and bonds	4,616 80
Interest due and accrued on collateral loans	180 00
Gross premiums in due course of collection	119,314 03
Bills receivable, not matured, taken for premiums.....	2,633 50
All other assets	9,627 30
Aggregate of all the admitted assets of the company at their actual value.....	\$670,785 68

II. LIABILITIES.

Losses adjusted and unpaid	\$38,653 70
Losses unadjusted, including all reported and supposed losses.....	34,100 03
Losses resisted, including interest, costs and expenses.	150 00
Gross amount of claims for losses	72,903 73
Deduct re-insurance and salvage	17,624 78
Net amount of unpaid losses and claims.....	\$ 55,278 95
Amount required to safely re-insure all outstanding risks.....	220,883 32
“ due re-insuring companies	2,746 85
All other demands against the company, viz: commissions, etc.....	17,336 22
Total amount of liabilities, except capital stock and net surplus.....	296,245 34
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities.....	74,540 34
Aggregate amount of liabilities, including net surplus.....	\$670,785 68

*Admitted March 31, 1891.

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$457,595 77
Received for interest on mortgages	7,016 25
Received for interest on stocks and bonds and all other sources.....	12,290 32
	<hr/>
Aggregate amount of income received in cash.....	\$476,902 34

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.	\$174,046 27
Cash dividends actually paid	30,000 00
Paid for commissions or brokerage.....	82,687 58
Salaries and other charges of officers, clerks and employes.. ..	13,040 33
Paid State, national and local taxes.....	792 43
All other expenditures, viz: expense account, etc....	18,806 31
	<hr/>
Aggregate amount of expenditures in cash.....	\$319,372 92

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1889.. ..	\$ 8,507,977	\$104,206 93
Written during the year	39,889,465	681,647 01
	<hr/>	<hr/>
Total	\$48,397,442	\$785,853 94
Deduct those expired and terminated	17,342,047	289,034 14
	<hr/>	<hr/>
In force at end of the year	\$31,055,395	\$496,819 80
Deduct amount re-insured	6,832,388	98,319 84
	<hr/>	<hr/>
Net amount in force.....	\$24,123,007	\$398,499 96

*STATE INVESTMENT AND INSURANCE COMPANY,
SAN FRANCISCO, CAL.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1872.

GEORGE L. BRANDER, *President*. CHAS. H. CUSHING, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$145,000 00
Loans on bond and mortgage (first liens)	210,500 00
Interest due and accrued thereon	3,056 98
Stocks and bonds owned by the company, market value.....	7,500 00
Loans secured by collaterals	58,500 00
Cash in company's principal office.	2,591 19
Cash deposited in bank	104,708 42
Interest due and accrued on collateral loans	252 39
Gross premiums in due course of collection	142,839 49
Aggregate of all the admitted assets of the company at their actual value.....	\$674,948 47

II. LIABILITIES.

Losses adjusted and unpaid	\$10,992 33
Losses unadjusted, including all reported and supposed losses.....	8,412 00
Losses resisted, including interest, costs and expenses....	3,300 00
Amount of claims for losses	\$22,704 33
Amount required to safely re-insure all outstanding risks	227,279 41
All other demands against the company, viz: commissions, etc.....	7,457 47
Total amount of liabilities, except capital stock and net surplus.....	257,441 21
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	17,507 26
Aggregate amount of liabilities, including net surplus.....	\$674,948 47

*Admitted April 21, 1891.

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$409,221 02
Received for interest on mortgages	14,234 17
Received for interest on stocks and bonds and all other sources.....	1,347 37
Income from all other sources, viz: rents	9,411 00
Aggregate amount of income received in cash	<u>\$434,213 56</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$191,563 54
Cash dividends actually paid.....	37 50
Paid for commissions or brokerage	98,358 21
Salaries and other charges of officers, clerks and employes.....	34,693 48
Paid State, national and local taxes	3,325 70
All other expenditures	32,502 71
Aggregate amount of expenditures in cash	<u>\$360,481 14</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$17,302,652 00	\$296,348 75
Written during the year	34,384,553 00	581,294 71
Total	<u>\$51,687,205 00</u>	<u>\$877,643 46</u>
Deduct those expired and terminated.....	22,350,600 00	397,205 27
In force at end of year.....	\$29,336,605 00	\$480,438 19
Deduct amount re-insured.....	<u>1,621,790 00</u>	<u>32,148 75</u>
Net amount in force	\$27,714,815 00	\$448,289 44

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).....	139,537 37
Interest due and accrued thereon.....	2,379 79
Stocks and bonds owned by the company, market value.....	1,119,930 00
Cash in company's principal office	\$ 1,071 21 }
Cash deposited in bank	59,562 68 }
Interest due and accrued on stocks and bonds.....	9 928 75
Gross premiums in due course of collection.....	52,881 46
All other assets, viz: due from other companies for losses paid and premiums advanced.....	19,614 83
Aggregate of all the admitted assets of the company at their actual value	\$1,406,406 09

II. LIABILITIES

Losses adjusted and unpaid	\$16,787 42
Losses unadjusted, including all reported and supposed losses.....	34,666 97
Losses resisted, including interest, costs and expenses.....	4,486 31
Gross amount of claims for losses	55,940 70
Deduct re-insurance and salvage.....	6,950 93
Net amount of unpaid losses and claims	\$ 48,989 77
Amount required to safely re-insure all outstanding risks.....	400,864 11
All other demands against the company, viz: commissions, etc.....	39,052 02
Total amount of liabilities, except capital stock and net surplus.....	488,905 90
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities	417,500 19
Aggregate amount of liabilities including net surplus.....	\$1,406,406 09

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$597,817 14
Received for interest on mortgages.....	9,910 91
Received for interest on stocks and bonds and all other sources	49,913 69
Aggregate amount of income received in cash.....	<u>\$657,641 74</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$352,743 75
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage	115,013 80
Salaries and other charges of officers, clerks and employes	47,446 38
Paid State, national and local taxes	17,843 65
All other expenditures, viz: rent, postage, printing, etc.....	15,687 70
Aggregate amount of expenditures in cash.....	<u>\$598,735 28</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$16,676,672	\$673,797 54
Written during the year.....	53,751,264	766,666 59
Total.....	<u>\$100,427,936</u>	<u>\$1,440,464 03</u>
Deduct those expired and terminated.....	43,465,321	607,303 26
In force at the end of the year.....	\$56,962,615	\$833,160 87
Deduct amount re-insured.....	4,265,758	65,318 77
Net amount in force	<u>\$52,696,857</u>	<u>\$767,842 10</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$468,314 00
Premiums received.....	7,268 35
Losses paid on risks taken.....	3,178 57
Losses incurred in Maine.....	4,451 79

UNION INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

CHAS. S. HOLLINSHEAD, *President.*

E. R. DANNELS, *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).....	9,900 00
Interest due and accrued thereon.....	247 50
Stocks and bonds owned by the company, market value.....	240,408 00
Loans secured by collaterals	26,626 67
Cash in company's principal office.....	\$ 856 00 }
Cash deposited in bank.....	25,324 06 }
Interest due and accrued on stocks and bonds.....	1,229 17
Interest due and accrued on collateral loans.....	47 23
Gross premiums in due course of collection.....	59,104 55
Bills receivable, not matured	162 51
All other assets, viz: rents due and accrued, \$458.32; perpetual insurance on company's building, \$742.50.....	1,200 82
Aggregate of all the admitted assets of the company at their actual value.....	\$25,106 51

II. LIABILITIES.

Losses adjusted and unpaid	\$22,203 03
Losses unadjusted, including all reported and supposed losses	11,096 32
Losses resisted, including interest, costs and expenses....	1,487 41
Gross amount of claims for losses.....	34,786 76
Deduct re-insurance and salvage.....	3,029 08
Net amount of unpaid losses and claims.....	\$31,757 68
Amount required to safely re-insure all outstanding risks, including perpetuals	220,572 31
All other demands against the company, viz: commissions, dividends, etc.	3,395 81
Total amount of liabilities, except capital stock and net surplus.....	255,725 80
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	19,380 71
Aggregate amount of liabilities including net surplus.....	\$525,106 51

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$265,446	25
Received for interest on mortgages.....	410	00
Received for interest on stocks and bonds and all other sources.....	14,899	80
Income from all other sources, viz: rents, \$6,471.78; marine fares, \$55 02,	6,526	80
Aggregate amount of income received in cash.....	\$287,282	85

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$188,639 89	\$15,780 84	\$204,420 73
Cash dividends actually paid.....			108 94
Paid for commissions or brokerage.....			60,011 92
Salaries and other charges of officers, clerks and employes.....			24,226 21
Paid State, national and local taxes.....			8,221 98
All other expenditures, viz: advertising, postage, traveling expenses, supplies, etc., \$21,325.34; expenses of building, \$4,308 50; marine expenses, \$6,137.88			31,771 72
Aggregate amount of expenditures in cash.....			\$328,761 50

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$32,364,814	\$394,633 25
Written during the year.....	30,500,949	363,792 44
Total.....	62,865,763	758,425 69
Deduct those expired and terminated.....	29,179,975	359,959 22
In force at end of the year.....	33,685,788	398,466 47
Deduct amount re-insured.....	2,355,306	29,673 20
Net amount in force.....	\$31,330,482	\$368,793 27

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$881,891 00
Premiums received.....	9,543 37
Losses paid on risks taken.....	7,294 07
Losses incurred in Maine.....	6,460 42

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1860 COMMENCED BUSINESS IN 1861.

JOSEPH L. CAVEN, *President*ROBERT B. BEATH, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$104,650 00
Loans on bond and mortgage and ground rents, (first liens).....		653,731 50
Interest due and accrued thereon		13,899 69
Stocks and bonds owned by the company, market value.....		248,425 00
Loans secured by collaterals		98,020 00
Cash in company's principal office.....	\$ 2,094 63 }	19,341 04
Cash deposited in banks.....	17,246 41 }	
Interest due and accrued on stocks and bonds.....		1,680 00
Interest due and accrued on collateral loans.....		1,169 56
Gross premiums in due course of collection.....		20,240 54
All other assets, viz rents due and accrued,	\$546 00 }	6,429 00
Due for perpetual policies.....	5,883 00 }	
Aggregate of all the admitted assets of the company at their actual value		\$1,167,591 33

II. LIABILITIES

Losses adjusted and unpaid	\$3,699 75	
Losses unadjusted, including all reported and supposed losses.....	15,976 13	
Losses resisted, including interest, costs and expenses ...	2,525 00	
Amount of unpaid losses and claims.....		\$22,200 88
Amount required to safely reinsure all outstanding risks.....		721,060 50
All other demands against the company, viz: commissions, etc ..		10,673 98
Total amount of liabilities, except capital stock and net surplus....		753,935 36
Capital actually paid up in cash		300,000 00
Surplus beyond capital and other liabilities		113,655 97
Aggregate amount of liabilities including net surplus		\$1,167,591 33

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$241,083 80
Received for interest on mortgages and ground rents	32,782 71
Received for interest on stocks and bonds and all other sources	14,972 90
	<hr/>
Aggregate amount of income received in cash	\$288,839 41

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$116,585 35
Cash dividends actually paid	21,000 00
Paid for commissions or brokerage	51,117 16
Salaries and other charges of officers, clerks and employes.	19,227 51
Paid State, national and local taxes.	7,371 44
All other expenditures, viz: agency expenses, \$7,496.40; legal, \$467.10; advertising, \$1,599.19; office expenses, \$4,683 31; traveling expenses, \$4,498.69; real estate expense, \$143.07	18,887 79
	<hr/>
Aggregate amount of expenditures in cash.	\$234,189 25

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Perpetual Risks.</i>	
			<i>Amount of Risks.</i>	<i>Total Deposits.</i>
In force December 31,				
1889	\$27,542,475	\$294,648 18	\$24,278,112	\$565,055 46
Written during the year,	28,812,023	279,455 92	2,763,650	61,759 00
Total	<hr/> \$56,354,498	<hr/> \$574,104 10	<hr/> \$27,041,762	<hr/> \$626,814 46
Deduct those expired and terminated	25,231,664	246,592 91	593,460	15,029 50
In force at end of the year,	<hr/> \$31,122,834	<hr/> \$327,511 19	<hr/> \$26,448,302	<hr/> \$611,784 96
Deduct amount re-insured,	1,141,321	10,883 39	10,000	250 00
Net amount in force,	<hr/> \$29,980,513	<hr/> \$316,627 80	<hr/> \$26,438,302	<hr/> \$611,534 96

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$183,587 00
Premiums received	2,475 55
Losses paid on risks taken	2,840 56
Losses incurred in Maine	2,840 56

UNITED STATES FIRE INSURANCE COMPANY,
NEW YORK, N. Y.

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)	\$470,000 00
Interest due and accrued thereon	2,004 58
Stocks and bonds owned by the company, market value	152,250 00
Cash in company's principal office	\$6,009 96 } 6,069 48
Cash deposited in bank	59 52 }
Interest due and accrued on stocks and bonds	600 00
Gross premiums in due course of collection	20,085 74
Aggregate of all the admitted assets of the company at their actual value	\$651,009 80

II. LIABILITIES.

Losses adjusted and unpaid	\$6,499 20
Losses unadjusted, including all reported and supposed losses	11,527 00
Losses resisted, including interest, costs and expenses	1,900 00
Gross amount of claims for losses	19,926 20
Deduct re-insurance and salvage	8,500 00
Net amount of unpaid losses and claims	\$ 11,426 20
Amount required to safely re-insure all outstanding risks	132,455 90
All other demands against the company, viz: commissions, etc	6,948 74
Total amount of liabilities, except capital stock and net surplus	150,830 84
Capital actually paid up in cash	250,000 00
Surplus beyond capital and other liabilities	250,178 96
Aggregate amount of liabilities including net surplus	\$651,009 80

III INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.	\$168,401 64	\$24,375 26	
Received for interest on mortgages			\$192,776 90
Received for interest on stocks and bonds and all other sources.			31,050 96
Income from all other sources.			1,088 15
			403 75
Aggregate amount of income received in cash			<u>\$225,319 76</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$86,140 38	\$14,190 65	
Cash dividends actually paid			\$100,331 03
Paid for commissions or brokerage.			27,673 50
Salaries and other charges of officers, clerks and employes.			48,096 64
Paid State, national and local taxes			17,953 30
All other expenditures			727 84
			21,268 67
Aggregate amount of expenditures in cash.			<u>\$216,050 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889.	\$25,447,984	\$217,334 27	\$725,147	\$24,650 64
Written during the year,	22,059,324	192,022 85	1,450,943	27,859 41
Total	<u>\$47,507,308</u>	<u>\$409,357 12</u>	<u>\$2,176,090</u>	<u>\$52,510 05</u>
Deduct those expired and terminated	20,299,772	169,131 47	1,360,633	28,054 88
In force at end of the year,	<u>\$27,207,536</u>	<u>\$240,225 65</u>	<u>\$815,457</u>	<u>\$34,455 17</u>
Deduct amount re-insured,	912,933	8,591 71		
Net amount in force,	<u>\$26,294,603</u>	<u>\$231,633 94</u>	<u>\$815,457</u>	<u>\$34,455 17</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire)	\$106,425 00
Premiums received.	811 15

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

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$202,000 00
Loans on bond and mortgage (first liens).....	423,050 00
Interest due and accrued thereon.....	6,081 88
Stocks and bonds owned by the company, market value.....	731,200 00
Cash deposited in bank.....	169,872 92
Gross premiums in due course of collection.....	104,733 89
Bills receivable, not matured, taken for premiums.....	3,149 95
	\$1,640,088 64
Aggregate of all the admitted assets of the company at their actual value.....	\$1,640,088 64

II. LIABILITIES.

Losses adjusted and unpaid.....	\$37,546 73
Losses unadjusted, including all reported and supposed losses.....	34,197 32
Losses resisted, including interest, costs and expenses....	4,000 00
	75,744 05
Gross amount of claims for losses.....	75,744 05
Deduct re-insurance and salvage.....	5,018 51
	\$70,725 54
Net amount of unpaid losses and claims.....	\$70,725 54
Amount required to safely re-insure all outstanding risks.....	788,460 82
All other demands against the company, viz: commissions, etc.....	20,240 19
	879,426 55
Total amount of liabilities, except capital stock and net surplus.....	879,426 55
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	460,662 09
	\$1,640,088 64
Aggregate amount of liabilities including net surplus.....	\$1,640,088 64

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$956,402 19	\$2,978 76	
Received for interest on mortgages.....			\$959,380 95
Received for interest on stocks and bonds and all other sources.....			22,779 78
			31,675 50
Aggregate amount of income received in cash			\$1,013,836 23

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$458,872 12	\$1,116 88	
Cash dividends actually paid			\$459,989 00
Paid for commissions or brokerage			30,000 00
Salaries and other charges of officers, clerks and employes.....			213,493 82
Paid State, national and local taxes.....			40,609 64
All other expenditures, viz: general agency and departments, stationery, fire patrols, rents and other expenses..			25,953 44
			126,601 63
Aggregate amount of expenditures in cash			\$896,647 53

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889	\$150,029,421	\$1,443,082 35	\$74,150	\$2,139 50
Written during the year,	109,872,474	1,096,043 10	394,050	2,947 21
Total	\$259,901,895	\$2,539,125 45	\$378,200	\$5,086 71
Deduct those expired and terminated	96,683,216	962,766 27	318,150	3,433 96
In force at end of the year	\$163,218,679	\$1,576,359 18	\$60,050	\$1,652 75
Deduct amount re-insured	4,486,819	43,860 10		
Net amount in force,	\$158,731,860	\$1,532,499 08	\$60,050	\$1 652 75

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$477,106 00
Premiums received	5,828 90
Losses paid on risks taken.....	837 83
Losses incurred in Maine	837 83

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President*. FREDERICK 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).....	\$319,600 00
Interest due and accrued thereon.....	1,234 91
Stocks and bonds owned by the company, market value.....	378,922 00
Loans secured by collaterals.....	6,350 00
Cash in company's principal office.....	\$ 2,892 60 }
Cash deposited in bank.....	31,511 39 }
	34,403 99
Interest due and accrued on stocks and bonds.....	3,414 90
Interest due and accrued on collateral loans	106 80
Gross premiums in due course of collection.....	63,480 43
All other assets, viz: rents, etc., \$8,455 57; due from companies for re- insurance, \$42.25.....	8,497 82
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,450,854 75</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$7,444 30
Losses unadjusted, including all reported and supposed losses.....	43,591 50
Losses resisted, including interest, costs and expenses....	6,514 38
	<u>57,550 18</u>
Gross amount of claims for losses.....	57,550 18
Deduct re-insurance and salvage.....	5,034 72
	<u>\$52,515 46</u>
Net amount of unpaid losses and claims.....	\$52,515 46
Amount required to safely re-insure all outstanding risks.....	451,394 74
All other demands against the company, viz: commissions, etc.....	16,483 01
	<u>520,393 21</u>
Total amount of liabilities, except capital stock and net surplus.....	520,393 21
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	680,461 54
	<u>\$1,450,854 75</u>
Aggregate amount of liabilities including net surplus.....	\$1,450,854 75

146 STOCK FIRE, FIRE-MARINE AND MARINE INS. COMPANIES.

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$534,729 37
Received for interest on mortgages.....	16,364 09
Received for interest on stocks and bonds and all other sources.....	18,831 19
Income from all other sources.....	24,940 18
	<hr/>
Aggregate amount of income received in cash.....	\$594,864 83

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$262,597 49
Cash dividends actually paid.....	49,950 00
Paid for commissions or brokerage.....	133,462 47
Salaries and other charges of officers, clerks and employes.....	59,735 36
Paid State, national and local taxes.....	6,835 74
All other expenditures.....	37,897 05
	<hr/>
Aggregate amount of expenditures in cash.....	\$550 478 11

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$112,596,389	\$914,257 57
Written during the year.....	84,402,933	639,703 23
	<hr/>	<hr/>
Total.....	\$196,999,322	\$1,553,960 80
Deduct those expired and terminated.....	76,382,937	611,850 97
	<hr/>	<hr/>
In force at end of the year.....	\$120,616,385	\$942,109 83
Deduct amount re-insured.....	6,090,221	63,769 21
	<hr/>	<hr/>
Net amount in force.....	\$114,526,164	\$878,340 62

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$267,975 00
Premiums received.....	2,832 63
Losses paid on risks taken.....	707 02
Losses incurred in Maine.....	707 02

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, 1890.



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.....		\$ 40,000 00
Loans on bond and mortgage (first liens).....		112,750 00
Interest due and accrued thereon.....		1,976 17
Stocks and bonds owned by the company, market value.....		643,483 25
Loans.....		2,500 00
Cash in company's principal office.....	\$ 5,071 92	} 18,297 39
Cash deposited in bank.....	13,225 47	
Interest due and accrued on stocks and bonds.....		8,150 60
Interest due and accrued on loans.....		33 96
Gross premiums in due course of collection.....		521 49
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$827,712 86</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$100 00	
Losses resisted, including interest, costs and expenses.....	2,000 00	
Net amount of unpaid losses and claims.....		\$ 2,100 00
Amount required to safely re-insure all outstanding risks.....		248,424 34
All other demands against the company, viz: commissions, etc.....		90 59
Total amount of liabilities, except capital stock and net surplus..		<u>250,614 93</u>
Guaranty capital actually paid up in cash.....		100,000 00
Surplus beyond guaranty capital and other liabilities.....		477,097 93
Aggregate amount of liabilities, including net surplus.....		<u>\$827,712 86</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$144,025 19
Received for interest on mortgages.....	6,346 19
Received for interest on stocks and bonds and all other sources.....	34,686 61
Income from all other sources, viz: rents.....	2,289 17
	<hr/>
Aggregate amount of income received in cash.....	\$187,347 16

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (fire).....	\$59,536 55
Cash dividends actually paid, including \$7,000 on capital.....	65,503 57
Paid for commissions or brokerage.....	22,318 39
Salaries and other charges of officers, clerks and employes.....	12,995 00
Paid State, national and local taxes.....	1,518 04
All other expenditures, viz: general expenses, \$3,899.48; real estate, \$8,712.66.....	12,612 14
	<hr/>
Aggregate amount of expenditures in cash.....	\$174,483 69

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$32,753,382 00	\$464,601 49
Written during the year.....	10,640,416 83	147,250 67
	<hr/>	<hr/>
Total.....	\$43,393,798 83	\$611,852 16
Deduct those expired and terminated.....	9,285,057 98	127,107 11
	<hr/>	<hr/>
Net amount in force.....	\$34,108,740 85	\$484,745 05

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,145,144 00
Premiums received.....	14,071 23
Losses paid.....	2,122 13
Losses incurred in Maine.....	2,122 13

QUINCY MUTUAL FIRE INSURANCE COMPANY,
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, *President*.

WILLIAM H. FAY, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$15,000 00
Loans on bond and mortgage (first liens).....		65,850 00
Interest due and accrued thereon.....		2,243 91
Stocks and bonds owned by the company, market value.....		346,965 00
Loans secured by collaterals.....		119,500 00
Cash in company's principal office.....	\$ 175 00	} 27,719 06
Cash deposited in bank.....	27,544 06	
Interest due and accrued on stocks and bonds.....		} 3,862 03
Interest due and accrued on collateral loans.....		
Gross premiums in due course of collection.....		9,834 26
All other assets, viz: rents due and accrued.....		208 33
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$591,182 59</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$1,750 00	
Losses resisted, including interest, costs and expenses ...	2,500 00	
Amount of unpaid losses and claims.....		\$ 4,250 00
Amount required to safely re-insure all outstanding risks.....		230,721 60
All other demands against the company, viz: commissions, etc.....		7,310 00
Total amount of liabilities, except net surplus.....		<u>242,281 60</u>
Surplus.....		348,900 99
Aggregate amount of liabilities including net surplus.....		<u>\$591,182 59</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$125,102 47
Received for interest on mortgages.....	2,745 66
Received for interest on stocks and bonds and all other sources.....	23,189 24
Income from all other sources, viz: rents, \$781.12; and from receiver of the Pacific Bank, \$317 84.....	1,098 96
Aggregate amount of income received in cash.....	<u>\$152,136 33</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$59,351 86
Cash dividends actually paid.....	58,593 02
Paid for commissions or brokerage	19,711 68
Salaries and other charges of officers, clerks and employes.....	10,637 98
Paid State, national and local taxes	2,294 92
All other expenditures, viz: printing and stationery, postage and all other items.....	6,364 90
Aggregate amount of expenditures in cash.....	<u>\$156,954 36</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$31,625,686	\$460,854 61
Written during the year	8,698,776	127,083 65
Total.....	<u>\$40,324,462</u>	<u>\$587,938 26</u>
Deduct those expired and terminated.....	8,692,441	126,495 06
Net amount in force	<u>\$31,632,021</u>	<u>\$461,443 20</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$811,461 00
Premiums received.....	12,260 83
Losses paid on risks taken	4,148 28
Losses incurred in Maine	5,551 17

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)	259,700 00
Interest due and accrued thereon.....	7,478 17
Stocks and bonds owned by the company, market value.....	106,790 00
Loans secured by collaterals.....	72,324 70
Cash in company's principal office	\$ 3,643 91 }
Cash deposited in bank.....	20,337 37 }
Interest due and accrued on collateral loans.....	3,903 57
Gross premiums in due course of collection.....	6,777 94
All other assets, viz: personal loans	141,000 00
Aggregate of all the admitted assets of the company at their actual value	\$621,955 66

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	2,809 58
Amount of unpaid losses and claims.....	\$ 2,809 58
Amount required to safely re-insure all outstanding risks.....	230,788 75
All other demands against the company, viz: commissions, etc.....	865 06
Total amount of liabilities, except net surplus.....	234,463 39
Surplus.....	387,492 27
Aggregate amount of liabilities including net surplus.....	\$621,955 66

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$135,027 54
Received for interest on mortgages.	12,436 85
Received for interest on stocks and bonds and all other sources.....	16,808 34
Aggregate amount of income received in cash.....	\$164,272 73

154 MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$52,969 17
Cash dividends actually paid.....	54,887 43
Paid for commissions or brokerage.....	19,785 55
Salaries and other charges of officers, clerks and employes ..	10,650 00
Paid State, national and local taxes.....	1,640 09
Rents.....	1,335 00
All other expenditures	4,813 12
Aggregate amount of expenditures in cash.....	<u>\$146,080 36</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$28,396,749	\$425,468 38
Written during the year	9,054,281	138,224 78
Total.....	<u>\$37,451,030</u>	<u>\$563,693 16</u>
Deduct those expired and terminated.....	6,783,005	102,115 66
In force at end of the year.....	\$30,668,025	<u>\$461,577 50</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$675,636 00
Premiums received.....	10,255 43
Losses paid on risks taken.....	2,631 48
Losses incurred in Maine	2,731 48

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, 1890.



BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

JOHN MORISON, *Governor.*

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders..... \$200,000 00

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$703,447 45
Cash deposited in bank	51,011 03
Interest due and accrued on stocks and bonds.....	7,212 50
Gross premiums in due course of collection	92,546 63
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$854,217 61

II. LIABILITIES.

Losses adjusted and unpaid	\$ 11,741 06
Losses unadjusted, including all reported and supposed losses	29,734 69
Losses resisted, including interest, costs and expenses....	3,600 00
<hr/>	
Gross amount of claims for losses.....	45,075 75
Deduct re-insurance and salvage	4,122 58
<hr/>	
Net amount of unpaid losses and claims	\$ 40,953 17
Amount required to safely re-insure all outstanding risks	382,951 51
All other demands against the company, viz: commissions, etc.....	28,079 56
<hr/>	
Total amount of liabilities, except deposit capital and net surplus	451,984 24
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	202,233 37
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$854,217 61

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$534,996 18	\$50,685 07	\$585,681 25
Received for interest on stocks and bonds and all other sources.....			26,438 84
Income from all other sources, viz: received from company's trustees in N. Y.....			6,011 99
Aggregate amount of income received in cash.....			\$618,132 08

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$334,138 66	\$29,058 98	\$363,197 64
Paid for commissions or brokerage.....			121,464 05
Salaries and other charges of officers, clerks and employes.....			14,925 02
Paid State, national and local taxes.....			15,032 35
All other expenditures, viz: board, expressage, fire patrol, printing, travelling, stationery and advertising.....			25,863 17
Aggregate amount of expenditures in cash.....			\$540,482 23

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$60,832,570	\$769,576 04	\$1,280,220	\$33,625 07
Written during the year,	50,033,947	621,164 23	7,046,797	60,835 45
Total.....	\$110,866,517	\$1,390,740 27	\$8,327,017	\$94,460 52
Deduct those expired and terminated.....	50,303,525	637,836 83	7,283,365	70,709 73
In force at end of the year,	\$60,562,992	\$752,903 44	\$1,043,652	\$23,750 79
Deduct amount re-insured,	1,132,332	17,554 83		
Net amount in force,	\$59,430,660	\$735,348 61	\$1,043,652	\$23,750 79

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$476,315 00
Premiums received.....	6,595 25
Losses paid on risks taken.....	951 17
Losses incurred in Maine.....	951 17

*CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1805. COMMENCED BUSINESS IN THE UNITED STATES IN 1890.

HENRY W BROWN, *United States Manager*, 432 Walnut St., Philadelphia.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Loans on bond and mortgage (first liens)	\$ 50,000 00	
Stocks and bonds owned by the company, market value.	697,950 00	
Cash in company's principal office	\$149 76	} 209,285 65
Cash deposited in banks, etc.	209,135 89	
Gross premiums in due course of collection.	67,252 40	
Aggregate of all the admitted assets of the company at their actual value	\$1,024,488 05	

II. LIABILITIES.

Losses adjusted and unpaid	} \$71,744 03	
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses.		
Gross amount of claims for losses	\$71,744 03	
Deduct re-insurance and salvage.	2,170 49	
Net amount of unpaid losses and claims.	\$69,573 54	
Amount required to safely re-insure all outstanding risks	389,708 47	
All other demands against the company, viz: commissions, etc.	4,479 32	
Total amount of liabilities, except deposit capital and net surplus.	463,761 33	
Deposit capital.	200,000 00	
Surplus beyond deposit capital.	360,726 72	
Aggregate amount of liabilities including net surplus.	\$1,024,488 05	

III. INCOME DURING THE YEAR.

Net cash received for premiums.	\$526,092 82
Received for interest on stocks and bonds and all other sources	9,702 53
Aggregate amount of income received in cash	\$535,795 35

*Admitted September 10, 1890.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$86,084 93
Paid for commissions or brokerage.....	144,986 93
Salaries and other charges of officers, clerks and employes.....	16,682 89
Paid State, national and local taxes.....	3,290 86
All other expenditures, viz: stationery, maps, traveling, rent and general expense of management	26,229 43
Aggregate amount of expenditures in cash	<u>\$277,275 04</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$ 4,820,983	\$ 104,168 08
Written during the year.....	78,864,062	1,023,252 63
Total	<u>\$83,685,045</u>	<u>\$1,127,420 71</u>
Deduct those expired and terminated.....	21,143,847	314,520 92
In force at end of the year.....	\$62,541,198	\$812,899 79
Deduct amount re-insured.....	4,058,669	60,707 60
Net amount in force.....	<u>\$58,482,529</u>	<u>\$752,192 19</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$86,629 00
Premiums received.....	1,333 23
Losses paid on risks taken	1,375 42
Losses incurred in Maine.....	1,984 68

CITY OF LONDON FIRE INSURANCE COMPANY,
(Limited)

LONDON, ENGLAND.

ORGANIZED 1881. COMMENCED BUSINESS, 1881.

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders..... \$200,000 00

I. ASSETS.

Stocks and bonds owned by the company, market value	\$600,468 44
Cash deposited in bank.....	40,533 88
Interest due and accrued on stocks and bonds.....	1,000 00
Gross premiums in due course of collection.....	66,766 65
All other assets, viz: due from other companies for re-insurance on losses already paid.....	953 81
Aggregate of all the admitted assets of the company at their actual value	\$709,722 78

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,305 88
Losses unadjusted, including all reported and supposed losses	31,619 25
Losses resisted, including interest, costs and expenses....	8,750 00
Gross amount of claims for losses.....	\$45,675 13
Deduct re-insurance and salvage.....	1,665 36
Net amount of unpaid losses and claims	\$ 44,009 77
Amount required to safely re-insure all outstanding risks.....	272,947 29
All other demands against the company, viz: commissions, etc.....	16,369 46
Total amount of liabilities, except deposit capital and net surplus.....	333,326 52
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	176,396 26
Aggregate amount of liabilities including net surplus.....	\$709,722 78

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$412,408 06
Received for interest on stocks and bonds and all other sources	21,743 33
Aggregate amount of income received in cash.....	<u>\$434,151 39</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$225,464 92
Paid for commissions or brokerage.....	82,785 54
Salaries and other charges of officers, clerks and employes.....	34,316 46
Paid State, national and local taxes.....	16,326 51
All other expenditures, viz: general expenses.....	14,484 94
Aggregate amount of expenditures in cash	<u>\$373,378 37</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$50,229,068 00	\$661,278 03
Written during the year.....	44,077,357 41	514,565 91
Total.....	<u>\$94,306,425 41</u>	<u>\$1,175,843 94</u>
Deduct those expired and terminated.....	47,796,020 41	603,864 28
In force at end of the year.....	\$46,510,405 00	\$571,979 66
Deduct amount re-insured.....	1,900,577 00	26,167 05
Net amount in force.....	<u>\$44,609,828 00</u>	<u>\$545,812 61</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$335,579 00
Premiums received.....	6,053 97
Losses paid on risks taken	3,560 87
Losses incurred in Maine.....	3,323 37

COMMERCIAL UNION ASSURANCE COMPANY,
(Limited)

LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

CHARLES SEWALL, *Manager*, Corner Pine and William Streets, New York, N. Y.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$842,906 57
Stocks and bonds owned by the company, market value.....		1,450,000 00
Cash in company's principal office.....	\$67 97 }	417,085 83
Cash deposited in bank.....	417,017 86 }	
Interest due and accrued on bonds.....		6,508 34
Interest due and accrued on bank balances.....		54 25
Gross premiums in due course of collection.....		455,311 89
Balances in hands of agents.....		37,779 40
Bills receivable, not matured, taken for premiums.....		13,803 49
All other assets, viz: rents due.....		10,805 95
Aggregate of all the admitted assets of the company at their actual value.....		\$3,234,255 72

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$187,673 23	
Losses resisted, including interest, costs and expenses....	14,647 66	
Gross amount of claims for losses.....	202,320 89	
Deduct re-insurance and salvage.....	14,350 00	
Net amount of unpaid losses and claims.....	\$ 187,970 89	
Amount required to safely re-insure all outstanding risks.....	1,915,368 97	
All other demands against the company, viz: commissions, etc.....	73,521 79	
Total amount of liabilities, except deposit capital and net surplus.....	2,176,861 65	
Deposit capital.....	200,000 00	
Surplus beyond deposit capital and other liabilities.....	857,394 07	
Aggregate amount of liabilities including net surplus.....	\$3,234,255 72	

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$2,724,388 16
Received for interest on bonds	57,722 26
Received for interest on bank deposits	3,030 83
Income from all other sources, viz: rents	36,011 44
Aggregate amount of income received in cash	<u>\$2,821,152,69</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	<u>\$1,408,396 64</u>	<u>\$179,241 21</u>	\$1,587,637 85
Paid for commissions or brokerage			512,529 29
Salaries and other charges of officers, clerks and employes			125,291 07
Paid State, national and local taxes			76,016 10
All other expenditures, viz: patrols, boards, printing, traveling, postage, telegrams, maps, legal and office expenses, etc			<u>121,076 74</u>
Aggregate amount of expenditures in cash			<u>\$2,422,531 05</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1889	\$317,240,816	\$3,201,706 06		
Written during the year,	307,179,431	3,072,614 83	42,475,845	248,179 52
Total	<u>\$624,420,247</u>	<u>\$6,274,320 89</u>	<u>\$42,475,845</u>	<u>248,179 52</u>
Deduct those expired and terminated	256,631,788	2,559,259 44	42,104,285	233,903 64
In force at end of the year,	\$367,788,459	\$3,715,061 45	\$371,560	14,275 88
Deduct amount re-insured,	4,647,944	45,406 76	10,000	352 00
Net amount in force...	<u>\$363,140,515</u>	<u>\$3,669,654 69</u>	<u>\$361,560</u>	<u>\$13,923 88</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$2,257,392 00
Premiums received	33,117 81
Losses paid on risks taken	14,641 74
Losses incurred in Maine	13,380 69

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.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$142,750 00
Interest due and accrued thereon.....	1,559 64
Stocks and bonds owned by the company, market value.....	1,162,312 50
Cash deposited in bank	354,681 74
Interest due and accrued on stocks and bonds.....	9,583 34
Gross premiums in due course of collection	114,133 19
All other assets, viz: rents due and accrued	566 67
Aggregate of all the admitted assets of the company at their actual value	\$1,785,587 08

II. LIABILITIES.

Losses adjusted and unpaid	}	\$99,025 00
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses....		8,100 00
Gross amount of claims for losses		107,125 00
Deduct re-insurance and salvage		3,469 00
Net amount of unpaid losses and claims		\$103,656 00
Amount required to safely re-insure all outstanding risks		891,983 69
All other demands against the company, viz: commissions, etc.....		16,356 65
Total amount of liabilities, except deposit capital and net surplus.....		1,011,996 34
Deposit capital.....		200,000 00
Surplus beyond deposit capital and other liabilities.....		573,590 74
Aggregate amount of liabilities including net surplus.....		\$1,785,587 08

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,103,099 03
Received for interest on mortgages.....	3,487 50
Received for interest on stocks and bonds and all other sources	29,282 00
Income from all other sources, viz: rents.....	3,400 00
Aggregate amount of income received in cash	<u>\$1,139,268 53</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$458,824 58
Paid for commissions or brokerage.....	258,805 48
Salaries and other charges of officers, clerks and employes including trustees' fees.....	95,549 05
Paid State, national and local taxes.....	25,114 31
All other expenditures, viz: board expenses, postage, advertising, office expenses and charges.....	65,856 54
Aggregate amount of expenditures in cash.....	<u>\$ 904,149 96</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$148,618,203 41	\$1,269,974 59
Written during the year.....	170,496,920 59	1,354,801 86
Total.....	<u>\$319,115,124 00</u>	<u>\$2,624,776 45</u>
Deduct those expired and terminated.....	106,760,933 88	942,514 71
In force at end of the year.....	\$212,354,190 12	\$1,682,261 74
Deduct amount re-insured.....	5,173,399 00	36,043 81
Net amount in force.....	<u>\$207,180,791 12</u>	<u>\$1,646,217 93</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,557,918 19
Premiums received.....	20,904 40
Losses paid on risks taken	13,088 20
Losses incurred in Maine	12,952 19

HAMBURG-BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

FRANCIS O. AFFELD, *Manager*, 62 Cedar St., New York, N. Y.

DEPOSIT CAPITAL

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$9,000 00
Interest due and accrued thereon	168 75
Stocks and bonds owned by the company, market value	1,041,181 25
Cash deposited in bank	31,281 25
Interest due and accrued on stocks and bonds.....	4,512 50
Gross premiums in due course of collection	85,330 11
Bills receivable, not matured, taken for premiums	6,739 21
Aggregate of all the admitted assets of the company at their actual value	\$1,178,213 07

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$25,805 00
Losses resisted, including interest, costs and expenses....	25,250 00
Gross amount of claims for losses.	51,055 00
Deduct re-insurance and salvage.....	725 00
Net amount of unpaid losses and claims	\$ 50,330 00
Amount required to safely re-insure all outstanding risks	730,241 93
All other demands against the company, viz: commissions, etc.....	17,430 06
Total amount of liabilities, except deposit capital and net surplus.....	798,001 99
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities..	180,211 08
Aggregate amount of liabilities including net surplus.....	\$1,178,213 07

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$959,147 34
Received for interest on mortgages.....	405 00
Received for interest on stocks and bonds and all other sources.....	32,649 14
Aggregate amount of income received in cash	\$992,201 48

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$534,051 15
Paid for commissions or brokerage.....	163,744 19
Salaries and other charges of officers, clerks and employes	90,379 85
Paid State, national and local taxes.....	26,540 67
All other expenditures	63,510 14
Aggregate amount of expenditures in cash	<u>\$878,226 00</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$111,646,469	\$1,320,456 48
Written during the year	104,992,618	1,244,114 41
Total	<u>\$216,639,087</u>	<u>\$2,564,570 89</u>
Deduct those expired and terminated.....	95,889,583	1,095,198 70
In force at end of the year	\$120,749,504	\$1,469,372 19
Deduct amount re-insured.....	5,697,823	67,809 72
Net amount in force.....	<u>\$115,051,681</u>	<u>\$1,401,562 47</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$324,509 00
Premiums received.....	5,109 07
Losses paid on risks taken	1,296 14
Losses incurred in Maine.....	1,296 14

IMPERIAL FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

ORGANIZED 1803. COMMENCED BUSINESS 1803.

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's policy-holders	\$200,000 00
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I. ASSETS.

Real estate owned by the company, unincumbered.....	\$451,634 70
Stocks and bonds owned by the company, market value.....	921,181 66
Cash in company's principal office.....	\$217 91
Cash deposited in bank	136,602 57
	136,820 47
Gross premiums in due course of collection	178,806 14
All other assets, viz: rents.....	4,430 98
	\$1,692,873 96
Aggregate of all the admitted assets of the company at their actual value	\$1,692,873 96

II. LIABILITIES.

Losses adjusted and unpaid	\$ 7,371 56
Losses unadjusted, including all reported and supposed losses.....	67,358 91
Losses resisted, including interest, costs and expenses....	10,100 00
	84,830 47
Deduct re-insurance and salvage.....	2,081 00
	\$82,749 47
Net amount of unpaid losses and claims.....	\$82,749 47
Amount required to safely re-insure all outstanding risks.....	810,863 57
All other demands against the company, viz: commissions, etc	31,912 54
	925,525 58
Total amount of liabilities, except deposit capital and net surplus.....	925,525 58
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	567,348 38
	\$1,692,873 96
Aggregate amount of liabilities including net surplus.....	\$1,692,873 96

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,103,813 93
Received for interest on stocks and bonds and all other sources	29,820 42
Income from all other sources, viz: rents, etc.....	14,152 56
	\$1,147,786 91
Aggregate amount of income received in cash.....	\$1,147,786 91

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$566,521 66
Paid for commissions or brokerage	212,518 03
Salaries and other charges of officers, clerks and employes.....	117,241 91
Paid State, national and local taxes.....	44,711 24
All other expenditures, viz: general expenses.....	29,841 55
	<hr/>
Aggregate amount of expenditures in cash.....	\$970,834 39

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$135,714,883 79	\$1,536,037 54
Written during the year.....	137,302,954 01	1,371,521 59
	<hr/>	<hr/>
Total	\$273,017,837 80	\$2,907,559 13
Deduct those expired and terminated.....	119,409,224 79	1,272,468 58
	<hr/>	<hr/>
In force at end of the year.....	\$153,608,613 01	\$1,635,090 55
Deduct amount re-insured	6,436,230 50	74,810 37
	<hr/>	<hr/>
Net amount in force.....	\$147,172,382 51	\$1,560,280 18

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$2,182,061 00
Premiums received.....	32,460 30
Losses paid on risks taken	14,663 97
Losses incurred in Maine.....	12,490 15

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Real estate owned by the company, unincumbered \$ 368,533 00
Stocks and bonds owned by the company, market value..... 1,418,077 83
Cash in company's principal office..... \$ 255 79 }
Cash deposited in bank..... 71,552 44 } 71,808 23
Gross premiums in due course of collection..... 178,588 50
Aggregate of all the admitted assets of the company at their actual
value \$2,037,007 56

II. LIABILITIES.

Losses adjusted and unpaid..... \$52,545 80
Losses unadjusted, including all reported and supposed
losses..... 125,117 14
Losses resisted, including interest, costs and expenses.... 29,513 90
Amount of unpaid losses and claims..... \$207,176 84
Amount required to safely re-insure all outstanding risks 1,090,285 94
All other demands against the company, viz: commissions, etc..... 44,788 23
Total amount of liabilities, except deposit capital and net surplus.... 1,342,251 01
Deposit capital 200,000 00
Surplus beyond deposit capital and other liabilities..... 494,756 55
Aggregate amount of liabilities including net surplus \$2,037,007 56

III. INCOME DURING THE YEAR.

Net cash received for premiums \$1,649,560 54
Received for interest on stocks and bonds and all other sources..... 78,288 85
Income from all other sources, viz: rents..... 1,815 66
Aggregate amount of income received in cash..... \$1,729,665 05

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,003,515 11
Paid for commissions or brokerage.....	355,722 44
Salaries and other charges of officers, clerks and employes.....	193,170 70
Paid State, national and local taxes	35,865 60
Aggregate amount of expenditures in cash.....	\$1,588,273 85

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$192,845,438	\$1,902,320 18
Written during the year	201,841,387	2,009,688 68
Total	\$394,686,825	\$3,912,008 86
Deduct those expired and terminated	174,651,581	1,746,108 50
In force at end of the year	\$220,035,244	\$2,165,900 36
Deduct amount re-insured	6,985,723	59,794 18
Net amount in force	\$213,049,521	\$2,106,106 18

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$903,768 00
Premiums received	14,793 93
Losses paid on risks taken.....	10,324 52
Losses incurred in Maine.....	11,930 58

LION FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

—
INCORPORATED IN 1879. COMMENCED BUSINESS IN THE UNITED STATES IN 1880.

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

—
DEPOSIT COMPANY.

Amount deposited in the United States for security of all the company's
policy-holders. \$260,000 00

—
I. ASSETS.

Loans on bond and mortgage (first liens)	\$192,100 00
Interest due and accrued thereon	3,875 41
Stocks and bonds owned by the company, market value.....	433,900 00
Loans secured by collaterals.....	31,200 00
Cash in company's principal office and in bank.....	112,421 31
Interest due and accrued on stocks and bonds.....	5,237 50
Interest due and accrued on collateral loans	275 00
Gross premiums in due course of collection.....	56,018 58
All other assets.....	<u>2,023 24</u>
Aggregate of all the admitted assets of the company at their actual value..	<u>\$837,051 04</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$11,927 81
Losses unadjusted, including all reported and supposed losses	39,251 25
Losses resisted, including interest, costs and expenses ...	<u>3,947 00</u>
Amount of unpaid losses and claims.....	\$55,126 06
Amount required to safely re-insure all outstanding risks.....	269,574 21
All other demands against the company, viz: commissions, etc	<u>20,583 70</u>
Total amount of liabilities, except deposit capital and net surplus.....	345,283 97
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	<u>291,767 07</u>
Aggregate amount of liabilities including net surplus.....	<u>\$837,051 04</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$436,186 07
Received for interest on mortgages	9,278 53
Received for interest on stocks and bonds and all other sources.....	15,085 06
	<hr/>
Aggregate amount of income received in cash	\$460,549 66

IV. EXPENDITURES DURING THE YEAR.

Not amount paid for losses.....	\$222,418 75
Paid for commissions or brokerage.....	78,685 09
Salaries and other charges of officers, clerks and employes.....	30,473 75
Paid State, national and local taxes	10,876 66
All other expenditures	21,264 76
	<hr/>
Aggregate amount of expenditures in cash.....	\$363,719 01

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$53,478,576	\$682,816 96
Written during the year	61,383,650	689,238 19
	<hr/>	<hr/>
Total.....	\$114,862,226	\$1,372,055 15
Deduct those expired and terminated.....	57,737,356	668,596 55
	<hr/>	<hr/>
In force at end of the year.....	\$57,124,870	\$703,458 60
Deduct amount re-insured	15,263,730	172,380 79
	<hr/>	<hr/>
Net amount in force	\$41,861,140	\$531,077 81

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$85,100 00
Premiums received	915 51
Losses paid on risks taken	113 17
Losses incurred in Maine	113 17

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1848.

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's policy-holders \$200,000 00

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,524,500 00	
Loans on bond and mortgage (first liens).....	2,241,350 00	
Interest due and accrued thereon.....	27,997 05	
Stocks and bonds owned by the company, market value.....	2,217,775 00	
Loans secured by collaterals.....	39,000 00	
Cash in company's principal office.....	\$ 2,369 46	} 666,307 88
Cash deposited in bank.....	663,938 42	
Interest due and accrued on collateral loans.....		615 98
Gross premiums in due course of collection.....		705,109 44
All other assets.....		37,339 79
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$7,459,995 14</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$544,246 00	
Losses resisted, including interest, costs and expenses.....	33,365 00	
Gross amount of claims for losses.....	577,611 00	
Deduct re-insurance and salvage.....	121,308 12	
Net amount of unpaid losses and claims.....	\$ 456,302 88	
Amount required to safely re-insure all outstanding risks.....	3,820,219 71	
All other demands against the company, viz: commissions, etc.....	177,338 74	
Total amount of liabilities, except deposit capital and net surplus.....	4,453,861 33	
Deposit capital.....	200,000 00	
Surplus beyond deposit capital and other liabilities.....	2,806,133 81	
Aggregate amount of liabilities including net surplus.....		<u>\$7,459,995 14</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,496,999 86
Received for interest on mortgages.....	76,898 95
Received for interest on stocks and bonds and all other sources	118,953 95
Income from all other sources, viz: rents	78,234 64
	<hr/>
Aggregate amount of income received in cash	\$4,771,087 40

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$2,467,611 76
Paid for commissions or brokerage.....	817,605 82
Salaries and other charges of officers, clerks and employes.....	228,352 82
Paid State, national and local taxes.....	84,893 49
All other expenditures, viz: general expenses.....	216,282 01
	<hr/>
Aggregate amount of expenditures in cash.....	\$3,814,745 90

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$650,721,020	\$6,247,360 71
Written during the year.....	630,972,520	5,742,334 91
	<hr/>	<hr/>
Total.....	\$1,281,693,540	\$11,989,695 62
Deduct those expired and terminated.....	515,758,340	4,875,522 34
	<hr/>	<hr/>
In force at end of the year.	\$765,935,200	\$7,114,173 28
Deduct amount re-insured.....	66,903,556	445,750 35
	<hr/>	<hr/>
Net amount in force.....	\$699,031,644	\$6,668,422 93

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$5,067,563 00
Premiums received.....	65,559 78
Losses paid on risks taken	50,522 23
Losses incurred in Maine.....	48,718 23

LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY,
LIVERPOOL, ENGLAND.

—
INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES, 1879.

JEFFREY BEAVAN, *United States Manager for the Eastern, Middle and Southern
Departments, 36 Nassau St., New York, N. Y.*

—
DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

—
I. ASSETS.

Real estate owned by the company, unincumbered.....	\$222,500 00
Stocks and bonds owned by the company, market value.....	1,622,853 00
Cash in company's principal office.....	\$ 24,714 76 }
Cash deposited in bank.....	167,566 36 }
Gross premiums in due course of collection.....	234,450 01
Aggregate of all the admitted assets of the company at their actual value	\$2,272,084 13

II. LIABILITIES.

Losses adjusted and unpaid	\$ 34,299 79
Losses unadjusted, including all reported and supposed losses.....	110,785 38
Losses resisted, including interest, costs and expenses.....	17,809 90
Gross amount of claims for losses.....	162,895 07
Deduct re-insurance and salvage.....	27,074 11
Net amount of unpaid losses and claims.....	\$135,820 96
Amount required to safely re-insure all outstanding risks	1,362,817 19
All other demands against the company, viz: commissions, etc.....	67,124 68
Total amount of liabilities, except deposit capital and net surplus.....	1,565,762 83
Deposit capital.....	200,000 00
Surplus beyond deposit capital and all other liabilities	506,321 30
Aggregate amount of liabilities including net surplus.....	\$2,272,084 13

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,740,297 36
Received for interest on stocks and bonds and all other sources.....	81,814 19
Income from all other sources, viz: rents.....	540 25
Aggregate amount of income received in cash.....	<u>\$1,822,651 80</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$954,151 78
Paid for commissions or brokerage.....	352,421 16
Salaries and other charges of officers, clerks and employes.....	77,212 14
Paid State, national and local taxes.....	34,533 60
All other expenditures, viz: rents, printing, stationery, advertising, traveling, legal and all other charges.....	<u>97,819 81</u>
Aggregate amount of expenditures in cash.....	<u>\$1,516,138 49</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$224,350,060	\$2,247,428 73
Written during the year.....	<u>278,932,419</u>	<u>2,425,976 97</u>
Total.....	\$503,282,479	\$4,673,405 70
Deduct those expired and terminated.....	<u>208,096,023</u>	<u>1,823,922 63</u>
In force at end of the year.....	\$295,186,456	\$2,849,483 07
Deduct amount re-insured.....	<u>20,260,420</u>	<u>255,679 15</u>
Net amount in force.....	\$274,926,036	\$2,593,803 92

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,233,890 00
Premiums received.....	14,650 20
Losses paid on risks taken.....	9,942 73
Losses incurred in Maine.....	<u>9,446 11</u>

LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES 1872.

GEO. H. MARKS, *Manager*, 69 Wall Street, New York.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's policy-holders.....	\$200,000
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I. ASSETS.

Stocks and bonds owned by the company, market value	\$1,584,890 00
Cash in company's principal office	\$ 985 66 }
Cash deposited in bank	62,267 31 } 63,252 97
Gross premiums in due course of collection.....	<u>144,930 06</u>
Aggregate of all the admitted assets of the company at their actual value	\$1,793,073 03

II. LIABILITIES.

Losses adjusted and unpaid.....	<u>\$58,034 33</u>
Amount of unpaid losses and claims.....	\$ 58,034 33
Amount required to safely re-insure all outstanding risks.....	<u>780,290 01</u>
Total amount of liabilities, except deposit capital and net surplus.....	838,324 34
Deposit capital.....	200,000 00
Surplus beyond deposit capital and all other liabilities.....	<u>754,748 69</u>
Aggregate amount of liabilities including net surplus.....	\$1,793,073 03

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$996,464 15
Received for interest on stocks and bonds and all other sources.....	<u>73,317 50</u>
Aggregate amount of income received in cash.....	\$1,069,781 65

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$532,575 61
Paid for commissions or brokerage.	216,261 02
Salaries and other charges of officers, clerks and employes.....	68,011 03
Paid State, national and local taxes.....	25,219 58
All other expenditures.....	50,580 13
	<hr/>
Aggregate amount of expenditures in cash.....	\$892,647 37

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$151,493,835	\$1,286,104 99
Written during the year.....	153,265,707	1,225,557 83
	<hr/>	<hr/>
Total.....	\$304,759,542	\$2,505,662 82
Deduct those expired and terminated.....	115,262,324	960,327 03
	<hr/>	<hr/>
In force at end of the year.....	\$189,497,218	\$1,545,335 79
Deduct amount re-insured.....	9,192,432	68,074 96
	<hr/>	<hr/>
Net amount in force.....	\$180,304,786	\$1,477,260 83

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$613,972 00
Premiums received.....	8,442 51
Losses paid on risks taken.....	9,738 64
Losses incurred in Maine.....	8,067 00

*MANCHESTER FIRE ASSURANCE COMPANY,

MANCHESTER, ENGLAND.

INCORPORATED IN 1824. COMMENCED BUSINESS IN THE UNITED STATES IN 1890.

W. W. DUDLEY, *Manager*, Rialto Building, Chicago, Ill.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Loans on bond and mortgage (first liens)		\$50,000 00
Stocks and bonds owned by the company, market value.....		522,518 73
Cash in company's principal office.....	\$446 06 }	554 41
Cash deposited in bank	108 35 }	
Interest due and accrued on stocks and bonds.....		5,075 00
Gross premiums in due course of collection.....		106,064 86
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$684,213 00</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$500 00	
Losses unadjusted, including all reported and supposed losses.....	10,448 25	
Losses resisted, including interest, costs and expenses....	<u>3,000 00</u>	
Amount of claims for losses.....		\$13,948 25
Amount required to safely re-insure all outstanding risks		142,348 35
All other demands against the company, viz: commissions, etc.....		<u>25,773 75</u>
Total amount of liabilities, except deposit capital and net surplus		182,070 35
Deposit capital		200,000 00
Surplus beyond deposit capital and other liabilities.....		<u>302,142 65</u>
Aggregate amount of liabilities, including net surplus.....		<u>\$684,213 00</u>

*Admitted May 8, 1891.

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$126,536 81
Income from all other sources, viz: from home office	3,384 50
	<hr/>
Aggregate amount of income received in cash	\$129,921 31

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$76,345 87
Paid for commissions or brokerage	29,336 64
Salaries and other charges of officers, clerks and employes	6,755 83
Paid State, national and local taxes	4,456 27
All other expenditures	12,472 29
	<hr/>
Aggregate amount of expenditures in cash	\$129,366 90

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889	\$9,078,364 08	\$172,293 69
Written during the year	19,170,839 85	275,103 32
	<hr/>	<hr/>
Total	\$28,249,203 93	\$447,397 01
Deduct those expired and terminated	8,029,214 19	127,934 29
	<hr/>	<hr/>
In force at end of year	\$20,219,989 74	\$319,462 72
Deduct amount re-insured	882,531 55	17,446 00
	<hr/>	<hr/>
Net amount in force	\$19,337,458 19	\$302,016 72

NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders..... \$200,000 00

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$114,544 44
Stocks and bonds owned by the company, market value.....	1,132,288 50
Cash in company's principal office.....	\$ 3,472 33 }
Cash deposited in bank.....	86,728 95 }
	90,201 28
Interest due and accrued on stocks and bonds	3,740 89
Gross premiums in due course of collection.....	161,389 65
All other assets, viz: due on account, re-insurances and from special agents.....	808 56
Aggregate of all the admitted assets of the company at their actual value.....	\$1,502,973 32

II. LIABILITIES.

Losses adjusted and unpaid.....	\$25,011 07
Losses unadjusted, including all reported and supposed losses	87,336 92
Losses resisted, including interest, costs and expenses....	21,391 00
Gross amount of claims for losses.....	133,738 99
Deduct re-insurance and salvage.....	15,649 67
Net amount of unpaid losses and claims.....	\$118,089 32
Amount required to safely re-insure all outstanding risks.....	820,481 74
All other demands against the company, viz: commissions, etc.....	34,764 23
Total amount of liabilities, except deposit capital and net surplus....	973,335 29
Deposit capital.....	200,000 00
Surplus beyond deposit capital and all other liabilities.....	329,638 03
Aggregate amount of liabilities including net surplus.....	\$1,502,973 32

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$1,070,766 27
Received for interest on stocks and bonds and all other sources.....	60,325 50
Income from all other sources	42 57
Aggregate amount of income received in cash.....	\$1,131,134 34

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$579,801 51
Paid for commissions or brokerage.....	182,795 71
Salaries and other charges of officers, clerks and employes.....	66,201 04
Paid State, national and local taxes.....	29,095 94
All other expenditures.....	101,661 95
Aggregate amount of expenditures in cash.....	\$959,556 15

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$136,961,547	\$1,456,945 03
Written during the year.....	128,048,439	1,322,686 76
Total.....	\$265,009,986	\$2,779,631 79
Deduct those expired and terminated.....	114,651,617	1,143,783 18
In force at end of the year.....	\$150,358,369	\$1,635,848 61
Deduct amount re-insured.....	5,797,803	63,778 23
Net amount in force.....	\$144,560,566	\$1,572,070 38

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$962,426 83
Premiums received.....	14,446 67
Losses paid on risks taken	9,674 86
Losses incurred in Maine.....	7,149 86

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH.

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

SAM P. BLAGDEN, *Manager*, 54 William St., New York.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders.....\$200,000 00

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$2,953,183 00	
Cash in company's principal office.....	\$ 4,448 72 }	
Cash deposited in bank.....	134,429 91 }	138,878 63
Interest due and accrued on stocks and bonds (not included in market value).....		47,586 00
Gross premiums in due course of collection		284,604 36
Bills receivable, not matured, taken for premiums.....		100 00
Due from other companies for re-insurance on losses already paid.....		3,323 63
All other assets, viz: special deposit New Orleans, La., \$5,100; special deposit at Buffalo, N. Y., \$50; N. Y. Coffee Exchange, \$700; special account, \$60.....		5,910 00
Aggregate of all the admitted assets of the company at their actual value		\$3,433,585 62

II. LIABILITIES.

Losses adjusted and unpaid	\$66,077 30	
Losses unadjusted, including all reported and supposed losses	104,361 62	
Losses resisted, including interest, costs and expenses.....	25,118 07	
Gross amount of claims for losses	\$195,556 99	
Deduct re-insurance and salvage	23,097 75	
Net amount of unpaid losses and claims.....		\$172,459 24
Amount required to safely re-insure all outstanding risks.....		1,624,595 42
All other demands against the company, viz: commissions, balance to credit of special agents, etc.....		5,756 82
Total amount of liabilities, except deposit capital and net surplus.....		1,802,811 48
Deposit capital		200,000 00
Surplus beyond deposit capital and all other liabilities.....		1,430,774 14
Aggregate amount of liabilities, including net surplus.....		\$3,433,585 62

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,092,754 37
Received for interest on stocks and bonds and all other sources.....	141,458 46
Aggregate amount of income received in cash.....	<u>\$2,234,212 83</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,219,219 52
Paid for commissions or brokerage.....	352,782 69
Salaries and other charges of officers, clerks and employes.....	265,557 72
Paid State, national and local taxes.....	54,153 89
All other expenditures, viz: local board expenses, rent, stationery, advertising, office expenses, etc.....	70,968 09
Aggregate amount of expenditures in cash.....	<u>\$1,962,681 91</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$276,783,191	\$2,968,373 46
Written during the year.....	263,220,617	2,602,467 26
Total.....	<u>\$540,003,808</u>	<u>\$5,570,840 72</u>
Deduct those expired and terminated.....	227,882,198	2,255,699 06
In force at end of the year.....	\$312,121,610	\$3,315,141 66
Deduct amount re-insured.....	26,435,007	219,419 21
Net amount in force.....	<u>\$285,686,603</u>	<u>\$3,095,722 45</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$19,237,12
Premiums received.....	26,714 99
Losses paid on risks taken.....	13,587 36
Losses incurred in Maine.....	11,757 36

NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENGLAND.

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

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$40,000 00
Interest due and accrued thereon	150 00
Stocks and bonds owned by the society, market value.....	1,540,051 21
Cash in society's principal office.....	\$ 1,449 50 }
Cash deposited in bank	102,442 63 }
	103,892 13
Interest due and accrued on stocks and bonds.....	11,515 47
Gross premiums in due course of collection.....	95,228 11
All other assets, viz: re-insurance on losses already paid. United Fire, \$63.94; Empire City, \$370.24; North River, \$9.37; Home, \$11.85; J. Cohen & Son salvage, \$1,291.74	1,747 14
Aggregate of all the admitted assets of the society at their actual value	\$1,792,584 06

II. LIABILITIES.

Losses adjusted and unpaid	\$94,674 46
Gross amount of claims for losses ..	94,674 46
Deduct re-insurance and salvage.....	1,600 72
Net amount of unpaid losses and claims	\$93,073 74
Amount required to safely re-insure all outstanding risks.....	884,027 39
All other demands against the company, viz: commissions, etc.....	21,004 53
Total amount of liabilities, except deposit capital and net surplus.....	998,105 66
Deposit capital.....	200,000 00
Surplus beyond deposit capital and all other liabilities.....	594,478 40
Aggregate amount of liabilities including net surplus.....	\$1,792,584 06

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,223,029 08
Received for interest on stocks and bonds and all other sources	64,231 09
	<hr/>
Aggregate amount of income received in cash.....	\$1,287,260 17

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$630,525 73
Paid for commissions or brokerage.....	217,580 40
Salaries and other charges of officers, clerks and employes	83,312 42
Paid State, national and local taxes	14,343 42
All other expenditures, viz: stationery, rent, postage, advertising, etc...	93,226 28
	<hr/>
Aggregate amount of expenditures in cash.....	\$1,038,988 25

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$142,383,452	\$1,432,430 25
Written during the year.....	150,944,100	1,526,044 27
	<hr/>	<hr/>
Total.....	\$293,327,552	\$2,958,474 52
Deduct those expired and terminated.....	123,141,417	1,185,095 23
	<hr/>	<hr/>
In force at end of the year.....	\$170,186,135	\$1,773,379 29
Deduct amount re-insured.....	7,821,775	82,446 81
	<hr/>	<hr/>
Net amount in force	\$162,364,360	\$1,690,932 48

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$944,990 00
Premiums received.....	14,696 12
Losses paid on risks taken.....	5,705 98
Losses incurred in Maine.....	4,982 32

PHOENIX ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1782. COMMENCED BUSINESS IN UNITED STATES 1879.

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's policy-holders	\$200,000
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I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,458,550 00
Cash deposited in bank.....	427,246 55
Interest due and accrued on stocks and bonds.....	8,980 00
Gross premiums in due course of collection.....	201,951 11
Aggregate of all the admitted assets of the company at their actual value	<u>\$2,096,727 66</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 35,300
Losses unadjusted, including all reported and supposed losses.....	374,568
Losses resisted, including interest, costs and expenses....	9,843
Gross amount of claims for losses.....	<u>419,711</u>
Deduct re-insurance and salvage.....	<u>220,865</u>
Net amount of unpaid losses and claims.....	\$ 198,846 00
Amount required to safely reinsure all outstanding risks.....	1,344,387 86
All other demands against the company, viz: commissions, etc	62,092 04
Total amount of liabilities, except deposit capital and net surplus.....	<u>1,605,325 90</u>
Deposit capital.....	200,000 00
Surplus beyond deposit capital and all other liabilities	<u>291,401 76</u>
Aggregate amount of liabilities including net surplus	<u>\$2,096,727 66</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,784,705 70
Received for interest on stocks and bonds and all other sources.....	56,920 00
Aggregate amount of income received in cash.....	<u>\$1,841,625 70</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$901,891	17
Paid for commissions or brokerage.....	321,854	54
Salaries and other charges of officers, clerks and employes.....	78,044	29
Paid State, national and local taxes	53,926	02
All other expenditures, viz: general expenses, printing, stationery, advertising, traveling, rents, maps, postage, telegrams, etc.....	135,393	28
Aggregate amount of expenditures in cash.....	\$1,491,109	30

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

In force December 31st, 1889.....	\$230,700,842	\$2,099,979	29
Written or renewed during the year.....	270,394,563	2,416,665	52
Total.....	\$501,095,405	\$4,516,644	81
Deduct those expired and terminated.....	203,413,320	1,713,466	10
In force at the end of the year.....	297,682,085	\$2,803,178	71
Deduct the amount re-insured.....	27,592,498	215,294	71
Net amount in force.....	\$270,089,587	\$2,587,884	00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,617,766	75
Premiums received.....	25,232	86
Losses paid on risks taken.....	15,822	74
Losses incurred in Maine.....	15,964	00

QUEEN INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1858. COMMENCED BUSINESS IN THE UNITED STATES IN 1866.

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's policy-holders	\$200,000 00
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I ASSETS.

Real estate owned by the company, unincumbered.....	\$30,000 00
Stocks and bonds owned by the company, market value.....	1,994,415 82
Cash in company's principal office and in banks.....	395,511 90
Gross premiums in due course of collection.....	33,571 34

Aggregate of all the admitted assets of the company at their actual value	\$2,453,499 06
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II. LIABILITIES.

Losses adjusted and unpaid	\$57,889 94
Losses unadjusted, including all reported and supposed losses.....	80,864 31
Losses resisted, including interest, costs and expenses....	11,551 60
Gross amount of claims for losses.....	150,305 85
Deduct re-insurance and salvage.....	14,471 02

Net amount of unpaid losses and claims.....	\$135,834 83
Amount required to safely re-insure all outstanding risks.....	1,262,996 75
All other demands against the company, viz: commissions, etc	14,773 57
Total amount of liabilities, except deposit capital and net surplus.....	1,413,605 15
Deposit capital.....	200,000 00
Surplus beyond deposit capital and all other liabilities.....	839,893 91

Aggregate amount of liabilities including net surplus.....	\$2,453,499 06
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,576,807 34
Received for interest on stocks and bonds and all other sources.....	91,927 53
Income from all other sources, viz: rents.....	1,708 33

Aggregate amount of income received in cash.....	\$1,670,443 20
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$912,945 27
Paid for commissions or brokerage.....	238,595 90
Salaries and other charges of officers, clerks and employes.....	111,396 53
Paid State, national and local taxes.....	42,721 34
All other expenditures, viz: general expenses.....	98,458 66
Aggregate amount of expenditures in cash.....	\$1,404,117 70

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$214,170,829	\$2,365,401 64
Written during the year.....	175,403,503	1,943,708 31
Total	\$389,574,332	\$4,309,109 95
Deduct those expired and terminated	159,971,923	1,773,693 10
In force at end of the year	\$229,602,409	\$2,535,416 85
Deduct amount re-insured.....	7,995,046	75,722 21
Net amount in force.....	\$221,607,363	\$2,459,694 64

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,464,916 00
Premiums received	15,604 58
Losses paid on risks taken	15,138 82
Losses incurred in Maine	16,297 04

ROYAL INSURANCE COMPANY,
LIVERPOOL, ENGLAND.

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

E. F. BEDDALL, *Manager*, 50 Wall St., New York, N. Y.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders..... \$200,000 00

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,818,200 10
Stocks and bonds owned by the company, market value.....	2,982,480 00
Loans secured by collaterals	85,000 00
Cash in company's principal offices.....	\$4,861 70
Cash deposited in bank.....	579,805 47
	} 584,667 17
Interest due and accrued on stocks and bonds	5,600 00
Interest due and accrued on collateral loans	11 66
Gross premiums in due course of collection, not over three months due..	472,471 41
Bills receivable, not matured, taken for premiums.....	4,300 70
All other assets.....	21,049 28
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$5,973,780 32

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,574 10
Losses unadjusted, including all reported and supposed losses.....	611,140 12
Losses resisted, including interest, costs and expenses....	45,976 33
	<hr/>
Gross amount of claims for losses.....	662,690 55
Deduct re-insurance and salvage.....	217,178 47
	<hr/>
Net amount of unpaid losses and claims.....	\$445,512 08
Amount required to safely re-insure all outstanding risks.....	2,877,216 98
All other demands against the company, viz: commissions, etc.....	467,747 16
	<hr/>
Total amount of liabilities, except deposit capital and net surplus	3,790,476 22
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	1,983,304 10
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$5,973,780 32

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$3,574,840 08
Received for interest on stocks and bonds and all other sources	119,329 44
Income from all other sources, viz: rent	70,379 27
Aggregate amount of income received in cash.....	<u>\$3,764,548 79</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,832,072 71
Paid for commissions or brokerage	647,920 19
Salaries and other charges of officers, clerks and employes.....	170,903 53
Paid State, national and local taxes.....	74,660 91
All other expenditures, viz: rents, printing, stationery, advertising, traveling, and all other expenses.....	269,382 38
Aggregate amount of expenditures in cash.....	<u>\$2,994,939 72</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$507,067,524 16	\$4,825,078 06
Written during the year.....	665,435,149 79	4,661,317 00
Total	<u>\$1,172,502,673 95</u>	<u>\$9,486,395 06</u>
Deduct those expired and terminated.....	506,023,762 56	3,580,877 45
In force at end of the year.....	\$666,478,911 39	\$5,905,517 61
Deduct amount re-insured.....	63,857,901 55	445,742 96
Net amount in force.....	<u>\$602,621,009 84</u>	<u>\$5,459,774 65</u>
Perpetual policies.....	5,682,413 09	5,674 05
Total	<u>\$608,303,422 93</u>	<u>\$5,465,448 70</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$4,261,585 50
Premiums received.....	67,231 81
Losses paid on risks taken.....	35,886 94
Losses incurred in Maine.....	31,602 54

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's policy-holders	\$200,000 00
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I. ASSETS.

Loans on bond and mortgage (first liens).....	\$919,800 00
Interest due and accrued thereon.....	16,453 57
Stocks and bonds owned by the company, market value.....	728,844 51
Cash in company's principal office, and in bank	131,350 67
Interest due and accrued on stocks and bonds.....	4,125 00
Gross premiums in due course of collection	92,956 14
All other assets	1,702 61

Aggregate of all the admitted assets of the company at their actual value	\$1,895,232 50
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$13,765 20
Losses unadjusted, including all reported and supposed losses.....	46,000 00
Losses resisted, including interest, costs and expenses....	3,195 00
Amount of unpaid losses and claims.....	\$62,960 20
Amount required to safely re-insure all outstanding risks.....	394,158 62
All other demands against the company, viz: commissions, etc.....	30,337 23
Total amount of liabilities, except deposit capital and net surplus.....	487,456 05
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	1,207,776 45

Aggregate amount of liabilities including net surplus.....	\$1,895,232 50
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$600,083 26
Received for interest on mortgages.....	46,295 03
Received for interest on stocks and bonds and all other sources.....	22,012 74
	<hr/>
Aggregate amount of income received in cash.....	\$668,391 03

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$256,763 65
Paid for commissions or brokerage.....	101,234 05
Salaries and other charges of officers, clerks and employes.....	29,811 53
Paid State, national and local taxes.....	18,306 75
All other expenditures.....	33,347 55
	<hr/>
Aggregate amount of expenditures in cash.....	\$439,463 53

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$89,608,223	\$1,000,290 75
Written during the year.....	104,980,376	1,054,975 33
	<hr/>	<hr/>
Total.....	\$194,588,599	\$2,055,266 08
Deduct those expired and terminated.....	89,669,735	946,299 93
	<hr/>	<hr/>
In force at end of the year.....	\$104,918,864	\$1,108,966 15
Deduct amount re-insured.....	32,688,590	353,797 06
Net amount in force.....	72,230,274	755,169 09

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$191,600 00
Premiums received.....	2,074 30
Losses paid on risks taken.....	6,387 65
Losses incurred in Maine.....	2,363 78

SUN FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1710. COMMENCED BUSINESS IN THE UNITED STATES IN 1882.

J. J. GUILÉ, *Manager*, 30 Nassau St., New York, N. Y.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders \$200,000 00

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$210,000 00
Loans on bond and mortgage (first liens).....	496,000 00
Interest due and accrued thereon.....	9,290 00
Stocks and bonds owned by the company, market value.....	997,630 00
Cash in company's principal office.....	\$5,503 27
Cash deposited in bank.....	164,556 67
	} 170,059 94
Interest due and accrued on stocks and bonds.....	14,978 32
Interest due and accrued on bank balances.....	1,963 48
Gross premiums in due course of collection.....	321,053 18
All other assets, viz: rents due and accrued.....	1,750 00
	<hr/>
Aggregate of all the admitted assets of the company at their actual value	\$2,222,724 92

II. LIABILITIES.

Losses adjusted and unpaid.....	\$73,009 13
Losses unadjusted, including all reported and supposed losses	60,765 50
Losses resisted, including interest, costs and expenses	14,335 00
	<hr/>
Amount of unpaid losses and claims	\$148,109 65
Amount required to safely re-insure all outstanding risks.....	1,152,355 00
All other demands against the company, viz: commissions, etc.....	72,886 51
	<hr/>
Total amount of liabilities, except deposit capital and net surplus.....	1,373,351 21
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	649,373 71
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$2,222,724 92

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,455,217 81
Received for interest on mortgages.....	35,158 22
Received for interest on stocks and bonds and all other sources.....	25,734 95
Income from all other sources, viz: rents	4,856 09
Aggregate amount of income received in cash.....	<u>\$1,520,967 07</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$765,351 28
Paid for commissions or brokerage.....	253,635 60
Salaries and other charges of officers, clerks and employes.....	64,154 07
Paid State, national and local taxes	30,805 46
All other expenditures, viz: general and agency expenses, postage, exchange, printing, stationery, advertising and maps.....	129,593 06
Aggregate amount of expenditures in cash.....	<u>\$1,243,539 47</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$198,668,414	\$1,990,093 45
Written during the year.....	175,236,949	1,935,672 92
Total.....	<u>\$373,905,363</u>	<u>\$3,925,766 37</u>
Deduct those expired and terminated.....	142,815,860	1,565,883 12
In force at end of the year.....	\$231,089,503	\$2,359,883 25
Deduct amount re-insured.....	15,123,000	159,135 00
Net amount in force.....	<u>\$215,966,503</u>	<u>\$2,200,748 25</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$887,676 00
Premiums received.....	11,628 57
Losses paid on risks taken.....	3,046 51
Losses incurred in Maine.....	<u>3,481 22</u>

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

A. M. SMITH, *President.*J. J. KENNY, *Managing Director.*

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders..... \$200,000 00

I. ASSETS.

Stocks and bonds owned by the company, market value.....		\$803,322 50
Cash in company's principal office.....	\$5 81	} 138,263 00
Cash deposited in bank.....	138,257 19	
Gross premiums in due course of collection		134,593 67
Bills receivable, not matured, taken for premiums.....		30,933 93
<hr/>		
Aggregate of all the admitted assets of the company at their actual value		\$1,112,113 10

II. LIABILITIES.

Losses adjusted and unpaid	} \$80,417 25
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses....	2,600 00
<hr/>	
Amount of unpaid losses and claims.....	\$ 83,017 25
Amount required to safely re-insure all outstanding risks	535,318 26
All other demands against the company, viz: commissions, etc.....	17,297 86
<hr/>	
Total amount of liabilities, except deposit capital and net surplus	635,633 37
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	276,479 73
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$1,112,113 10

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$849,531 86	\$359,671 35	\$1,209,203 21
Received for interest on stocks and bonds and all other sources.....			34,329 08
<hr/>			
Aggregate amount of income received in cash.....			\$1,243,532 29

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$464,534 03	\$290,498 94	
			\$755,032 97
Paid for commissions or brokerage.....			225,882 60
Salaries and other charges of officers, clerks and employes			27,200 00
Paid State, national and local taxes.....			27,981 13
All other expenditures.....			88,061 28
			<u> </u>
Aggregate amount of expenditures in cash			\$1,124,157 98

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$70,830,137	\$966,122 25	\$2,254,474	\$90,053 07
Written during the year..	77,657,702	1,041,456 81	88,238,311	540,367 85
				<u> </u>
Total.....	\$148,487,839	\$2,007,579 06	\$90,492,785	\$630,420 92
Deduct those expired and terminated.....	71,039,342	976,343 68	86,209,778	565,369 64
				<u> </u>
In force at end of the year,	\$77,448,497	\$1,031,235 38	\$4,283,007	\$65,051 28
Deduct amount re-insured,	3,529,378	49,638 88	794,640	11,413 88
				<u> </u>
Net amount in force,	\$73,919,119	\$981,596 50	\$3,488,367	\$53,637 40

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$534,967 00
Premiums received.....	6,196 36
Losses paid on risks taken	5,306 44
Losses incurred in Maine	7,106 44

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1890.



BANGOR MUTUAL FIRE INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1859.

WILLIAM P. HUBBARD, *President.*

J. HERBERT BOYD, *Secretary.*

I. ASSETS.

Cash loaned on real estate	\$1,000 00
Stocks, bonds and securities, cash market value	13,250 00
Premiums in process of collection.....	2,163 67
Cash in First National Bank	1,461 09
All other assets.....	300 00
	<hr/>
Total assets of company, premium notes not included	\$18,174 76

(Premium notes on policies in force, or subject to assessment, \$92,046.54.)

II. LIABILITIES.

Losses adjusted and not paid and not due.....	\$700 00
Losses resisted including interest and costs.....	700 00
	<hr/>
Net amount of unpaid losses and claims	\$1,400 00
Due for money borrowed and interest thereon	5,750 00
	<hr/>
Total liabilities.....	\$7,150 00

III. INCOME DURING THE YEAR.

Cash received for gross premiums	\$17,232 30
Deduct amount paid for return premiums on cancelled policies, and for re-insurance.....	870 52
	<hr/>
Net amount of actual cash premiums for the year	16,361 78
Received for interest on mortgages of real estate, etc.....	60 00
Interest and dividends from all other sources	550 14
Cash income actually received from all other sources, viz: policy and transfer fees.....	35 75
	<hr/>
Gross cash income	\$17,007 67

(Deposit notes or contingent premiums liable to assessment received during the year, \$34,141.54.)

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses	\$15,134 38
Paid for brokerage and commissions	2,015 82
Paid for salaries and other charges of officers, clerks and all other employes, excepting sums included in the last item.....	2,800 00
Paid for rents	160 00
All other cash payments and expenditures.....	368 78
	<hr/>
Gross cash expenditures	\$20,478 98

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$3,165,797 00	\$44,688 19	\$89,376 38
Written or renewed during the year ...	1,169,102 22	17,170 77	34,341 54
	<hr/>	<hr/>	<hr/>
Total.....	\$4,334,899 22	\$61,858 96	\$123,717 92
Deduct those expired and marked off as terminated	1,111,332 55	15,835 19	31,670 38
	<hr/>	<hr/>	<hr/>
Balance in force Dec. 31, 1890	\$3,223,566 67	\$46,023 77	\$92,047 54
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$92,047 54
Losses, including those unpaid, reported and disputed, incurred during the year			14,698 21

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$1,169,102 22
Premiums received thereon in cash	17,170 77
Deposit notes or contingent premiums received thereon	34,341 54
Losses paid during the year upon property located in Maine	15,124 38
Losses incurred during the year upon property located in Maine	14,698 21

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY,

BRUNSWICK, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

S. L. HOLBROOK, *President.*

THOS. H. RILEY, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$ 57	
Cash in Brunswick Savings Institution.....	35 00	
Total assets of company, premium notes not included.....	\$35 57	
(Premium notes subject to assessment, \$11,117 00.)		

II. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$ 54 09	
Deduct amount paid for return premiums on cancelled policies and for re-insurance.....	75	
Net amount of actual cash premiums for the year.....	53 34	
Received for assessments on deposit notes or contingent premiums.....	661 71	
Gross cash income.....	\$715 05	

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$805 00	
Paid for salaries and other charges of officers, clerks and all other employes.....	26 25	
All other cash payments and expenditures, viz: printing, \$6 75; stationery, \$3 00; postage, \$2.65.....	12 40	
Gross cash expenditures.....	\$843 65	

IV. GENERAL ITEMS.

	Am't of Risk.	Cash Prem's.	Deposit Notes.
In force at beginning of year, per last return.....	\$184,082 00	-	\$11,048 42
Written or renewed during the year...	28,525 00	\$54 09	1,711 50
Total.....	\$212,607 00	\$54 09	\$12,759 92
Deduct those expired and marked off as terminated.....	27,382 00	-	1,642 92
Balance in force December 31, 1890...	\$185,225 00	\$54 09	\$11,117 00

MAINE MUTUAL FIRE

GENERAL ITEMS—CONCLUDED.

Deposit notes or contingent premiums liable to assessment, received on outstanding risks	\$11,117 00
Losses, including those unpaid, reported and disputed, incurred during the year.....	805 00
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums	666 93

MAINE BUSINESS.

Risks written during the year upon property located in Maine	\$28,525 00
Premiums received thereon in cash	54 09
Deposit notes or contingent premiums received thereon	1,711 50
Losses incurred and paid during the year upon property located in Maine,	805 00

CASCO MUTUAL FIRE INSURANCE COMPANY,

CASCO, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

S. O. HANCOCK, *President*.S. C. SYLVESTER, *Secretary*.

I. ASSETS.

Premium notes on policies in force or subject to assessments	\$3,946 15
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II. INCOME DURING THE YEAR.

Cash actually received from policy fees	\$35 25
Deposit notes or contingent premiums liable to assessment, received during the year	1,266 80
Total	\$1,302 05

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employes	\$35 25
--	---------

IV. GENERAL ITEMS.

	<i>Am't of Risks.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$75,780	\$3,829 10
Written or renewed during the year	25,150	1,266 80
Total	\$100,930	\$5,095 90
Deduct those expired and marked off as terminated	2,050	102 50
In force at the end of the year	\$98,880	\$4,993 40
Deduct amount re-insured.	20,965	1,047 25
Balance in force December 31, 1890.....	\$77,915	\$3,946 15
Deposit notes or contingent premiums liable to assessment, received on outstanding risks		3,946 15

MAINE BUSINESS.

Risks written during the year upon property located in Maine	\$20,965 00
Deposit notes or contingent premiums received thereon.....	1,047 25

CUMBERLAND MUTUAL FIRE INSURANCE
COMPANY,

CUMBERLAND (CENTER P. O.) MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.*

D. L. BLANCHARD, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$ 12 09
Cash in Portland Savings Bank.	450 95
	\$463 04
Total assets of Company premium notes not included	
(Premium notes on policies in force, or subject to assessments, \$12,051.59.)	\$463 04

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year	\$53 24
Interest and dividends from all other sources.....	17 34
Cash actually received from all other sources, viz: policy fees	9 80
	\$80 38
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$2,480 37.)	\$80 38

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees.....	\$26 09
All other cash payments and expenditures, viz: cost of publishing annual statement.....	6 00
	\$32 09
Gross cash expenditures.....	
	\$32 09

IV. GENERAL ITEMS.

	Am't of Risk.	Cash Prem's.	Deposit Notes.
In force at beginning of year, per last return,	\$207,420	-	\$11,319 21
Written or renewed during the year.....	44,725	-	2,480 37
	\$252,145	\$53 24	\$13,799 58
Total			
Deduct those expired and marked off as ter- minated.....	32,150	-	1,747 99
	\$219,995	\$53 24	\$12,051 59
Balance in force December 31, 1890...			
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			12,051 59

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$44,725 00
Premiums received thereon in cash.....	53 24
Deposit notes or contingent premiums received thereon.....	2,480 37

DANVILLE MUTUAL FIRE INSURANCE COMPANY,

AUBURN, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

EBENEZER JORDAN, *President*,WILLIAM PLUMMER, *Secretary*.

I. ASSETS.

Cash on hand in office of company.....	\$78 12
Cash in Auburn and Mechanics' Savings banks.....	1,542 08
All other assets, viz: one safe.....	62 50
Total assets of company, premium notes not included.....	\$1,682 70

(Premium notes, on policies in force, or subject to assessment, \$9,297.79.)

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$86 86
Interest and dividends from all other sources.....	57 13
Gross cash income.....	\$143 99

(Deposit notes or contingent premiums liable to assessment received during the year, \$1,656.59.)

IV. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees.....	\$22 77
All other cash payments and expenditures, viz: printing statement of standing of company December 13, 1889, \$2 50; one blank book, \$1.25,	3 75
Gross cash expenditures.....	\$26 52

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at the beginning of year, per last return.....	\$161,911 00	\$468 07	\$8,906 94
Written or renewed during the year.....	29,375 00	86 86	1,656 59
Total.....	\$191,286 00	\$554 93	10,563 53
Deduct those expired and marked off as terminated.....	\$23,275 00	63 29	1,265 74
In force at the end of the year.....	\$168,011 00	\$491 64	\$9,297 79
Deposit notes or contingent premiums liable to assessments received on outstanding risks.....			\$9,297 79

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$29,375 00
Premiums received thereon in cash.....	86 86
Deposit notes or contingent premiums received thereon.....	1,656 59

DRESDEN MUTUAL FIRE INSURANCE COMPANY,

DRESDEN, (CEDAR GROVE P. O.) MAINE.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

ANDREW J. REED, *President*ORRIN McFADDEN, *Secretary*.

I. ASSETS.

Cash on hand in office of company.....	\$ 39 91
Cash in Gardiner Savings Institution.....	313 44
Total assets of company, premium notes not included.....	\$353 35
(Premium notes on policies in force, or subject to assessments, \$5,644.91.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$121 16
Interest and dividends from all other sources.....	11 04
Cash income actually received from all other sources, viz: policy fees ..	23 00
Gross cash income.....	\$155 20

III. EXPENDITURES DURING THE YEAR.

Paid for brokerage and commissions.....	\$23 00
All other cash payments and expenditures, viz: postage.....	1 50
Gross cash expenditures.....	\$24 50

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$98,885 00	\$255 33	\$3,828 07
Written or renewed during the year.....	48,450 00	121 16	1,816 84
Balance in force December 31, 1890. ...	\$147,335 00	\$376 49	\$5,644 91

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$48,450 00
Premiums received thereon in cash.....	121 16
Deposit notes or contingent premiums received thereon.....	1,816 84

ELIOT AND KITTERY MUTUAL FIRE INSURANCE COMPANY,

ELIOT, MAINE.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

WARRINGTON PAUL, *President.* MOSES E. GOODWIN, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due \$125.00, estimated to be worth.....	\$100 00
Cash on hand in office of company	425 00
All other assets, viz: cash in hands of agents	100 00
	\$625 00
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessment \$54,671.86.)	

II. LIABILITIES.

Due for money borrowed and interest thereon	\$875 00
All other indebtedness, viz: for printing.....	20 00
	\$895 00
Total liabilities.....	

III. INCOME DURING THE YEAR.

Gross cash income.....	\$1,050 00
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IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$81 00
Paid for salaries and other charges of officers, clerks, and all other employes.....	249 55
Paid for interest on borrowed money	218 38
All other cash payments and expenditures, viz: adjusting losses.....	12 50
Paid notes.....	225 00
	\$786 43
Gross cash expenditures.....	

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$975,767	\$58,545 70
Written or renewed during the year.....	156,266	9,375 96
	\$1,132,033	\$67,921 66
Deduct those expired and marked off as terminated....	220,830	13,249 80
	\$911,203	\$54,671 86
Balance in force December 31, 1890.....		

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$156,266 00
Deposit notes or contingent premiums received thereon.....	9,375 96
Losses paid during the year upon property located in Maine.....	81 00

FALMOUTH MUTUAL FIRE INSURANCE COMPANY,

FALMOUTH, (WEST P. O.) MAINE.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

B. F. HALL, *President.*WM. P. NEWMAN, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$737 28
(Premium notes on policies in force, or subject to assessments, \$28,007.30.)	

II. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$131 64
Cash income actually received from all other sources, viz: policy fees..	25 50
	<hr/>
Gross cash income.....	\$157 14
(Deposit notes or contingent premiums liable to assessment, received during the year, \$4,488.00.)	

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees.....	\$40 58
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IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$268,218 00	\$804 45	\$26,821 80
Written or renewed during the year....	44,885 00	131 64	3,131 03
	<hr/>	<hr/>	<hr/>
Total.....	\$313,103 00	\$936 09	\$29,952 83
Deduct those expired and marked off as terminated.....	32,175 00	103 08	2,809 28
	<hr/>	<hr/>	<hr/>
Balance in force December 31, 1890,	\$280,928 00	\$833 01	\$27,143 55

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$268,218 00
Premiums received thereon in cash.....	804 45
Deposit notes or contingent premiums received thereon.....	26,821 00

FAYETTE MUTUAL FIRE INSURANCE COMPANY,

FAYETTE, (CORNER P. O.) MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

PELEG F. PIKE, *President.*ANDREW STURTEVANT, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$28 75
Cash in Augusta Savings Bank.....	155 00
Total assets of company, premium notes not included.....	\$179 75
(Premium notes on policies in force, or subject to assessments, \$2,964.37.)	

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$577 39
Interest and dividends from all other sources.....	4 65
Gross cash income.....	\$582 04

IV. EXPENDITURES DURING THE YEAR.

All cash payments and expenditures, viz: incidentals.....	\$1 05
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V. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$65,633
Written or renewed during the year.....	13,145
Total.....	\$78,778
Deduct those expired and marked off as terminated.....	925
In force at the end of the year.....	\$77,853
Deduct amount re-insured.....	10,145
Balance in force December 31, 1890....	\$67,708

MAINE BUSINESS.

Risks written during the year upon property located.....	13,145 00
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FRYEBURG MUTUAL FIRE INSURANCE COMPANY,

FRYEBURG (CENTER P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President.*THOMAS S. McINTIRE, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due, \$25; estimated to be worth.....	\$20 00
Cash on hand in office of company.....	40 00
	<hr/>
Total assets of company (premium notes not included).....	\$60 00
(Premium notes on policies in force, or subject to assessments, \$10,886.98.)	

II. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$267,865	\$10,636 48
Written or renewed during the year.....	48,775	1,938 50
	<hr/>	<hr/>
Total.....	\$316,640	\$12,574 98
Deduct those expired and marked off as terminated.....	43,900	1,688 00
	<hr/>	<hr/>
Balance in force December 31, 1890.....	\$272,740	\$10,886 98

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$43,575 00
Deposit notes or contingent premiums received thereon.....	\$1,734 50

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY,

GORHAM, (SEBAGO LAKE P. O.) MAINE.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President*. ALSTON V. WHITNEY, *Secretary*.

I ASSETS.

Assessments on premium notes unpaid, whole amount due \$26.36, estimated to be worth.....	\$20 00
Cash in Portland Savings Bank.....	7 75

Total assets of company, premiums notes not included.....	\$27 75

(Premium notes on policies in force, or subject to assessments, \$35,163.50.)

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$750 00
Due for money borrowed and interest thereon.....	25 50
All other indebtedness, viz: for assessing and collecting thirteen assessments, \$15.00; for adjusting claims, \$5.00.....	20 00

Total liabilities.....	\$795 50

III. INCOME DURING THE YEAR.

Interest and dividends from all sources.....	\$0 30
Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses.....	1 30
Cash income actually received from all other sources, viz: policy fees....	54 00

Gross cash income.....	\$55 60

(Deposit notes or contingent premiums liable to assessment received during the year, \$5,150.00.)

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$86 60
Paid for salaries and other charges of officers, clerks, and all other employes.....	74 00
Paid for interest on borrowed money.....	50
All other cash payments and expenditures, viz: printing.....	18 00

Gross cash expenditures.....	\$179 10

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$352,015 00	\$35,201 50
Written or renewed during the year.....	51,500 00	5,150 00
Total	<u>\$403,515 00</u>	<u>\$40,351 50</u>
Deduct those expired and marked off as terminated....	51,880 00	5,188 00
Balance in force December 31, 1890	\$351,635 00	\$35,163 50
Deposit notes or contingent premiums liable to assessment, received on outstanding risks		\$35,163 50
Losses, including those unpaid, reported and disputed, incurred during the year		836 60
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....		848 43

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$51,500 00
Deposit notes or contingent premiums received thereon.....	5,150 00
Losses paid during the year upon property located in Maine.....	86 60
Losses incurred during the year upon property located in Maine.. ..	836 60

HARPSWELL MUTUAL FIRE INSURANCE COMPANY,

HARPSWELL, (NORTH P. O.) MAINE.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, *President.*

CLEMENT S. DUNNING, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$48 98
Cash in Topsham and Brunswick Savings Banks.....	240 80

Total assets of company premium notes not included.....	\$289 78

(Premium notes on policies in force or subject to assessment, \$11,731.58).

III. INCOME DURING THE YEAR.

Gross cash income.....	\$76 40
(Deposit notes or contingent premiums liable to assessment received during the year \$1,623.50.)	

IV. EXPENDITURES DURING THE YEAR.

All cash payments and expenditures, viz: expenses the past year.....	\$34 72

Gross cash expenditures.....	\$34 72

V. GENERAL ITEMS.

	Am't of Risk.	Cash Prem's.	Deposit Notes.
In force at beginning of year, per last return.....	\$184,520 32	\$25 33	\$11,421 60
Written or renewed during the year.....	32,436 00	76 40	2,096 96
Total.....	\$216,956 32	\$101 73	\$13,518 56
Deduct those expired and marked off as terminated.....	26,728 24	50 81	1,786 98
Balance in force December 31, 1890.....	\$190,228 08	\$50 92	\$11,731 58

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$32,436 00
Premiums received thereon in cash.....	76 40
Deposit notes or contingent premiums received thereon.....	2,096 96

HARRISON MUTUAL FIRE INSURANCE COMPANY,
HARRISON AND OTISFIELD, (BOLSTER'S MILLS P. O.) MAINE.

JOSHUA HOWARD, *President.*

S LOTON WEBSTER, *Secretary.*

I. ASSETS.

Cash loaned by company.....	\$649 56
Cash on hand in office of company.....	402 81
Total assets of company.....	<u>\$1,052 37</u>
(Premium notes on policies in force, or subject to assessments, \$11,003.00.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$239 73
Interest and dividends from all other sources.....	30 70
Cash income actually received from all other sources, viz: policy fees..	28 50
Gross cash income.....	<u>\$300 70</u>
(Deposit notes or contingent premiums liable to assessment received during the year, \$3,157.25.)	

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$200 00
Paid for salaries and other charges of officers, clerks and all other employees.....	60 00
Gross cash expenditures ..	<u>\$260 00</u>

IV GENERAL ITEMS

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$220,970	-	\$11,357 10
Written or renewed during the year...	62,045	\$268 23	3,157 25
Total.....	<u>\$283,015</u>	<u>\$268 23</u>	<u>\$14,514 35</u>
Deduct those expired and marked off as terminated.....	62,250		
Balance in force December 31, 1890,	\$220,765		
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$3,157 25
Losses, including those unpaid, reported and disputed, incurred during the year			200 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$62,045 00
Premiums received thereon in cash, with policy fees added.....	268 23
Deposit notes or contingent premiums received thereon.....	3,157 25
Losses incurred and paid during the year upon property located in Maine,	200 00

JAY MUTUAL FIRE INSURANCE COMPANY,

JAY, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

O. G. KYES, *President.*J. H. MERRITT, *Secretary.*

I. ASSETS.

Total assets of Company, premium notes not included	\$430 65
(Premium notes on policies in force, or subject to assessments, \$9,399 06.)	

II. INCOME DURING THE YEAR.

Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise	\$64 63
Interest and dividends from all other sources	30 00
	<hr/>
Gross cash income	\$94 63
(Deposit notes or contingent premiums liable to assessment received during the year, \$1,283 80.)	

III. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return	\$153,991 00
Written or renewed during the year	21,230 00
	<hr/>
Total	\$175,221 00
Deduct those expired and marked off as terminated	20,350 00
	<hr/>
Balance in force December 31. 1890.	\$154,871 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine	\$21,230 00
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LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

LITCHFIELD, (CORNER P. O.) MAINE.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

T. HOLMES, *President.*

J. W. STARBIRD, *Secretary.*

I. ASSETS.

Cash on hand in office of company..	\$20 00
(Premium notes on policies in force, or subject to assessments, \$10,375.25.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$80 00
Received for assessments on deposit notes or contingent premiums, with- out deduction for commission or expenses.....	2,227 50
	\$2,307 50

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$2,200 00
Paid for brokerage and commissions.....	27 50
Paid for salaries and other charges of officers, clerks, and all other employees.....	60 00
	\$2,287 50

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$206,860	\$80 00	\$10,375 95
Written or renewed during the year.....	63,000		2,473 25
Total.....	\$269,860	\$80 00	\$12,849 20
Deduct those expired and marked off as termi- nated.....	11,325		
In force at the end of the year.....	\$258,535		
Deduct amount re-insured.....	63,000		
Balance in force December 31, 1890.....	\$195,535		
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$10,375 95
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....			2,227 50

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$63,000 00
Premiums received thereon in cash.....	80 00
Deposit notes or contingent premiums received thereon.....	2,473 25
Losses incurred and paid during the year upon property in Maine.....	2,200 00

LOVELL MUTUAL FIRE INSURANCE COMPANY,

LOVELL (CENTER LOVELL P. O.) MAINE.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

MELLEN EASTMAN, *President.*J. F. STEARNS, *Secretary.*

I. ASSETS.

Cash on hand in office of Company	\$85 00
All other assets, viz: one safe.....	50 00
	<hr/>
Total assets of company, premium notes not included	\$135 00

(Premium notes on policies in force, or subject to assessments, \$3,600.72.)

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year	\$ 12 06
Received for assessments on deposit notes or contingent premiums.....	584 64
Cash income actually received from all other sources, viz: policy fees ...	2 00
	<hr/>
Gross cash income	\$598 70

(Deposit notes or contingent premiums liable to assessment, received during the year, \$603.)

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$670 00
Paid for salaries and other charges of officers, clerks and all other employees.....	9 00
All other cash payments and expenditures, viz: printing by-laws, etc....	4 75
	<hr/>
Gross cash expenditures.....	\$683 75

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$60,652	\$72 78	\$3,639 12
Written or renewed during the year.....	10,050	12 06	603 00
	<hr/>	<hr/>	<hr/>
Total.....	\$70,702	\$84 84	\$4,242 12
Deduct those expired and marked off as terminated.....	10,690	12 82	641 40
	<hr/>	<hr/>	<hr/>
Balance in force December 31, 1890....	\$60,012	\$72 02	\$3,600 72

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$10,050 00
Premiums received thereon.....	12 06
Deposit notes or contingent premiums received thereon.....	603 00
Losses paid during the year upon property located in Maine.....	670 00.

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY,

NORTH YARMOUTH, MAINE.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN W. GOOKIN, *President.*

WM. B. SKILLEN, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$53 46
(Premium notes on policies in force, or subject to assessments, \$17,124.07)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$116 86
--	----------

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and other employes,	\$63 40
---	---------

V. GENERAL ITEMS

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$338,190	\$17,540 80
Written or renewed during the year.....	62,181	2,799 65
Total.....	\$400,371	\$20,340 45
Deduct those expired and marked off as terminated....	61,758	3,216 38
Balance in force December 31, 1890.....	\$338,613	\$17,124 07
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....		\$17,124 07

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$62,181 00
Premiums received thereon in cash.....	116 86
Deposit notes or contingent premiums received thereon.....	2,799 65

OXFORD COUNTY PATRONS OF HUSBANDRY
MUTUAL FIRE INSURANCE COMPANY,

SOUTH PARIS, MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.*

C. H. GEORGE, *Secretary.*

I. ASSETS.

Assessments on premium notes estimated to be worth	\$245 57
Cash on hand in office of company	34 98
	\$280 55
(Total assets of company, premium notes not included.)	
(Premium notes on policies in force, or subject to assessments, \$51,845 92.)	

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$2,060 00
All other indebtedness, viz: secretary's salary....	100 00
	\$2,160 00
Total liabilities.....	

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year	\$573 90
Received for assessments on deposit notes or contingent premiums, with- out deduction for commission or expenses	4,140 04
	\$4,913 94
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received dur- ing the year, \$11,478.10)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses	\$4,812 88
Paid for salaries and other charges of officers, clerks and all other em- ployes	165 90
All other cash payments and expenditures, viz: stationery, postage, etc.,	99 60
	\$5,078 38
Gross cash expenditures.....	

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$1,121,698	\$28,004 24	\$56,084 90
Written or renewed during the year....	229,562	573 90	11,478 10
Total.....	\$1,351,260	\$28,578 14	\$67,563 00
Deduct those expired and marked off as terminated	139,028	347 57	695 14
Balance in force December 31, 1890,	\$1,212,232	\$303,077	\$66,867 86
Deposit notes or contingent premiums liable to assessment, received on outstanding risks... ..			\$66,867 86
Losses, including those unpaid, reported and disputed, incurred during the year.....			6,872 88
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums			\$3,746 29

MAINE BUSINESS.

Risks written during the year upon property located in Maine	\$229,562 00
Premiums received thereon in cash.....	573 90
Deposit notes or contingent premiums received thereon.....	11,478 10
Losses paid during the year upon property located in Maine.....	4,812 88
Losses incurred during the year upon property located in Maine..	6,872 88

PATRONS' ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY,

AUBURN, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

RUFUS PRINCE, *President.*

F. A. ALLEN, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due \$248.52, estimated to be worth.....	\$225 00
Cash on hand in office of company.....	325 87
Cash in First National Bank of Lewiston	1,468 74
	\$2,019 61
(Premium notes on policies in force, or subject to assessments, \$79,836.00.)	

II. LIABILITIES.

Losses adjusted and not paid	\$1,371 03
Losses in process of adjustment.....	1,600 00
	2,971 03
	\$2,971 03

III. INCOME DURING THE YEAR.

Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise	\$580 93
Deduct amount paid for returned premiums on cancelled policies, and for re-insurance.....	32 81
	548 12
Net amount of actual cash premiums for the year.....	548 12
Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses.....	6,809 36
	\$7,357 48
(Deposit notes or contingent premiums liable to assessment received during the year, \$19,209.00.)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses paid.....	\$5,953 88
Paid for salaries and other charges of officers, clerks, and all other employees.....	350 78
All other cash payments and expenditures, viz: printing, postage and office expenses.....	99 52
Gross cash expenditures	<u>\$6,404 18</u>

V. GENERAL ITEMS

	<i>An't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$1,768,642		
Written or renewed during the year.....	384,196	\$580 93	\$18,663 00
Total.....	<u>\$2,152,838</u>	<u>\$580 93</u>	<u>\$18,663 00</u>
Deduct those expired and marked off as terminated	264,712		
Balance in force December 31, 1890.....	\$1,888,126		
Deposit notes or contingent premiums liable to assessment, received on outstanding risks in 1890			\$18,663 00
Losses, including those unpaid, reported and disputed, incurred during the year			8,228 19
Assessments laid, or ordered to be laid during the year on deposit notes or contingent premiums.....			7,061 30

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$384,196 00
Premiums received thereon in cash	580 93
Deposit notes or contingent premiums received thereon.....	18,663 00
Losses paid during the year upon property located in Maine	5,953 88

SACO MUTUAL FIRE INSURANCE COMPANY,

SACO, MAINE.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

HENRY J. RICE, *President*,M. H. KELLY, *Secretary*.

I. ASSETS.

Stocks, bonds and securities, cash market value.....	\$63,889 00
Cash on hand in office of company.....	512 18
	<hr/>
Total assets of company, premium notes not included.....	64,301 18
(Premium notes on policies in force, or subject to assessments, \$5,382 53.)	

III. INCOME DURING THE YEAR.

Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise, (including extra premiums).....	\$1,473 62
Deduct amount paid for return premiums on cancelled policies, and for re-insurance.....	12 37
	<hr/>
Net amount of actual cash premiums for the year.....	1,461 25
Interest and dividends from all other sources,.....	3,317 73
Cash income actually received from all other sources, viz: policy fees..	12 27
	<hr/>
Gross cash income.....	4,791 25
(Deposit notes or contingent premiums liable to assessment received during the year, \$1,473.62.)	

IV. EXPENDITURES DURING THE YEAR.

Paid for brokerage and commissions.....	\$34 00
Paid for salaries and other charges of officers, clerks, and all other employes (excepting sums included in the last item),.....	600 00
Paid for State and local taxes.....	57 00
Paid for rents.....	50 00
All other cash payments and expenditures, viz: including \$529 paid for premiums on stocks purchased	608 33
	<hr/>
Gross cash expenditures.....	\$1,349 33

MAINE MUTUAL FIRE

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$483,795 00	-	\$5,289 65
Written or renewed during the year....	146,925 00	\$1,473 62	5,282 53
Total.....	<u>\$630,720 00</u>	<u>\$1,473 62</u>	<u>\$10,572 18</u>
Deduct those expired and marked off as terminated.....	\$132,495 00	-	-
Balance in force December 31, 1890....	<u>\$498,225 00</u>	-	-
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$5,382 53

MAINE BUSINESS.

Risks written during the year upon property located in Maine	\$146,925 00
Premiums received thereon in cash.....	1,473 62
Deposit notes or contingent premiums received thereon.....	5,282 53

UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

UNION, MAINE.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

SILAS HAWES, *President.*

O. N. BUTLER, *Secretary.*

I. ASSETS.

Cash on hand in office of company and notes payable on demand.....	\$673 86
(Premium notes on policies in force, or subject to assessments, \$8,270.22.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$37 35
Cash income actually received from all other sources, viz: policy fees..	15 00
	\$52 35
Gross cash income.....	\$52 35
(Deposit notes or contingent premiums liable to assessment received during the year, \$1,245.)	

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$29 50
------------------------------	---------

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$85,260
Written or renewed during the year.....	12,450
	\$97,710
Total	\$97,710
Deduct those expired and marked off as terminated.....	12,050
	\$85,660
Balance in force December 31, 1890.....	\$85,660

MAINE BUSINESS.

Risks written during the year.....	\$12,450 00
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WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

WARREN, MAINE.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President.*

I. P. STARRETT, *Secretary.*

I. ASSETS.

Premiums in process of collection.....	\$ 18 00
Cash on hand in office of company.....	259 67
Cash in Augusta Savings Bank.....	536 69
	\$814 36
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessments, \$6,204.77.)	

II. LIABILITIES.

Total liabilities.....	\$1 00
------------------------	--------

III. INCOME DURING THE YEAR.

Cash received for premiums and policies.....	\$163 22
Deposit notes or contingent premiums liable to assessment received during the year, \$1,277.07.	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$17 50
Paid for salaries and other charges of officers, clerks, and all other employes..	37 30
All other cash payments and expenditures, viz: printing annual report,	2 50
	\$57 30
Gross cash expenditures	

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$165,422	\$6,025 18
Written or renewed during the year.....	34,058	1,277 07
	\$199,480	\$7,302 25
Total.....		
Deduct those expired and marked off as terminated....	29,657	1,097 48
	\$169,823	\$6,204 77
Balance in force December 13, 1890.....		
Losses (including those unpaid, reported and disputed) incurred during the year.....		\$17 50

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$34,058 00
Deposit notes received thereon	1,277 07
Losses incurred and paid during the year upon property located in Maine,	17 50

WELLS MUTUAL FIRE INSURANCE COMPANY,

WELLS (WELLS DEPOT P. O.) MAINE.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.

EDWIN CLARK, *President*.LEWIS WEST, *Secretary*.

I. ASSETS.

(Premium notes on policies in force, or subject to assessments, \$13,356 37.)

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$416 40
Due for money borrowed and interest thereon.....	425 63
Total liabilities.....	<u>\$842 03</u>

III. INCOME DURING THE YEAR.

Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise (including \$24.20, extra premiums).....	\$101 02
Deduct amount paid for return premiums on cancelled policies, and for re-insurance.....	1 66
Net amount of actual cash premiums for the year.....	<u>\$99 36</u>
Cash income actually received from all other sources, viz: policy fees...	23 50
Gross cash income.....	<u>\$122 86</u>
(Deposit notes or contingent premiums liable to assessment, received during the year, \$2,483.98.)	

IV. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees.....	\$124 37
Paid for interest on borrowed money.....	19 75
Gross cash expenditures.....	<u>\$144 12</u>

MAINE MUTUAL FIRE

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$219,615	-	\$13,645 40
Written or renewed during the year	41,830	\$101 02	2,560 80
Total	\$261,445	\$101 02	\$16,206 20
Deduct those expired and marked off as terminated	17,160	1 66	2,849 83
Balance in force December 31, 1890....	\$244,285	\$99 36	\$13,356 37
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			15,009 60

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$41,830 00
Premiums received thereon in cash	76 82
Deposit notes or contingent premiums received thereon.....	2,560 80

WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY,

HERMON, (CENTRE P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBERT HALL, *President.*

THURSTON HUNT, *Secretary.*

I. ASSETS.

Cash loans.....	\$50 00
-----------------	---------

II. INCOME DURING THE YEAR.

Interest and dividends from all other sources.....	\$ 5 07
Cash income actually received from all other sources, viz: policy fees..	55 00
	<hr/>
Gross cash income.....	\$60 07

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$5 00
------------------------------	--------

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return	\$83,475 00
Written or renewed during the year.....	39,465 00
	<hr/>
Total	\$122,940 00
Deduct those expired and marked off as terminated.....	31,975 00
	<hr/>
Balance in force December 31, 1890.....	\$90,965 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$39,465 00
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WILTON MUTUAL FIRE INSURANCE COMPANY,

WILTON, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH TRÉFETHEN, *President.*S. S. BASS, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, estimated to be worth.....	\$ 3 00
Premiums in process of collection, due on policy.....	71
Cash on hand in office of company	73 27
Cash in Portland Savings Bank	100 00
Interest on the same (estimated)	32 00
Total assets of company, premium notes not included.....	\$205 27
(Premium notes on policies in force, or subject to assessments, \$10,936.00.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year	\$21 13
Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses.....	539 89
Gross cash income.....	\$561 02
(Deposit notes or contingent premiums liable to assessment received during the year, \$2,176.00.)	

III. EXPENDITURES DURING THE YEAR.

Net amount of losses	\$500 00
Paid for salaries and other charges of officers, clerks and all other employes	66 60
Gross cash expenditures	\$566 60

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$181,643	\$111 67	\$11,167 10
Written or renewed during the year....	34,100	21 76	2,176 00
Total.....	\$215,743	\$133 43	\$13,343 10
Deduct those expired and marked off as terminated.....	38,100	24 05	2,405 25
Balance in force December 31, 1890,	\$177,643	\$109 38	\$10,937 85
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$10,937 85

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$34,100 00
Premiums received thereon in cash.....	21 76
Deposit notes or contingent premiums received thereon	2,176 00
Losses incurred and paid during the year upon property located in Maine,	500 00

WINDHAM MUTUAL FIRE INSURANCE COMPANY,

WINDHAM, (CENTRE P. O.) MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

CHARLES H. ANTHOINE, *President.*JOHN T. FELLOWS, *Secretary.*

I. ASSETS.

Premiums collected.....	\$170 15
Cash on hand in office of company.....	94 25
All other assets, viz: cash for 78 policies.....	39 50
All other assets, viz: due from other sources.....	14 17
	<hr/>
Total assets of company, premium notes not included.....	\$318 97
(Premium notes on policies in force, or subject to assessments, \$20,458 00.)	

II. LIABILITIES.

Total liabilities.....	\$25 00
------------------------	---------

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$170 15
Cash income actually received from all other sources, viz: policy fees..	39 50
All sources.....	108 42
	<hr/>
Gross cash income.....	\$318 07
(Deposit notes or contingent premiums liable to assessment received during the year, \$4,286)	

IV. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$25 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	53 00
All other cash payments, viz: paid on cancelled policy.....	1 47
	<hr/>
Gross cash expenditures.....	\$79 47

V. GENERAL ITEMS.

	<i>Amt of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$250,000	\$20,200 00
Written or renewed during the year.....	58,611	4,286 00
	<hr/>	<hr/>
Total.....	\$308,611	\$24,486 00
Deduct those expired and marked off as terminated.....	65,142	4,028 00
	<hr/>	<hr/>
Balance in force December 31, 1890.....	\$243,469	\$20,458 00
Losses, including those unpaid, reported and disputed, incurred during the year.		25 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$58,611 00
Premiums received thereon in cash.....	170 15
Deposit notes or contingent premiums received thereon.....	4,286 00
Losses paid during the year upon property located in Maine.....	25 00

WOOLWICH MUTUAL FIRE INSURANCE COMPANY,

WOOLWICH, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

GILBERT HATHORN, *President.*R. M. HARNDEN, *Secretary.*

I. ASSETS.

Cash in People's Savings Bank, Bath.....	\$61 95
Cash in Bath Savings Institution	55 29
Total assets of company, premium notes not included	\$117 24
(Premium notes on policies in force, or subject to assessments, \$5,169.50)	

II. INCOME DURING THE YEAR.

Gross cash income.....	\$15 35
(Deposit notes or contingent premiums liable to assessment received during the year, \$304.00.)	

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$7 50
------------------------------	--------

IV. GENERAL ITEMS.

	<i>Am't of Risks.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$115,500	\$15 35	\$5,169 50
Written or renewed during the year.....	8,675		
Total	\$124,175		
Deduct those expired and marked off as terminated.....	8,675		
Balance in force December 31, 1890.....	\$115,500		
Deposit notes or contingent premiums liable to assessment, received on outstanding risks			\$5,169 50

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$8,675 00
Premiums received thereon in cash.....	15 35
Deposits notes or contingent premiums received thereon.....	304 00

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