

# MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers <sup>and</sup> Institutions

FOR THE YEAR

1891.

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VOLUME II.

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AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1892.

Twenty-Third Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

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PART II.

Life and Casualty Insurance.

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AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE

1891.



TWENTY-THIRD ANNUAL REPORT

OF THE

Insurance Commissioner.

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PART SECOND.

LIFE AND CASUALTY INSURANCE

AND

SURETY BUSINESS.

Also Fraternal Beneficiary Business.

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*To the Honorable Governor and Council:*

The Insurance Commissioner submits Part Second of the Twenty-third Annual Report of this Department, which relates to life and casualty insurance and guarantee or surety business.

It also contains abstracts of annual statements of the fraternal beneficiary associations or societies authorized to do business in Maine with a table showing the business transacted by such societies in the State.

The following table shows the life, guarantee and casualty insurance companies authorized to do business in Maine at the date of this report:

*Life, Guaranty and Casualty Insurance Companies now authorized to do business in Maine.*

MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual.....	Portland		

LIFE INSURANCE COMPANIES OF OTHER STATES.

Etna.....	Hartford, Conn	New York .....	New York City
Commercial Union.....	New York City	Northwestern Mutual.....	Milwaukee, Wis
Connecticut Mutual.....	Hartford, Conn	Penn Mutual .....	Philadelphia, Pa
Equitable.....	New York City	Phoenix Mutual.....	Hartford, Conn
Manhattan.....	New York City	Provident Life & Trust, Philadelphia, Pa	
Massachusetts Mutual ....	Boston, Mass	Provident Savings Life..	New York City
Metropolitan .....	New York City	State Mutual.....	Worcester, Mass
Mutual.....	New York City	Travelers'.....	Hartford, Conn
Mutual Benefit.....	Newark N J	United States .....	New York City
National.....	Montpelier, Vt	Washington.....	New York City
New England Mutual.....	Boston, Mass		

GUARANTEE AND CASUALTY COMPANIES.

American Casualty Insurance & Security Co.....	Baltimore, Md	Guarantee of No. America, Montreal, Ca	
American Employer's Liability Co .....	Jersey City	Hartford Steam Boiler Inspection and Insurance .....	Hartford, Conn
American Surety Co .....	New York City	Lloyd's Plate Glass.....	New York, N. Y
Employer's Liability.....	London, Eng	Metropolitan Plate Glass ...	New York
Fidelity & Casualty.....	New York City	Standard Life & Accident, Detroit, Mich	
		Travellers.....	Hartford, Conn

The following table shows the associations authorized to do business in Maine on the assessment plan at the date of this report :

MAINE LIFE COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Kennebec Mutual.....	Waterville	Provident Aid.....	Portland
Maine Benefit.....	Auburn	York Mutual Aid.....	Biddeford
Maine & New Brunswick .....	Bangor		

LIFE COMPANIES OF OTHER STATES.

Bay State Beneficiary.....	Boston Mass	Mutual Reserve Fund....	New York City
Covenant Mutual Benefit..	Galesburg, Ill	Northwestern Masonic Aid..	Chicago, Ill
Fidelity Mutual Life ..	Philadelphia, Pa	U. S. Masonic Benevolent Association,	
Hartford Life and Annuity ..	Hartford, Ct	Council Bluffs, Ia	
Massachusetts Benefit.....	Boston, Mass		

MAINE CASUALTY COMPANIES.

Golden Rule Relief.....	Portland	Maine Mutual Accident.....	Portland
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## CASUALTY COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Man'fact'rs' Accident Indemnity Co., Geneva, N. Y.		New Eng. Mut. Accident.	Boston, Mass
Mercantile Mutual Accident Ass'n Boston, Mass		U. S. Mutual Accident Association, New York City	

The following table shows the associations and societies authorized to do business under the provisions of the act relating to Fraternal Beneficiary Organizations, approved February 28, 1889, as returned to the insurance department :

## MAINE COMPANIES.

Name of Company.	Location.	Name of Company.	Residence.
Ancient Order of Hibernians...	Portland	Odd Fellows' Benefit Ass'n....	Portland
Casco Bay Commandery.....	Portland	Odd Fellows' Graded Mut. Relief Ass'n.....	Norway
Citizens' Mutual Relief Society, Portland		Odd Fellows' Mut. Relief Ass'n, Portland	
Good Templars' Relief Ass'n..	Portland	Patrons' Mutual Aid Society of Maine.....	Lewiston
L' Union St. Joseph.....	Waterville	Portland Lodge No. 142 N. E. Order of Protection.....	Portland
Maine Central R. R. Relief Ass'n, Portland		Portland Masonic Relief Ass'n, Portland	
Maine Com. Travelers' Ass'n... Portland		Portland Temperance Relief Club, Portland	
Maine State Pythian Relief Ass'n, Portland		Sons of Veteran Relief Ass'n... Portland	
Masons' Mutual Relief Association, Mechanic Falls			
Northeast'n M'sonic R'ief Ass'n, Augusta			

## COMPANIES OF OTHER STATES.

American Legion of Honor, Boston, Mass	Order of Fraternal Guardians, Philadelphia, Pa
Ancient Order of United Workmen, Boston, Mass	Order of the Iron Hall, Indianapolis, Ind
Good Templars Mut. Benefit Ass'n, Rochester, N. Y.	Order of Tonti..... Philadelphia, Pa
Home Circle..... Boston, Mass	Red Men's Fraternal Accident Associa- tion of America..... Westfield, Mass
Knights of Pythias..... Chicago, Ill	Red Men's Mutual Relief Association of N. E..... Boston, Mass
Knights of Honor..... St. Louis, Mo	Royal Arcanum..... Boston, Mass
Masonic National Health and Accident Association..... Orange, Mass	Royal Conclave of Knights and Ladies, Boston, Mass
Masons' Fraternal Accident Association of America..... Westfield, Mass	Royal Society of Good Fellows, Boston, Mass
N. E. Order of Protection, Boston, Mass	Royal Templars of Temperance, Buffalo, N. Y
Northern Mutual Relief Association, Boston, Mass	U. S. Masonic Accident Association, Fitchburg, Mass
Northern Legion..... Boston, Mass	United Fellowship..... Boston, Mass
Odd Fellows' Mutual Aid and Accident Association..... Piqua, Ohio	United Order of Pilgrim Fathers, Lawrence, Mass
Odd Fellows' Fraternal Accident Associa- tion..... Westfield, Mass	
Order of United Friends, Poughkeepsie, N. Y	

## MAINE ASSESSMENT COMPANIES.

The affairs of the Golden Rule Relief Association remain precisely as given in my last annual report. The company is doing no business but is authorized to do either life or accident insurance on the assessment plan, and has a fund of \$343.75 to its credit in the State treasury, with no valid claims against it so far as I can ascertain.

The affairs of the Dirigo Mutual Life and Accident Association remain in the hands of Henry W. Oakes, the receiver appointed by Judge Artemas Libbey, and the case stands now with an order from Judge Libbey for a supplementary bill to be filed, summoning in the directors of the company. The deposits in the State treasury to the credit of the company has been paid to the receiver in accordance with the order of court but no distribution has yet been made to claimants.

The work of the other Maine companies appears in the published abstracts of annual statements, also in the appropriate tables.

## THE ANTI-REBATE LAW.

At the date of my last report action was pending before the law court against S. Schwarzschild upon indictment for violation of the law to prohibit discrimination in life or endowment insurance policies. The case was carried to the law court on exceptions and the court rendered the following decision: "Exceptions sustained. Indictment bad."

RESCRIPT—"The true construction of the act of 1889, c. 281, is to require life insurance companies to give equal terms to those persons whom it insures that are of the same class and to stipulate the terms of insurance in their policies and to accord to none any other.

The indictment charges that the defendant allowed a rebate premium payable on a policy that he issued, but fails to aver that such rebate was not stipulated in the policy. It therefore charges no violation of the statute."

While this action has thus far been unfavorable because of a technical defect in the indictment, the trial of the cause has



not been without the effect to stimulate a wholesome regard for this law among agents generally. From the fact that the act of 1889 was repealed at the last session of the legislature and a more stringent one, with more certain penalties, enacted in its stead without opposition, leads me to conclude that the anti-rebate principle is popular in Maine.

#### LEGISLATION.

The laws relating to insurance enacted by the Sixty-fifth Legislature of Maine are published as an appendix to this volume. They are few in number and brief, and do not greatly affect insurance affairs.

#### FRATERNAL ENACTMENTS.

The Fraternal Beneficiary act of 1889, was a wise law in its essential features and by the restrictions placed upon fraternal endowment or term-payment societies, the State was prevented from being over-run by legions of irresponsible quasi-fraternal concerns many of which have already ceased to exist. They have been an evil to the people of every state where they have operated, whether legally authorized to work or not. A very limited amount of this business was done in Maine and what had been done prior to March 27, 1891, was surreptitious, and, in comparison with other states, the amount was insignificant.

This law was modified by the legislature of 1891 so that endowment or term payment fraternal, which were transacting business in the State, February 28, 1889, may continue such work through lodges or branches, by conforming to the provisions of law relating to fraternal beneficiary organizations. Fortunately this modification allows but two orders, and those among the best of their class, to operate in Maine, viz: The Iron Hall and the Order of Tonti. These two orders by virtue of being at work in Maine, February 28,

1889, the date of the repeal of chapter 373 of the Public Laws of 1885, have restored to them the powers and privileges they were deprived of by the repeal of that act. I am not informed of any other association whose status is effected by this law. An erroneous idea prevailed quite widely as to the scope of this act when it first became law, many fraternal term-payment societies claiming the right to enter the State under it, but a large amount of correspondence, explanation and publication in public journals has corrected this misapprehension. There are some short-term associations which have attempted to operate in the State by flooding the country with their literature setting forth in glowing terms their delusive schemes, or by sending agents here to establish branches, but, as a rule, the law is observed, and while there are a few instances of violation difficult to get proof of sufficient to convict, in comparison with most other states without restrictive statutes, the people of Maine are exceedingly fortunate in the limited patronage given these associations.

Another modification of this law allows the admission to the State of fraternal beneficiary associations "issuing benefit certificates payable at stated periods of equal length, aggregating in the whole not less than twenty-eight years, and also at death to any beneficiary therein named." This length of term is so near the average term of persistent members of life societies, that it is claimed these contracts are entirely feasible under the assessment plan. One company only, thus far, has been licensed under this provision.

I have thus far seen no cause to modify the opinion arrived at after reasonable deliberation that the payment of sick or accident indemnity and death benefits is as far as it is safe to go in fraternal beneficiary insurance, or indeed, as far as any company operating upon the assessment plan ought to be authorized by State law to go. No company should be authorized to make contracts involving the payment of millions of dollars in endowments unless it has ample assets and unless

it has the full table reserve to meet its policy obligations as they mature.

It may be said that endowment societies are not limited in assessments and do not make positive promises of any given amount. This is true but therein is a large fraction of the iniquity. The great mass of certificate holders believe they hold *bona fide* contracts for a given sum, and that they will receive that sum when due. There should be something behind these certificates but the power to assess members. The fraternal feature of a great majority of these short term orders is a myth. Eliminate the speculative mania—the hope of getting two or three dollars for one—and the fraternal bond immediately becomes a rope of sand. The first object of the institution of these speculative orders is to give some man or men profitable employment; therefore there is no good reason why they should be exempt from the operation of laws that throw safeguards around insurance contracts, simply because they masquerade under the cloak of fraternity. If there is any virtue in restrictive laws here is just where they should be applied, and the legislature of Maine did well in prohibiting these speculative orders in the first instance, and, as I view the business and the situation, the modification of the act of 1889 is a misfortune.

#### THE RESIDENT AGENT ACT.

The act to amend sections 72, 73 and 74 of chapter 49 of the Revised Statutes, known as the Resident Agent Act, was the only one relating to insurance that met determined opposition in the last legislative session. It is evident that many insurance contracts which should have been written in Maine by Maine agents and be returned in the companies as business in Maine for taxation by the State, had been written at the general agencies of companies or at the home offices of companies outside of the State. Thus our own citizens were deprived of business, and the State of revenues, to which they

are equitably entitled. The design of this law is evidently to provide for the writing of all contracts of insurance upon Maine risks by authorized companies, through agents resident in Maine, and that these risks shall all be returned as Maine business and bear equally the burden of taxation by the State.

The insurance commissioner is authorized to license any person to act as an agent of domestic insurance companies, assessment life and accident associations, and steam boiler insurance companies, also agents of casualty insurance companies to write contracts of accident insurance for the employes of railroads in Maine, but agents of other companies must be residents of the State.

The insurance commissioner is also restricted in the licensing of insurance brokers to residents of Maine excepting those who negotiate contracts to effect insurance with domestic companies.

#### ENFORCEMENT OF LAW.

An act to facilitate the enforcement of insurance and fraternal beneficiary laws, approved March 25, 1891, provides that prosecutions for violations of these laws may be commenced by complaint and warrant before any municipal or police judge or trial justice. There did not appear to be any good reason why process could not be begun at these courts under section 5 of chapter 132 of the Revised Statutes, without this act, but there was doubt in the minds of some, and one municipal judge before whom complaint was made, decided he had no jurisdiction, and, therefore, this enactment was made to place the matter beyond question.

In order that all interested parties may know the enforcement provision I give the law as it stands to-day as amended :

Penalties provided by this chapter [49, R. S.,] may be recovered in an action of debt in the name and to the use of the state, or enforced by indictment. The county attorney for the county where the penalties are incurred shall prosecute therefor at the direction of the insurance commissioner, or may prosecute therefor on complaint made to him by any

citizen, and he shall be entitled to taxable costs in the enforcement of this statute. Prosecutions for violation of insurance and fraternal beneficiary laws may be commenced by complaint and warrant before any municipal or police judge or trial justice, as in the case of other offenses not within the final jurisdiction of such judge or justice, as provided in section five of chapter one hundred and thirty-two of the Revised Statutes.

Thus it appears that it is not necessary to wait until a grand jury is in session but prosecution may be commenced at once before any municipal or police court or trial justice, and proceedings may be instituted by any citizen by complaint before such magistrate. Prosecutions may also be brought about by making complaint to the insurance commissioner, giving the names and residence of the accused, with the particulars of the offense and names of persons who may be summoned as witnesses. The difficulty of this course is that it involves delay that may be fatal to successful prosecution, as the violations of these laws are generally by irresponsible persons not residents of the State against whom prompt measures alone will avail.

#### LIFE BUSINESS IN MAINE.

The number of life policies written in Maine during the year 1890, not including industrial policies or assessment certificates, was 3,871 for the sum of \$6,111,984.37, making \$29,159,412.74, represented by 18,369 policies in force December 31, 1890; a gain of 821 in the number of policies, and of \$966,586.69 in the amount written in 1890 over that of 1889. The net gain in life insurance in force December 31, 1890, over December 31, 1889, was: policies, 1,951; amount, \$2,883,379.31. The ratio of losses and claims paid to premiums received was 52.59 per cent, against 72.36 per cent in 1889.

The following table shows the life insurance business in Maine during the last decade, as published in the reports for the several years:

Date.	No. of policies written	Amount written.	Policies in force at end of year.	Insurance in force at end of year.
1881	1,123	\$1,972,362 65	11,884	\$18,738,421 19
1882	1,240	2,120,077 00	12,361	18,956,132 00
1883	1,353	2,348,227 00	12,371	19,321,483 00
1884	1,078	1,829,552 67	12,372	19,308,778 91
1885	1,315	2,071,353 17	12,831	20,037,760 10
1886	1,228	1,985,787 36	13,084	20,389,524 47
1887	1,555	2,686,835 95	13,752	21,654,724 26
1888	2,485	4,037,073 40	15,002	23,622,323 10
1889	3,050	5,145,497 72	16,418	26,276,033 41
1890	3,871	6,111,984 37	18,369	29,159,412 74

Life business on the assessment plan shows an increase in risks written in 1890 over 1889, of \$1,659,625, and an increase of insurance in force of \$5,996,375.

The whole amount of life business in force at the end of the years 1889 and 1890 that appears of record is as follows :

	1889.	1890.
Level premium companies,	\$26,276,033 41	\$29,159,412 74
Industrial policies.....	1,569,289 00	1,763,849 00
Co-operative companies...	30,409,750 00	36,406,125 00
Totals.....	\$58,255,072 41	\$67,329,386 74

#### ACCIDENT INSURANCE.

The amount of accident insurance and guarantee business written for the year 1889 amounted to \$11,404,935.20; a gain of \$302,048.94 over the business written in 1889.

The accident business written on the assessment plan amounted to \$12,008,425, and the amount in force at the end of the year was \$10,159,125; an increase of \$5,063,975 of insurance in force as compared with December 31, 1889, and of \$7,438,650 of insurance written during 1890 as compared with the amount written in 1889.

The whole amount paid by life and accident companies on policy claims in Maine for 1888, 1889 and 1890, may be stated as follows :

	1888.	1889.	1890.
Life, level premium.....	\$413,088 82	\$606,512 34	\$562,238 80
Life, assessment.....	63,879 50	172,285 44	306,297 50
Totals.....	\$476,968 32	\$778,797 78	\$868,536 30
Accident, stock.....	\$25,275 95	\$26,118 76	\$36,047 33
Accident, assessment.....	8,831 72	11,369 62	16,986 13
Totals.....	\$34,107 67	\$37,488 38	\$53,033 46

## TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1886-1890, and the fees for the several years, appear in the following table :

Year.	Fire Companies.	Life and Accident Companies.	Total Tax.	Fees.
1886	\$ 9,883 42	\$ 7,390 84	\$17,274 26	\$4,040
1887	15,316 23	7,567 31	22,883 54	4,656
1888	16,409 13	8,416 04	24,825 17	4,556
1889	16,010 20	8,480 97	24,511 17	5,742
1890	15,573 06	11,774 05	27,347 11	6,321

## FRATERNAL INSURANCE.

The total membership of fraternal beneficiary societies in the State as returned to this department December 31, 1890, was 25,810; 10,526 of which are members of Maine societies and 15,284 of societies of other states. This shows for the year an increase of 923 in the membership of the former, and 4,317 in that of the latter. The increase of the latter is more than counterbalanced by societies which made no report last year and have made reports this year; so as a matter of fact these orders have as a whole barely held their own in membership while Maine societies have made a gain of nearly ten per cent.

The aggregate amount of certificates in force is \$31,399,999, an increase of \$7,080,300 above the amount in force last year.

The amount paid for losses and claims was \$510,931.38 against \$280,518.43 in 1889. The returns made in many cases are crude and imperfect.

## TABLES AND ABSTRACTS.

The usual tables are given herewith as well as abstracts of the annual statements for 1890, of all the companies authorized to transact business in the State.

Table No. 1 shows the capital, assets, liabilities and surplus December 31, 1890, also the income and expenditures during 1890.

Table No. 2 shows the nature of the assets.

Table No. 3 shows the nature of the liabilities.

Table No. 4 shows the nature of the income.

Table No. 5 shows the nature of the expenditures.

Table No. 6 gives an exhibit of policies.

Table No. 7 shows the policies terminated during the year.

Table No. 8 shows the business transacted in Maine during the year by life, casualty and guarantee companies.

Tables Nos. 9 and 10 show the business transacted during the year by co-operative life and accident companies in Maine.

Table No. 11 shows the business transacted in Maine during the year by fraternal beneficiary associations.

Respectfully submitted,

JOSEPH O. SMITH,

*Insurance Commissioner.*

AUGUSTA, MAINE, June 15, 1891.



# STATISTICAL TABLES.

**Table I**—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1890, and the Income and Expenditures for the Year ending December 31st, 1890, of Life and Casualty Insurance Companies Transacting Business in this State.*

Name of Company.	Paid up capital	Admitted assets.	Liabilities not including capital.	Surplus as regards policy-holders.	Income.	Expenditures.	Ratio.
<b>MAINE LIFE COMPANY.</b>							
Union Mutual.....	-	\$6,203,767 72	\$5,873,552 23	\$330,215 49	\$1,091,967 27	\$1,045,577 01	95.75
<b>LIFE COMPANIES OF OTHER STATES.</b>							
Aetna, Conn.....	1,256,000	35,993,002 37	29,907,742 26	6,085,260 11	5,796,322 02	4,535,380 74	78.24
Commercial Alliance, N Y.....	150,000	321,438 68	146,352 00	175,086 68	315,680 07	223,752 25	70.88
Connecticut Mutual, Conn.....	-	58,747,707 44	53,175,707 25	5,572,000 19	7,815,041 43	6,858,788 64	87.52
Equitable, N. Y.....	100,000	116,887,786 00	95,503,297 13	21,384,488 87	35,036,683 24	20,594,062 08	59.72
Massachusetts Mutual, Mass.....	-	11,252,639 54	10,382,057 77	870,581 77	2,709,167 57	1,869,515 34	69.00
Metropolitan, N. Y.....	1,000,000	10,781,173 01	8,664,432 90	2,116,740 11	9,863,618 67	7,614,003 24	77.19
Mutual, N. Y.....	-	146,286,943 95	136,623,557 82	9,663,286 13	34,978,778 69	24,180,816 08	69.13
Mutual Benefit, N. J.....	-	46,997,422 43	43,566,147 74	3,431,274 69	8,470,998 16	6,528,807 95	77.07
National, Vt.....	-	6,810,025 40	5,914,604 01	895,421 39	2,102,295 44	1,251,413 81	52.00
New England Mutual, Mass.....	-	21,102,654 30	19,072,124 10	2,050,530 14	3,833,982 26	3,079,653 17	74.00
New York, N. Y.....	-	115,093,966 03	100,024,919 11	15,069,046 92	31,483,701 90	19,961,863 50	65.21
Northwestern Mutual, Wis.....	-	42,338,259 61	35,821,587 98	6,516,671 63	11,119,278 05	5,982,804 97	53.81
Penn Mutual, Pa.....	-	16,574,861 00	14,961,961 97	1,612,899 03	4,546,866 96	2,912,935 38	64.06
Phoenix Mutual, Conn.....	1,050	10,004,841 67	9,417,813 35	587,028 32	1,309,825 80	1,294,538 57	98.83
Provident Life and Trust, Pa.....	1,000,000	18,558,124 44	16,100,673 61	2,457,450 83	3,926,928 92	2,235,933 14	56.94

Provident Savings, N. Y. ....	100,000	870,390 62	450,907 00	419,483 62	1,543,407 78	1,401,285 30	90.79
Travelers', Conn. ....	-	10,466,488 97	9,161,447 00	1,305,041 97	2,650,918 96	1,115,614 98	54.40
United States, N. Y. ....	440,000	6,529,486 80	5,837,188 38	672,298 42	1,298,547 00	1,093,437 45	84.20
Washington, N. Y. ....	125,000	10,790,334 21	10,382,314 08	408,020 13	2,555,444 05	1,868,011 13	73.10
<b>Total, Companies of other States</b> .....	<b>\$4,166,050</b>	<b>\$686,407,546 47</b>	<b>\$603,134,835 52</b>	<b>\$81,272,610 95</b>	<b>\$170,757,486 97</b>	<b>\$114,602,617 71</b>	<b>71.37</b>
<b>Aggregate</b> .....	<b>4,166,050</b>	<b>692,611,314 19</b>	<b>609,008,387 75</b>	<b>81,602,826 44</b>	<b>171,849,454 24</b>	<b>115,648,194 72</b>	<b>83.56</b>
<b>CASUALTY COMPANIES.</b>							
American Employers' Liability, N. J. ....	150,000	181,884 87	25,657 17	6,227 70	39,726 46	28,173 81	70.92
American Steam Boiler, N. Y. ....	500,000	823,561 44	189,958 99	138,602 42	490,032 83	721,488 18	147.23
American Surety, N. Y. ....	1,000,000	1,462,345 69	300,034 69	162,311 00	470,083 81	370,888 17	78.89
Employers' Liability, Eng. ....	*400,000	1,015,904 30	598,114 04	17,790 26	888,548 53	738,536 63	83.12
Fidelity and Casualty, N. Y. ....	250,000	1,421,229 23	1,092,626 75	78,602 48	1,600,563 74	1,337,393 17	83.62
Guarantee of North America, Canada ....	304,600	744,237 83	178,301 46	361,366 37	272,414 37	211,217 42	77.53
Hartford Steam Boiler, Conn. ....	500,000	1,408,481 50	836,835 35	71,646 15	639,178 15	597,515 56	93.49
Lloyd's Plate Glass, N. Y. ....	100,000	483,003 58	235,627 02	147,376 56	369,085 15	332,345 14	89.79
Standard L & A., Michigan ....	200,000	517,286 53	296,635 15	20,751 38	573,730 84	556,367 31	96.97
Travelers', Conn. ....	600,000	1,777,978 42	994,230 39	183,748 03	2,228,796 08	2,067,592 35	92.32
<b>Total</b> .....	<b>\$4,004,600</b>	<b>\$9,840,913 39</b>	<b>\$4,748,021 01</b>	<b>\$1,088,422 35</b>	<b>\$7,572,157 56</b>	<b>\$6,961,517 75</b>	<b>91.38</b>

### RECAPITULATION.

Maine Life Company .....	-	\$6,203,767 72	\$ 5,873,552 23	\$330,215 49	\$1,091,967 27	\$ 1,045,577 01	95.75
Life Companies of other States .....	\$4,166,050	686,407,546 47	603,134,835 52	81,272,610 95	170,757,486 97	114,602,617 71	71.37
Casualty Companies .....	4,004,600	9,840,913 39	4,748,021 01	1,088,422 35	7,572,157 56	6,961,517 75	91.38
<b>Aggregate</b> .....	<b>\$8,170,650</b>	<b>\$702,452,227 58</b>	<b>\$613,756,408 76</b>	<b>\$82,691,248 79</b>	<b>\$179,421,611 80</b>	<b>\$122,609,712 47</b>	<b>86.17</b>

\*Deposit capital.

Table II—Showing the Nature of the Assets on the 31st Day of December, 1890, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Real estate.	Loans on bonds and mortgages.	Loans on collaterals.	Premium notes and loans.	Stocks and bonds owned.
<b>MAINE LIFE COMPANY.</b>					
Union Mutual.....	\$978,996 82	\$1,376,754 66	\$379,372 84	\$418,129 69	\$2,725,176 75
<b>LIFE COMPANIES OF OTHER STATES.</b>					
Ætna, Conn. ....	628,660 39	17,308,560 08	494,028 31	1,109,095 73	12,266,036 85
Commercial Alliance, N. Y. ....	-	135,500 00	-	-	-
Connecticut Mutual, Conn. ....	7,662,865 54	35,674,585 53	38,282 50	1,688,178 94	11,557,249 89
Equitable, N. Y. ....	27,159,037 33	24,407,388 13	3,738,378 75	-	46,275,587 46
Massachusetts Mutual, Mass. ....	501,181 69	3,974,526 13	808,075 00	566,255 10	4,263,205 22
Metropolitan, N. Y. ....	1,265,612 73	6,058,125 00	13,500 00	125,116 31	2,934,669 15
Mutual, N. Y. ....	13,483,093 14	63,046,138 58	8,624,400 00	-	51,311,631 54
Mutual Benefit, N. J. ....	200,000 00	24,398,133 61	4,508,394 31	4,195,658 77	11,103,704 84
National, Vt. ....	226,100 89	2,967,492 49	98,430 00	409,804 37	2,447,611 88
New England Mutual, Mass. ....	1,710,325 21	3,050,545 00	1,912,550 00	610,935 19	12,791,216 50
New York, N. Y. ....	14,341,917 35	19,466,083 13	4,168,000 00	431,108 71	63,867,546 16
Northwestern Mutual, Wis. ....	997,106 22	35,455,653 15	-	602,741 62	2,964,127 29
Penn Mutual, Pa. ....	958,851 60	5,433,458 65	2,607,378 05	557,618 62	6,084,164 43
Phoenix Mutual, Conn. ....	1,149,819 38	6,261,705 87	4,975 00	819,461 78	1,136,774 96
Provident Life and Trust, Pa. ....	1,151,550 00	8,245,424 38	1,127,934 81	976,945 56	6,055,660 00

Provident Savings, N. Y.....	61,708 83	107,900 00	22,500 00	3,750 00	443,951 34
Travelers', Conn.....	1,142,672 35	3,227,143 07	863,509 48	-	4,176,804 38
United States, N. Y.....	156,304 00	3,738,468 84	159,273 38	181,777 22	1,887,180 89
Washington, N. Y. ....	515,175 26	8,978,992 92	7,500 00	-	425,612 50
<b>Total, Cos. of Other States.....</b>	<b>\$73,311,981 91</b>	<b>\$271,915,824 56</b>	<b>\$29,197,109 59</b>	<b>\$12,278,447 92</b>	<b>\$241,992,735 28</b>
<b>Aggregate .....</b>	<b>\$74,290,978 73</b>	<b>\$273,292,579 22</b>	<b>\$29,576,482 43</b>	<b>\$12,696,577 61</b>	<b>\$244,717,912 03</b>
<b>CASUALTY COMPANIES.</b>					
Am. Employers' Liability, N. Y. ....	-	\$37,500 00	-	-	\$117,543 75
American Steam Boiler, N. Y.....	\$ 12,000 00	35,000 00	\$41,250 00	-	523,134 37
American Surety, N. Y.....	200,000 00	-	-	-	1,199,540 00
Employer's Liability, Eng.....	-	-	-	-	715,655 00
Fidelity and Casualty, N. Y.....	6,000 00	7,200 00	270,020 00	-	712,240 00
Guarantee of North America, Can ...	4,289 52	23,460 52	400 00	-	620,254 07
Hartford Steam Boiler, Conn.....	4,461 23	423,470 00	-	-	767,363 24
Lloyd's Plate Glass, N. Y.....	125,000 00	-	-	-	238,125 00
Standard L. & A., Mich.....	-	288,222 22	-	-	35,000 00
Traveler's, Conn .....	16,517 57	-	100,000 00	-	1,572,519 50
<b>Total.....</b>	<b>\$368,268 32</b>	<b>\$814,852 74</b>	<b>\$411,670 00</b>	<b>-</b>	<b>\$6,501,374 93</b>

### RECAPITULATION.

Maine Life Company .....	\$ 978,996 82	\$ 1,376,754 66	\$ 379,372 84	\$ 418,129 69	\$ 2,725,176 75
Life Companies of Other States.....	73,311,981 91	271,915,824 56	29,197,109 59	12,278,447 92	241,992,735 28
Casualty Companies.....	368,268 32	814,852 74	411,670 00	-	6,501,374 93
<b>Aggregate .....</b>	<b>\$74,659,247 05</b>	<b>\$274,107,431 96</b>	<b>\$29,988,152 43</b>	<b>\$12,696,577 61</b>	<b>\$251,219,286 96</b>

Table II—*Concluded.*

Name of Company.	Net deferred and outstanding premiums.	Cash in office and bank.	Interest and rents due and accrued.	All other assets.	Total assets.
<b>MAINE LIFE COMPANY.</b>					
Union Mutual.....	\$118,418 29	\$117,322 03	\$67,250 35	\$24,597 41	\$6,206,018 84
<b>LIFE COMPANIES OF OTHER STATES.</b>					
Ætna, Conn.....	288,578 06	3,096,922 34	486,954 99	314,165 62	35,993,002 37
Commercial Alliance, N. Y.....	119,089 66	65,068 22	1,780 80	66,738 83	388,177 51
Connecticut Mutual, Conn.....	137,341 55	661,466 84	1,026,764 24	300,972 41	58,747,707 44
Equitable, N. Y.....	1,676,404 00	11,968,523 03	254,978 76	3,344,346 01	118,824,643 47
Massachusetts Mutual, Mass.....	339,286 72	234,979 15	204,654 53	360,476 00	11,252,639 54
Metropolitan, N. Y.....	40,725 88	232,648 47	110,775 47	-	10,781,173 01
Mutual, N. Y.....	3,235,925 71	3,556,441 59	1,058,678 57	2,838,652 07	147,154,961 20
Mutual Benefit, N. J.....	445,547 63	667,878 02	673,306 87	806,370 52	46,998,994 57
National, Vt.....	136,325 68	104,531 56	126,493 02	293,235 51	6,810,025 40
New England Mutual, Mass.....	191,178 64	275,665 80	227,514 52	332,723 44	21,102,654 30
New York, N. Y.....	2,632,124 12	6,348,924 46	474,823 52	3,579,251 49	115,289,778 94
Northwestern Mutual, Wis.....	896,022 38	907,457 55	515,151 40	15,653 35	42,353,912 96
Penn Mutual, Pa.....	407,384 10	201,434 51	130,738 61	193,832 43	16,574,861 00
Phoenix Mutual, Conn.....	77,379 77	322,597 78	171,807 73	60,319 40	10,004,841 67
Provident Life and Trust, Pa.....	518,767 35	76,218 82	176,928 52	228,695 00	18,558,124 44

Provident Savings, N. Y. ....	130,043 66	91,154 77	5,582 02	35,904 25	902,494 87
Travelers', Conn. ....	275,450 44	718,372 91	62,536 34	67,276 24	10,533,765 21
United States, N. Y. ....	228,571 78	70,077 36	73,453 04	34,380 29	6,529,486 80
Washington, N. Y. ....	298,684 56	125,293 19	113,111 22	325,964 56	10,790,334 21
<b>Total, Companies of Other States. ....</b>	<b>\$12,074,831 69</b>	<b>\$29,725,656 37</b>	<b>\$5,896,034 17</b>	<b>\$13,198,957 42</b>	<b>\$689,591,578 91</b>
<b>Aggregate. ....</b>	<b>\$12,193,249 98</b>	<b>\$29,842,978 40</b>	<b>\$5,963,284 52</b>	<b>\$13,223,554 83</b>	<b>\$695,797,597 75</b>
<b>CASUALTY COMPANIES</b>					
American Employers' Liability, N. Y.,	\$18,907 84	\$ 6,563 61	\$1,369 67	-	\$181,884 87
American Steam Boiler, N. Y. ....	83,400 87	132,246 96	1,529 21	-	828,561 41
American Surety, N. Y. ....	36,976 63	11,799 80	12,686 76	\$1,342 50	1,462,345 69
Employers' Liability, Eng. ....	161,260 29	131,598 61	7,390 40	-	1,015,904 30
Fidelity and Casualty, N. Y. ....	350,955 52	38,956 88	3,679 78	32,177 05	1,421,229 23
Guarantee of North America, Canada..	-	48,994 14	8,287 75	38,551 83	744,237 83
Hartford Steam Boiler, Conn. ....	127,992 00	56,592 89	28,602 14	-	1,408,481 50
Lloyd's Plate Glass, N. Y. ....	65,938 04	38,261 13	-	15,679 41	483,003 58
Standard L. & A., Michigan. ....	105,261 23	81,790 52	7,012 56	-	517,286 53
Travelers', Conn. ....	-	88,941 35	-	-	1,777,978 42
<b>Total. ....</b>	<b>\$950,692 42</b>	<b>\$635,745 89</b>	<b>\$70,558 27</b>	<b>\$87,750 79</b>	<b>\$9,840,913 36</b>

### RECAPITULATION.

Maine Life Company. ....	\$ 118,418 29	\$ 117,322 03	\$ 67,250 35	\$ 24,597 41	\$ 6,206,018 84
Life Companies of Other States. ....	12,074,831 69	29,725,656 37	5,896,034 17	13,198,957 42	689,591,578 91
Casualty Companies. ....	950,692 42	635,745 89	70,558 27	87,750 79	9,840,913 36
<b>Aggregate. ....</b>	<b>\$3,143,942 40</b>	<b>\$30,478,724 29</b>	<b>\$6,033,842 79</b>	<b>\$13,311,305 62</b>	<b>\$705,638,511 11</b>

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1890, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Losses and claims due and unpaid.	Losses and claims not due	Losses and claims resisted.	Re-insurance reserve, actuaries' 4 per cent.	Unpaid dividends.	Advance premiums.	All other liabilities.	Total liabilities, except capital.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual.....	\$11,712 47	\$ 81,928 85	\$ 7,500 00	\$5 767,177 00	\$ 3,155 15	-	\$2,078 76	\$ 5,873,552 23
<b>LIFE COMPANIES OF OTHER STATES.</b>								
Ætna, Conn.....	61,725 00	125,288 80	30,500 00	29,459,296 00	213,303 82	\$11,463 66	6,164 98	29,907,742 26
Commercial Alliance, N. Y.....	-	15,000 00	-	131,352 00	-	-	-	146,352 00
Connecticut Mutual, Conn.....	35,919 25	92,456 00	38,846 00	52,265,232 00	302,078 76	44,625 24	396,550 00	53,175,707 25
Equitable, N. Y.....	-	337,333 13	-	94,818,816 00	117,226 00	-	229,922 00	95,503,297 17
Massachusetts Mutual, Mass.....	-	51,246 85	-	10,280,586 00	49,079 74	1,145 18	-	10,382,057 77
Metropolitan, N. Y.....	-	23,641 50	-	7,663,547 00	3,678 47	18,581 93	954,984 00	8,664,432 90
Mutual, N. Y.....	-	349,539 68	86,755 00	136,053,198 00	-	69,065 14	65,000 00	136,623,557 82
Mutual Benefit, N. J.....	-	134,782 07	7,000 00	43,201,683 00	219,958 22	2,724 45	-	43,566,147 74
National, Vt.....	-	5,000 00	2,000 00	5,605,084 97	91,573 40	297,746 18	3,199 46	5,914,604 01
New England Mutual, Mass.....	197,527 00	-	-	18,786,609 62	87,987 54	-	-	19,072,124 16
New York, N. Y.....	39,889 77	990,504 81	10,000 00	98,929,864 00	-	54,660 53	-	100,024,919 11
Northwestern Mutual, Wis.....	-	164,530 98	29,775 00	35,424,507 00	60,000 00	2,000 00	140,775 00	35,821,587 98
Penn Mutual, Pa.....	-	144,320 00	-	14,247,966 00	49,428 45	10,541 24	509,706 28	14,961,961 97
Phoenix Mutual, Conn.....	-	106,314 00	-	9,202,747 00	-	-	108,752 35	9,417,813 35
Provident Life and Trust, Pa.....	225 21	16,367 00	-	16,020,734 00	23,386 22	39,961 18	-	16,100,673 61



Provident Savings, N. Y. ....	-	132,000 00	2,000 00	316,907 00	-	-	-	450,907 00
Travelers', Conn. ....	-	49,099 00	1,000 00	9,106,348 00	-	-	5,000 00	9,161,447 00
United States, N. Y. ....	-	8,670 00	13,500 00	5,822,532 00	-	-	12,486 38	5,857,188 38
Washington, N. Y. ....	6,705 02	18,533 00	10,012 20	10,339,243 00	-	-	7,820 86	10,382,314 08
<b>Total, Companies of other States ....</b>	<b>\$341,991 25</b>	<b>2,764,626 82</b>	<b>\$231,388 20</b>	<b>\$597,676,252 59</b>	<b>\$1,127,700 62</b>	<b>\$552,514 73</b>	<b>2,440,361 31</b>	<b>\$605,134,835 52</b>
<b>Aggregate .....</b>	<b>353,703 72</b>	<b>2 846,555 67</b>	<b>238,888 20</b>	<b>603,443,429 59</b>	<b>1,130,855 77</b>	<b>552,514 73</b>	<b>2,442,440 07</b>	<b>611,008,387 75</b>
<b>CASUALTY COMPANIES.</b>								
American Employer's Liability, N. J. ....	-	-	-	\$ 21,934 37	-	-	\$ 3,722 80	\$ 25,657 17
American Steam Boiler, N. Y. ....	-	-	-	133,733 69	-	-	56,225 30	189,958 99
American Surety, N. Y. ....	-	\$ 44,332 86	27,364 74	220,572 52	-	-	7,764 57	300,034 69
Employer's Liability, Eng. ....	-	154,825 00	-	415,248 04	-	-	28,041 00	598,114 04
Fidelity and Casualty, N. Y. ....	-	74,601 54	27,983 00	881,985 17	-	-	108,057 04	1,092,626 75
Guarantee of North America, Canada..	-	20,448 61	22,625 35	120,114 86	-	-	15,112 64	178,201 46
Hartford Steam Boiler, Conn. ....	-	10,428 73	-	820,184 49	-	-	6,222 13	836,835 35
Lloyd's Plate Glass, N. Y. ....	-	3,540 80	-	185,408 30	-	-	46,677 92	235,627 02
Standard L. & A., Michigan. ....	-	2,466 66	26,500 00	267,668 49	-	-	-	296,635 15
Travelers', Conn. ....	-	124,950 00	56,050 00	803,230 39	-	-	10,000 00	994,230 39
<b>Total .....</b>	<b>-</b>	<b>\$435,594 20</b>	<b>\$160,523 09</b>	<b>\$3,870,080 32</b>	<b>-</b>	<b>-</b>	<b>\$281,823 40</b>	<b>\$4,748,021 01</b>

### RECAPITULATION.

Maine Life Company .....	\$ 11,712 47	\$ 81,928 85	\$ 7,500 00	\$ 5,767,177 00	\$ 3,155 15	-	\$ 2,078 76	\$ 5,873,552 23
Life Companies of other States .....	341,991 25	2,764,626 82	231,388 20	597,676,252 59	1,127,700 62	\$552,514 73	2,440,361 31	605,134,835 52
Casualty Companies .....	-	435,594 20	160,523 09	3,870,080 32	-	-	281,823 40	4,748,021 01
<b>Aggregate .....</b>	<b>\$353,703 72</b>	<b>3,282,149 87</b>	<b>\$899,411 29</b>	<b>\$607,313,509 91</b>	<b>\$1,130,855 77</b>	<b>\$552,514 73</b>	<b>2,724,263 47</b>	<b>\$615,756,408 76</b>

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

Name of Company.	Premiums.	Interest and dividends.	Rents.	Income from all other sources.	Total income.
<b>MAINE LIFE COMPANY.</b>					
Union Mutual .....	\$ 782,363 78	\$ 266,495 20	\$16,956 44	\$26,151 85	\$1,091,967 27
<b>LIFE COMPANIES OF OTHER STATES.</b>					
Ætna, Conn.....	4,010,225 50	1,729,136 41	22,405 73	34,554 38	5,796,322 02
Commercial Alliance, N. Y. ....	192,061 49	4,754 89		118,863 69	315,680 07
Connecticut Mutual, Conn.....	4,416,575 33	2,691,980 45	337,075 04	369,410 61	7,815,041 43
Equitable, N. Y.....	29,352,507 97	4,877,952 61	806,222 66	-	35,036,683 24
Massachusetts Mutual, Mass.....	2,170,031 40	489,012 13	19,083 97	31,040 07	2,709,167 57
Metropolitan, N. Y.....	9,390,927 15	432,564 42	32,055 75	8,071 35	9,863,618 67
Mutual, N. Y.....	27,063,083 07	6,264,753 21	658,356 63	992,585 78	34,978,778 69
Mutual Benefit, N. J. ....	5,977,869 97	2,442,491 94	13,961 47	36,674 78	8,470,998 16
National, Vt.....	1,789,472 01	304,500 65	8,322 78	-	2,102,295 44
New England Mutual, Mass.....	2,801,838 46	919,744 88	93,036 02	19,362 90	3,833,982 26
New York, N. Y.....	26,587,290 04	4,550,055 24	346,356 62	-	31,483,701 90
Northwestern Mutual, Wis .....	8,922,775 09	2,130,928 13	65,574 83	-	11,119,278 05
Penn Mutual, Pa. ....	3,608,190 99	828,432 68	14,653 55	95,589 74	4,546,866 96
Phoenix Mutual, Conn.....	703,072 99	538,006 66	49,006 72	19,739 43	1,309,825 80
Provident Life and Trust, Pa. ....	3,112,898 93	814,029 99	-	-	3,926,928 92

Provident Savings, N. Y. ....	1,512,590 53	30,817 25	-	-	1,543,407 78
Travelers', Conn. ....	1,515,068 71	491,137 02	44,713 23	-	2,050,918 96
United States, N. Y. ....	1,009,160 59	288,313 41	1,073 00	-	1,298,547 00
Washington, N. Y. ....	2,082,807 69	455,084 72	13,507 05	4,044 59	2,555,444 05
<b>Total, Companies of other States</b> .....	<b>\$136,218,447 91</b>	<b>\$30,283,696 69</b>	<b>\$2,525 405 05</b>	<b>\$1,729,937 32</b>	<b>\$170,757,486 97</b>
<b>Aggregate</b> .....	<b>137,000,811 69</b>	<b>30,550,191 89</b>	<b>2,542,361 49</b>	<b>1,756,089 17</b>	<b>171,849,454 24</b>
<b>CASUALTY COMPANIES.</b>					
American Employers' Liability, N. J. ....	\$ 30,508 15	\$1,718 31	-	\$7,500 00	\$39,726 46
American Steam Boiler, N. Y. ....	462,064 79	27,968 04	-	-	490,032 83
American Surety, N. Y. ....	421,464 13	43,483 06	\$5,136 62	-	470,083 81
Employers' Liability, Eng. ....	851,681 35	34,397 26	-	2,469 92	888,548 53
Fidelity and Casualty, N. Y. ....	1,556,118 22	44,445 52	-	-	1,600,563 74
Guarantee of North America, Canada .....	234,649 29	21,987 64	-	15,777 44	272,414 37
Hartford Steam Boiler, Conn. ....	574,593 33	62,559 77	-	2,025 05	639,178 15
Lloyd's Plate Glass, N. Y. ....	353,183 74	11,861 41	4,040 00	-	369,085 15
Standard L. & A., Michigan .....	553,606 38	20,124 46	-	-	573,730 84
Travelers', Conn. ....	2,128,523 35	86,595 98	121 65	13,555 10	2,228,796 08
<b>Total</b> .....	<b>\$7,166,392 73</b>	<b>\$364,141 45</b>	<b>\$9,298 27</b>	<b>\$41,327 51</b>	<b>\$7,581,159 96</b>

### RECAPITULATION.

Maine Life Company .....	\$ 782,363 78	\$ 266,495 20	\$ 16,956 44	\$ 26,151 85	\$ 1,091,967 27
Life Companies of other States .....	136,218,447 91	30,283,696 69	2,525,405 05	1,729,937 32	170,757,486 97
Casualty Companies .....	7,166,392 73	364,141 45	9,298 27	41,327 51	7,581,159 96
<b>Aggregate</b> .....	<b>\$144,167,204 42</b>	<b>\$30,914,333 34</b>	<b>\$2,551,659 76</b>	<b>\$1,797,416 68</b>	<b>\$179,430,614 20</b>

Table V—Showing the Nature of the Expenditures During the Year Ending December 31st, 1890, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Paid death and endowment claims.	Paid to annuitants.	Policies surrendered and purchased	Dividends to policy-holders.	Dividends to stock-holders.	Commissions	Salaries of officers and employes.	All other expenditures	Total expenditures.
<b>MAINE LIFE COMPANY.</b>									
Union Mutual .....	\$632,290 79	\$392 15	\$67,923 37	\$25,993 91	-	\$58,541 68	\$159,796 34	\$100,638 77	\$1,045,577 01
<b>LIFE COS. OF OTHER STATES.</b>									
Ætna, Conn.....	2,575,712 29	-	345,263 93	635,438 07	125,000 00	511,876 81	84,003 12	258,086 52	4,535,380 74
Commercial Alliance, N. Y.,	45,931 95	-	-	22,528 28	-	58,176 75	28,675 53	68,439 74	223,752 25
Connecticut Mutual, Conn...	4,224,503 65	-	461,706 90	1,147,381 79	-	298,492 72	135,783 20	590,920 37	6,858,788 63
Equitable, N. Y.....	8,817,940 27	250,738 85	2,521,062 39	1,666,930 20	7,000 00	3,048,004 12	1,077,117 45	3,205,268 80	20,594,062 08
Massachusetts Mutual, Mass.	760,799 00	-	218,018 93	243,565 69	-	313,608 08	181,725 84	151,797 80	1,869,515 34
Metropolitan, N. Y.....	3,751,522 38	-	25,284 90	26,328 49	70,000 00	2,297,511 21	221,829 32	1,221,526 94	7,614,003 24
Mutual, N. Y.....	10,253,250 67	123,971 89	3,832,385 22	2,763,592 27	-	4,552,412 81	865,503 78	1,789,699 44	24,180,816 08
Mutual Benefit, N. J.....	3,285,936 60	34,936 89	629,985 68	1,427,939 34	-	690,616 21	144,812 77	314,580 46	6,528,807 95
National, Vt.....	407,274 01	-	206,055 82	115,574 05	-	334,162 44	29,503 25	158,844 24	1,251,413 81
New England Mutual, Mass.	1,630,540 23	-	293,372 27	588,376 49	-	229,553 98	102,215 35	235,594 85	3,079,653 17
New York, N. Y.....	7,078,272 48	1,274,499 70	2,663,563 99	2,263,207 85	-	4,266,590 26	890,117 78	1,525,611 44	19,961,863 50
Northwestern Mutual, Wis..	2,592,788 33	-	340,871 73	989,475 68	-	1,374,163 47	257,189 46	428,316 30	5,982,804 97
Penn Mutual, Pa.....	1,250,461 07	1,018 85	223,912 22	596,076 36	-	397,478 84	249,686 73	194,310 31	2,912,944 38
Phoenix Mutual, Conn.....	841,911 02	-	84,473 06	125,384 24	-	66,466 84	46,528 94	129,774 47	1,294,538 57
Provident Life and Trust, Pa	999,140 00	23,263 14	138,050 26	376,189 56	-	275,932 40	109,297 12	314,060 66	2,235,933 14

Provident Savings, N. Y....	706,958 00	100 00	1,491 88	346,529 48	-	173,546 37	43,749 26	128,910 31	1,401,285 30
Travelers', Conn.....	665,644 82	1,905 20	100,362 44	-	-	165,020 93	61,810 64	120,870 95	1,115,614 98
United States, N. Y.....	570,962 84	1,670 51	85,218 92	-	30,800 00	159,422 90	48,442 40	196,919 88	1,093,437 45
Washington, N. Y.....	832,397 72	9,408 21	287,633 40	156,629 00	9,072 00	213,985 08	82,003 87	276,881 85	1,868,011 13
<b>Total, Cos. of Other States..</b>	<b>51,291,947 33</b>	<b>1,721,513 24</b>	<b>12,458,713 94</b>	<b>13,491,146 84</b>	<b>241,872 00</b>	<b>19,427,022 22</b>	<b>4,659,995 81</b>	<b>11,310,415 33</b>	<b>114,602,626 71</b>
Aggregate.....	51,924,738 12	1,721,905 39	12,526,637 31	13,517,140 75	241,872 00	19,485,563 90	4,819,792 15	11,411,054 10	115,648,203 78
<b>CASUALTY COMPANIES.</b>									
Am. Empl'rs' Liability, N. J.	2,302 93	-	-	-	-	5,629 18	9,337 33	10,904 37	28,173 81
American Steam Boiler, N. Y.	57,039 09	-	-	-	270,000 00	99,250 08	9,942 35	285,256 66	721,488 18
American Surety, N. Y.....	79,213 35	-	-	-	90,000 00	30,063 42	103,422 17	68,189 23	370,888 17
Employers' Liability, Eng.,	378,997 67	-	-	-	-	201,321 12	66,641 45	91,576 39	738,536 63
Fidelity and Casualty, N. Y	512,559 19	-	-	-	22,500 00	417,450 00	166,145 83	218,738 15	1,337,393 17
Guar'ntee of N. America, Can.	69,020 64	-	-	-	18,276 00	6,313 18	55,621 42	61,986 19	211,217 3
Hartford St'm Boiler, Conn.,	65,913 06	-	-	-	50,000 00	147,392 63	26,656 40	307,553 47	597,515 56
Lloyd's Plate Glass, N. Y....	159,875 39	-	-	-	16,000 00	87,862 16	58,057 48	10,550 11	332,345 14
Standard L. & A., Mich....	280,723 68	-	-	-	-	141,946 19	73,380 86	60,316 58	556,367 31
Travelers', Conn.....	960,050 88	-	-	-	96,000 00	567,954 58	97,862 92	345,723 97	2,067,592 35
<b>Total.....</b>	<b>2,565,695 88</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>562,776 00</b>	<b>1,705,182 54</b>	<b>667,068 21</b>	<b>1,460,795 12</b>	<b>6,961,517 75</b>

**RECAPITULATION.**

Maine Life Company.....	632,290 79	392 15	67,923 37	25,993 91	-	58,541 68	159,796 34	100,638 77	1,045,577 01
Life Cos of Other States....	51,291,947 33	1,721,513 24	12,458,713 94	13,491,146 84	241,872 00	19,427,022 22	4,659,995 81	11,310,415 33	114,602,626 71
Casualty Companies.....	2,565,695 88	-	-	-	562,776 00	1,705,182 54	667,068 21	1,460,795 12	6,961,517 75
<b>Aggregate.....</b>	<b>54,489,934 00</b>	<b>1,721,905 39</b>	<b>12,526,637 31</b>	<b>13,517,140 75</b>	<b>804,648 00</b>	<b>21,190,746 44</b>	<b>5,486,860 36</b>	<b>12,871,849 22</b>	<b>122,609,721 47</b>

Table VI—*Exhibit of Policies.*

Name of Company.	Policies in force Dec. 31, 1889.		Policies issued during 1890.		Policies terminated during 1890.		Policies in force Dec. 31, 1890.	
	Number.	Amount.	Number.	Amount.	Number	Amount.	Number.	Amount.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual .....	14,873	\$ 27,204,605 59	2,904	\$ 6,262,828 33	2,132	\$ 4,374,830 38	15,233	\$ 28,218,753 54
<b>LIFE COMPANIES OF OTHER STATES.</b>								
Ætna, Conn.....	70,985	110,669,718 94	10,552	21,206,702 00	7,597	14,420,158 00	74,014	117,656,381 94
Commercial Alliance, N. Y.....	355	1,280,500 00	5,452	19,786,500 00	1,080	3,893,000 00	4,727	17,174,000 00
Connecticut Mutual, Conn.....	63,830	151,739,494 00	3,629	10,078,395 00	3,459	9,152,747 00	63,147	153,234,742 00
Equitable, N. Y.....	170,666	631,016,666 00	52,988	195,840,955 00	27,417	114,180,300 00	197,825	720,662,473 00
Massachusetts Mutual, Mass.....	20,626	56,320,503 00	5,232	17,369,350 00	3,179	10,619,122 00	22,706	63,290,789 00
Metropolitan, N. Y.*.....	3,319	39,865 92	296	3,217 41	328	3,858 47	3,287	39,224 86
Mutual, N. Y.....	182,014	565,839,387 00	46,540	147,495,601 00	25,511	89,164,128 00	205,564	638,041,180 00
Mutual Benefit, N. J.....	61,327	162,617,014 00	9,183	23,763,413 00	5,437	13,935,062 00	65,154	172,840,944 00
National, Vt.....	18,824	38,767,541 00	5,819	15,098,900 00	3,056	7,559,202 00	21,604	46,362,301 00
New England Mutual, Mass.....	27,096	78,954,903 00	3,710	11,616,929 00	2,231	6,723,054 00	28,619	84,024,809 00
New York N. Y.....	150,381	495,601,970 00	45,524	154,666,700 00	22,666	85,839,309 00	173,469	569,338,726 00
Northwestern Mutual, Wis.....	84,329	262,405,923 00	23,046	58,761,774 00	9,270	25,808,070 00	98,525	238,908,809 00
Penn Mutual, Pa.....	31,408	79,069,580 00	7,020	19,533,868 00	3,621	9,454,151 00	35,345	90,278,701 00
Phoenix Mutual, Conn.....	17,101	23,955,464 00	1,755	3,363,324 00	1,448	2,282,903 00	17,414	25,064,936 00
Provident Life and Trust, Pa.....	23,406	71,816,566 00	4,039	12,624,316 00	1,969	5,782,976 00	25,627	79,274,945 00

Provident Savings, N. Y. ....	15,751	60,954,108 00	4,811	16,088,080 00	3,375	11,996,929 00	17,217	651,315,509 00
Travelers', Conn. ....	22,447	44,978,949 00	4,153	13,695,858 00	2,327	5,749,882 00	24,544	53,558,220 00
United States, N. Y. ....	13,870	30,431,272 00	3,878	11,955,157 00	2,455	6,539,026 00	15,493	36,322,163 00
Washington, N. Y. ....	21,028	46,390,324 00	4,489	9,443,641 00	3,803	8,631,421 00	22,084	48,597,326 00
Total, Companies of other States ...	998,762	\$2,688,849,748 86	242,116	\$762,392,680 41	130,229	\$331,735,348 47	1,117,365	\$3,219,802,177 80
Aggregate .....	1,013,635	2,716,054,354 45	245,020	768,655,508 74	132,361	336,110,178 85	1,132,598	3,248,020,931 34
CASUALTY COMPANIES.								
American Employers' Liability, N.J.	-	-	-	\$12,319,000 00	-	\$ 684,000 00	-	\$ 11,635,000 00
American Steam Boiler, N. Y. ....	-	\$98,080,453 00	-	28,846,606 00	-	23,369,190 00	-	103,564,869 00
American Surety, N. Y. ....	-	60,969,672 00	-	87,317,002 00	-	74,403,315 00	-	73,883,359 00
Employers' Liability, Eng. ....	-	117,350,015 00	-	160,628,187 00	-	145,089,291 00	-	132,888,911 00
Fidelity and Casualty, N. Y. ....	-	145,755,625 61	-	230,779,137 37	-	154,814,011 24	-	227,220,551 85
Guarantee of North America, Canada	-	38,518,407 00	-	51,713,333 00	-	45,214,984 00	-	40,445,390 00
Hartford Steam Boiler, Conn. ....	-	121,200,690 00	-	68,623,317 00	-	40,225,053 00	-	149,598,954 00
Lloyd's Plate Glass, N. Y. ....	-	10,714,529 00	-	12,683,427 00	-	11,056,011 00	-	12,341,945 00
Standard L. & A., Michigan. ....	-	58,729,800 00	-	73,694,100 00	-	69,570,600 00	-	62,853,300 00
Travelers', Conn. ....	-	243,746,608 00	-	289,381,670 00	-	288,917,189 00	-	244,211,089 00
Total .....	-	\$895,065,799 61	-	\$808,985,829 37	-	\$952,843,644 24	-	\$958,643,168 85

## RECAPITULATION.

Maine Life Company .....	14,873	\$ 27,204,605 59	2,904	\$ 6,262,828 33	2,132	\$ 4,374,830 38	15,233	\$ 28,218,753 54
Life Companies of other States. ....	998,762	2,688,849,748 86	242,116	762,392,680 41	130,229	331,735,348 47	1,117,365	3,219,802,177 80
Casualty Companies .....	-	895,065,799 61	-	808,985,829 37	-	952,843,644 24	-	958,643,168 85
Aggregate .....	1,013,635	\$3,611,120,154 06	245,020	\$1,577,641,338 11	132,361	\$1,288,953,823 09	1,132,598	\$4,206,664,100 19

\*Industrial policies not included.

Table VII—Showing the Number and Amount of Policies Terminated During 1890, and the Mode of Termination.

Name of Company.	By Death.		By Maturity.		By Expiry.		By Surrender.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<b>MAINE LIFE COMPANY.</b>								
Union Mutual.....	251	\$ 569,429 06	167	\$ 144,778 89	287	\$ 536,016 00	71	\$ 160,304 37
<b>LIFE COMPANIES OF OTHER STATES.</b>								
Aetna, Conn. ....	930	1,442,396 00	1,044	1,112,582 00	649	1,376,584 00	1,041	1,647,727 00
Commercial Alliance, N. Y. ....	17	60,000 00	-	-	-	-	12	66,000 00
Connecticut Mutual, Conn. ....	1,449	3,470,283 00	450	803,951 00	-	-	509	1,286,055 00
Equitable, N. Y. ....	2,090	8,223,600 00	289	841,912 00	128	781,500 00	3,895	15,867,558 00
Massachusetts Mutual, Mass. ....	272	683,496 00	79	106,440 00	76	169,300 00	660	1,578,368 00
Metropolitan, N. Y.* .....	85	98,506 00	9	5,044 00	1	1,000 00	76	96,626 00
Mutual, N. Y. ....	2,521	8,582,067 00	725	1,749,003 00	35	120,750 00	3,300	12,843,914 00
Mutual Benefit, N. J. ....	1,018	3,003,036 00	-	-	742	1,845,250 00	1,669	4,283,557 00
National, Vt. ....	159	371,199 00	45	36,075 00	2	21,000 00	899	1,517,108 00
New England Mutual, Mass. ....	449	1,460,057 00	111	241,447 00	150	383,070 00	618	1,350,160 00
New York, N. Y. ....	1,775	6,319,551 00	649	1,089,570 00	341	23,410 00	2,844	14,595,207 00
Northwestern Mutual, Wis. ....	851	2,127,827 00	321	476,110 00	261	3,324,687 00	733	1,705,358 00
Penn Mutual, Pa. ....	418	1,114,754 00	118	185,552 00	114	312,800 00	493	1,063,829 00
Phoenix Mutual, Conn. ....	362	660,102 00	250	259,651 00	1	200 00	187	252,091 00
Provident Life and Trust, Pa. ....	199	610,232 00	152	371,249 00	1	3,000 00	415	1,249,763 00
Provident Savings, N. Y. ....	173	782,175 00	-	-	2,732	9,491,345 00	16	13,700 00
Travelers', Conn. ....	271	558,907 00	97	99,879 00	7	15,000 00	199	300,239 00
United States, N. Y. ....	269	536,017 00	34	35,260 00	25	55,500 00	74	120,114 00
Washington, N. Y. ....	277	636,284 00	116	157,639 00	-	-	549	1,582,078 00
Total, Companies of other States .....	13,585	\$40,740,489 00	4,489	\$7,571,364 00	5,265	\$17,924,396 00	18,189	\$61,419,152 00
Aggregate .....	13,836	41,309,918 06	4,656	7,716,142 89	5,552	18,460,412 00	18,260	61,579,456 37

\*Industrial policies not included.



Table VII—CONCLUDED.

Name of Company.	By Lapse.		By Change.		Not Taken.		Total Terminated.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount
<b>MAINE LIFE COMPANY.</b>								
Union Mutual.....	776	\$1,537,663 14	20	\$168,138 92	560	\$1,258,500 00	2,132	\$4 374,830 38
<b>LIFE COMPANIES OF OTHER STATES.</b>								
Ætna, Conn. ....	2,048	4,813,061 00	46	150,663 00	1,839	3,877,145 00	7,597	14,420,158 00
Commercial Alliance, N. Y. ....	705	2,431,500 00	-	-	346	1,335,500 00	1,080	3,893,000 00
Connecticut Mutual, Conn. ....	819	2,143,700 00	4	714,258 00	228	734,500 00	3,459	9,152,747 00
Equitable, N. Y. ....	13,611	47,993,903 00	-	-	7,704	40,471,927 00	27,714	164,180,300 00
Massachusetts Mutual, Mass. ....	1,074	3,715,241 00	-	752,127 00	1,018	3,614,150 00	3,179	10,619,122 00
Metropolitan, N. Y.* ....	145	157,000 00	3	19,000 00	9	8,671 00	328	385,847 00
Mutual, N. Y. ....	9,893	28,537,548 00	88	1,897,511 00	8,949	35,433,335 00	25,511	89,164,128 00
Mutual Benefit, N. J. ....	1,126	2,565,071 00	-	-	882	2,238,348 00	5,437	13,935,062 00
National, Vt. ....	1,072	2,690,250 00	51	521,070 00	828	2,402,500 00	3,056	7,559,202 00
New England Mutual, Mass. ....	500	1,190,030 00	3	802,290 00	400	1,296,000 00	2,231	6,723,054 00
New York, N. Y. ....	9,289	29,719,116 00	-	1,198,291 00	7,768	32,894,164 00	22,666	85,839,309 00
Northwestern Mutual, Wis. ....	4,848	10,862,241 00	5	526,460 00	2,251	6,785,387 00	9,270	25,808,070 00
Penn Mutual, Pa. ....	1,561	3,704,038 00	20	398,128 00	897	2,674,050 00	3,621	9,453,151 00
Phoenix Mutual, Conn. ....	330	460,028 00	101	229,832 00	215	420,999 00	1,446	2,822,903 00
Provident Life and Trust, Pa. ....	1,057	2,822,732 00	71	461,000 00	74	265,000 00	1,969	5,782,976 00
Provident Savings, N. Y. ....	33	28,450 00	1	166,259 00	410	1,515,000 00	3,365	11,996,929 00
Travelers', Conn. ....	938	2,195,550 00	338	1,189,657 00	477	1,390,650 00	2,321	5,749,882 00
United States, N. Y. ....	1,401	3,849,135 00	59	300,500 00	593	1,642,500 00	2,455	6,539,026 00
Washington, N. Y. ....	1,872	4,007,842 00	22	56,803 00	967	2,190,825 00	3,803	8,631,471 00
Total, Companies of other States .....	52,322	\$153,886,436 00	812	\$9,383,849 00	35,855	\$141,190,651 00	130,517	\$432,116,337 00
Aggregate .....	53,098	155,424,099 14	832	9,551,987 92	36,415	142,449,151 00	132,646	436,491,167 38

\*Industrial policies not included.

Table VIII.—Showing the Business Transacted in Maine During the Year Ending December 31st, 1890, by Life and Casualty Insurance Companies.

NAME OF COMPANY.	Policies in force Decem-ber 31, 1890.		Policies Issued During the Year.		Premiums Received.	Losses Incurred.	Losses Paid	Taxes Paid on Premiums.
	Number.	Amount.	Number.	Amount.				
<b>MAINE LIFE COMPANY.</b>								
Union Mutual, Portland .....	1,099	\$1,504,805 08	414	\$523,174 37	\$44,816 75	\$24,276 84	\$22,016 62	\$1,860 88
<b>LIFE COMPANIES OF OTHER STATES.</b>								
Ætna, Conn. ....	1,621	1,904,029 00	192	247,987 00	75,215 38	89,608 00	90,142 63	
Commercial Alliance, N. Y. ....	33	55,000 00	59	84,500 00	784 98	-	-	15 69
Connecticut Mutual, Conn. ....	1,938	3,099,122 00	164	262,908 00	98,198 22	56,737 00	56,737 00	
Equitable, N. Y. ....	1,027	1,899,801 00	213	500,329 00	51,197 83	8,730 00	7,730 00	272 83
Massachusetts Mutual, Mass. ....	901	1,251,792 00	292	408,408 00	36,315 36	20,910 00	22,910 00	617 86
Metropolitan, N. Y. ....	47	44,068 00	21	18,618 00	92,209 33	33,476 12	33,476 12	974 28
Mutual, N. Y. ....	3,051	5,508,834 66	693	1,311,509 00	193,578 39	80,264 61	80,264 61	2,100 26
Mutual Benefit, N. J. ....	1,522	2,689,805 00	167	183,405 00	62,585 09	74,898 00	74,913 00	
National, Vt. ....	270	357,385 00	70	101,500 00	13,896 00	-	-	272 36
New England Mutual, Mass. ....	1,700	3,019,830 00	211	344,684 00	84,562 34	64,746 00	75,714 00	1,688 85
New York, N. Y. ....	1,324	2,651,000 00	399	616,760 00	96,070 79	32,276 76	43,651 76	910 98
Northwestern Mutual, Wis. ....	860	1,315,069 00	344	526,698 00	43,215 02	3,000 00	3,100 00	734 35
Penn Mutual, Pa. ....	637	1,025,000 00	162	244,500 00	43,314 08	12,000 00	12,275 00	866 28
Phoenix Mutual, Conn. ....	743	678,944 00	175	239,778 00	21,751 75	7,957 00	7,257 00	
Provident Life and Trust, Pa. ....	351	624,716 00	54	114,000 00	23,144 23	-	1,000 00	462 88

Provident Savings, N. Y. ....	57	160,000 00	34	78,000 00	3,011 46	5,000 00	5,000 00	-
Travelers', Conn. ....	645	791,375 00	28	76,129 00	17,274 44	19,900 00	22,900 00	10 81
United States, N. Y. ....	107	146,770 00	7	8,260 00	7,873 89	-	-	157 47
Washington, N. Y. ....	376	432,067 00	172	220,837 00	15,237 84	2,847 16	3,151 06	191 07
<b>Total, Companies of other States. ....</b>	<b>17,276</b>	<b>\$27,654,607 66</b>	<b>3,457</b>	<b>\$5,588,810 00</b>	<b>975,436 42</b>	<b>512,350 65</b>	<b>540,222 18</b>	<b>\$7,587 12</b>
<b>Aggregate. ....</b>	<b>18,369</b>	<b>29,159,412 74</b>	<b>3 871</b>	<b>6,111,984 37</b>	<b>\$1,020,283 17</b>	<b>\$536,627 49</b>	<b>\$562,238 80</b>	<b>\$9,448 00</b>
<b>CASUALTY COMPANIES.</b>								
American Employers' Liability, N. J. ....	-	-	-	-	\$ 285 00	-	-	\$ 5 70
American Steam Boiler, N. Y. ....	-	-	-	\$510,000 00	*3,602 00	\$55 70	\$55 70	70 92
American Surety, N. Y. ....	-	-	-	205,000 00	1,126 05	-	-	22 52
Employers' Liability, Eng. ....	-	-	-	2,558,513 00	12,028 00	4,112 35	5,032 35	158 31
Fidelity and Casualty, N. Y. ....	-	-	-	-	7,744 10	1,055 03	960 04	135 68
Guarantee of North America, Canada ...	-	-	-	86,000 00	739 76	-	-	14 79
Hartford Steam Boiler, Conn. ....	-	-	-	959,900 00	†9,751 88	-	57 18	193 89
Lloyd's Plate Glass, N. Y. ....	-	-	-	46,000 00	1,242 06	241 59	200 34	20 83
Standard Life and Accident, Mich. ....	-	-	-	130,000 00	728 37	306 07	306 07	14 66
Travelers', Conn. ....	-	-	-	5,643,050 00	39,559 16	30,435 65	29,435 65	-
<b>Total. ....</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>\$10,138,463 00</b>	<b>\$76,806 38</b>	<b>\$36,206 39</b>	<b>\$36,047 33</b>	<b>\$637 20</b>

### RECAPITULATION.

Maine Life Company. ....	1,099	\$ 1,504,805 08	414	\$523,174 37	\$ 44,846 75	\$ 24,276 84	\$ 22,016 62	\$1,860 88
Life Companies of other States. ....	17,270	27,654,607 66	3,457	5,588,810 00	975,436 42	512,350 65	540,222 18	7,587 12
Casualty Companies. ....	-	-	-	10,138,463 00	76,806 38	36,206 39	36,047 33	637 20
<b>Aggregate. ....</b>	<b>18,369</b>	<b>\$29,159,412 74</b>	<b>3,871</b>	<b>\$16,250,447 37</b>	<b>\$1,097,089 55</b>	<b>\$572,833 88</b>	<b>\$598,286 13</b>	<b>\$10,085 20</b>

\* Includes \$1,080 60 received for inspection.

† Includes \$2,925 56 received for inspection.

Table IX—Showing the Assets, Liabilities and Insurance in Force on the 31st day of December, 1890, with the Income and Expenditures for the Year Ending December 31st, 1890, of Assessment Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Cash assets, including reserve.	Liabilities.	Insurance in force.	Income.		Expenditures.	
				From members.	All other sources.	For losses.	For expenses.
<b>MAINE LIFE COMPANIES.</b>							
Kennebec Mutual Life Insurance Company, Waterville,	\$ 187 91	\$863 47	\$ 707,000	\$ 3,610 98	\$ 863 47	\$ 1,045 99	\$ 3,404 61
Maine Benefit Association, Auburn.....	46,034 45	41 87	14,199,000	193,844 10	4,225 89	177,099 46	31,514 09
Maine and New Brunswick Insurance Co., Bangor.....	33,354 34	2,311 64	13,482,000	127,595 16	817 57	60,888 36	42,194 36
Provident Aid Society, Portland . . . . .	29,285 87	1,000 00	6,542,000	57,655 85	1,237 99	32,751 51	17,917 69
York Mutual Aid Association, Biddeford . . . . .	293 35	5,652 82	2,488,000	18,754 00	5,705 76	-	23,996 41
Total . . . . .	\$109,155 92	\$9,869 80	\$37,418,000	\$401,460 09	\$12,850 68	\$271,785 32	\$119,027 16
<b>LIFE COMPANIES OF OTHER STATES.</b>							
Bay State Beneficiary Association, Mass . . . . .	\$154,431 37	-	\$39,420,000	\$ 453,335 71	\$5,571 32	\$370,300 00	\$ 72,536 03
Covenant Mutual Benefit Association, Ill . . . . .	531,903 62	\$14,978 53	84,717,875	1,174,494 99	9,396 51	888,510 67	142,060 39
Hartford Life and Annuity Insurance Company, Conn .	982,206 48	36,410 01	78,036,000	1,306,302 26	129,646 37	823,085 55	295,237 71
Massachusetts Benefit Association, Mass . . . . .	616,540 56	-	72,509,000	1,229,792 51	25,349 52	877,209 05	196,069 11
Mutual Reserve Fund Life Association, N. Y. . . . .	2,957,931 70	302,649 47	197,003,435	3,286,425 20	102,423 66	2,146,498 05	824,760 87
Northwestern Masonic Aid Association, Ill. . . . .	417,038 23	88,882 46	149,092,500	1,822,207 17	15,802 67	1,497,133 34	252,223 82
United States Masonic Benevolent Association, Iowa. . .	122,012 46	229 62	19,810,000	205,730 20	29,490 77	162,500 00	54,493 05
Total . . . . .	\$5,782,064 42	\$443,150 09	\$640,588,810	\$9,478,288 04	\$317,680 82	\$6,765,236 66	\$1,837,380 98
Aggregate . . . . .	\$5,891,220 34	\$453,019 89	\$678,006,810	\$9,879,748 13	\$330,531 50	\$7,037,021 98	\$1,956,408 14

MAINE CASUALTY COMPANY.								
Maine Mutual Accident Association, Portland.....	\$3,077 40	\$271 60	\$4,082,275	\$17,740 29	\$80 00	\$ 7,245 49	\$ 10,099 85	
CASUALTY COMPANIES OF OTHER STATES.								
Manufacturers' Accident Indemnity Company, N. Y....	96,479 96	22,087 06	56,331,500	174,203 00	90 36	50,014 40	101,936 06	
Mercantile Mutual Accident Association, Mass. ....	14,907 82	481 29	14,003,300	40,294 61	923 67	19,865 57	18,947 78	
New England Mutual Accident Association, Mass. ....	46,714 32	3,861 28	37,283,750	153,853 03	306 85	43,899 69	95,671 32	
United States Mutual Accident Association, N. Y. ....	201,647 73	88,734 51	270,297,500	910,795 64	47,328 13	384,124 82	516,167 77	
Total.....	\$359,749 83	\$115,164 14	\$377,916,050	\$1,279,146 28	\$48,649 01	\$497,904 48	\$732,722 93	
Aggregate .....	\$362,827 23	\$115,435 74	\$381,998,325	\$1,296,886 57	\$48,729 01	\$505,149 97	\$742,822 78	

### RECAPITULATION.

Life Companies.....	\$5,891,220 34	\$453,019 89	\$678,006,810	\$9,879,748 13	\$330,531 50	\$7,037,021 98	\$1,956,408 14	
Casualty Companies.....	362,827 23	115,435 74	381,998,325	1,296,886 57	48,729 01	505,149 97	742,822 78	
Aggregate.....	\$6,254,047 57	\$568,455 63	\$1,060,005,135	\$11,176,634 70	\$379,260 51	\$7,542,171 95	\$2,699,230 92	

STATISTICAL TABLES.

XXXV

Table X—Showing the Business Transacted in Maine During the Year Ending December 31st, 1890, by Assessment Life and Casualty Insurance Companies.

NAME OF COMPANY.	CERTIFICATES WRITTEN DURING THE YEAR.		CERTIFICATES TERMINATED DURING THE YEAR.		CERTIFICATES IN FORCE DECEMBER 31, 1890.		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
<b>MAINE LIFE COMPANIES.</b>							
Kennebec Mutual Life Ins. Co., Waterville.....	172	\$647,000 00	36	\$ 140,000 00	189	\$ 707,000 00	\$ 1,045 99
Maine Benefit Association, Auburn .....	537	924,000 00	1,093	2,407,000 00	5,641	12,950,000 00	175,000 00
Maine and New Brunswick Ins. Co., Bangor...	2,069	7,336,000 00	1,050	3,933,000 00	3,695	13,234,000 00	62 000 00
Provident Aid Society, Portland .....	161	316,500 00	167	464,000 00	1,601	4,676,000 00	17,751 51
York Mutual Aid Association, Biddeford .....	891	2,374,000 00	25	83,000 00	866	2,291,000 00	-
Total.....	3,830	\$11,597,500 00	2,371	\$7,027,000 00	11,992	\$33,858,000 00	\$255,797 50
<b>LIFE COMPANIES OF OTHER STATES.</b>							
Bay State Beneficiary Association, Mass.....	68	\$225,000 00	39	\$97,000 00	61	\$233,000 00	\$13,000 00
Covenant Mutual Benefit Association, Ill. ....	156	366,875 00	34	92,500 00	128	288,125 00	-
Hartford Life and Annuity Ins Co., Conn. ....	99	160,000 00	3	8,000 00	113	188,000 00	7,000 00
Massachusetts Benefit Association, Mass. ....	109	188,500 00	120	258,000 00	153	305,500 00	17,000 00
Mutual Reserve Fund Life Ass'n, N. Y. ....	124	514,000 00	5	26,000 00	235	982,500 00	11,000 00
Northwestern Masonic Aid Association, Ill ....	119	287,000 00	11	38,500 00	108	248,500 00	2,500 00
United States Masonic Benevolent Ass'n, Iowa..	93	232,500 00	11	27,500 00	121	302,500 00	-
Total.....	768	\$1,973,875 00	223	\$ 547,500 00	919	\$ 2,548,125 00	\$ 50,500 00
Aggregate.....	4,598	13,571,375 00	2,594	7,574,500 00	12,911	36,406,125 00	306,297 50

MAINE CASUALTY COMPANY.							
Maine Mutual Accident Association, Portland..	1,386	\$1,947,900 00	1,314	\$1,743,275 00	1,315	\$4,082,275 00	\$7,245 49
CASUALTY COMPANIES OF OTHER STATES.							
Manufacturers' Accident Indemnity Co., N. Y..	2,258	\$5,391,400 00	1,364	\$2,818,050 00	1,000	\$2,940,350 00	\$2,406 24
Mercantile Mutual Accident Ass'n, Mass. ....	327	802,250 00	38	63,750 00	289	738,500 00	1,061 77
New England Mutual Accident Ass'n, Mass. ...	1,335	2,613,125 00	1,167	2,040,625 00	512	1,422,000 00	4,519 78
United States Mutual Accident Ass'n, N. Y. ....	265	1,253,750 00	64	277,750 00	201	976,000 00	1,752 85
<b>Total</b> .....	<b>4,185</b>	<b>\$10,060,525 00</b>	<b>2,633</b>	<b>\$5,200,175 00</b>	<b>2,002</b>	<b>\$ 6,076,850 00</b>	<b>\$ 9,740 64</b>
Aggregate.....	5,571	12,008,425 00	3,947	6,943,450 00	3,317	10,159,125 00	16,986 13

### RECAPITULATION.

Life Companies .....	4,598	\$13,571,375 00	2,594	\$7,574,500 00	12,911	\$36,406,125 00	\$306,297 50
Casualty Companies .....	5,571	12,008,425 00	3,947	6,943,450 00	3,317	10,159,125 00	16,986 13
Aggregate.....	10,169	\$25,579,800 00	6,541	\$14,517,950 00	16,228	\$46,565,250 00	\$323 283 63

Table XI—Showing the Business Transacted in Maine During the Year Ending December 31st, 1890, by Fraternal Beneficiary Organizations.

Name of Company.	Members admitted during the year.		Membership terminated during the year.		Membership December 31, 1890.		Losses and claims paid during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	
MAINE COMPANIES.							
Ancient Order of Hibernians (First Division), Portland .....	13	-	4	-	124	-	\$295 00
Ancient Order of Hibernians (Second Division), Portland.....	12	-	-	-	179	-	210 00
Casco Bay Commandery, Portland .....	4	\$5,000	6	\$9,000	100	\$149,000	2,000 00
Citizens' Mutual Relief Society, Portland .....	-	-	114	-	575	-	12,715 00
Good Templars' Relief Association, Portland .....	-	-	-	-	17	-	-
L'Union St. Joseph, Waterville .....	13	-	4	-	34	-	15 00
Maine Central Railroad Relief Association, Portland.....	600	-	131	-	1,315	-	14,598 00
Maine Commercial Travelers' Association, Portland .....	2	-	4	-	91	-	-
Maine State Pythian Relief Association, Portland.....	162	222,455	77	106,125	2,024	2,851,265	22,895 00
Masons' Mutual Relief Association, Mechanic Falls .....	204	-	112	-	1,797	-	25,000 00
New England Order of Protection, Portland Lodge, No. 142, Portland..	83	-	15	-	68	-	294 45
Northeastern Masonic Relief Association, Augusta.....	40	-	44	-	138	-	360 00
Odd Fellows' Benefit Association, Portland.....	-	-	33	-	186	-	732 00
Odd Fellows' Graded Mutual Relief Association, Norway .....	153	*267,120	21	*24,655	1,221	*1,017,844	6,597 00
Odd Fellows' Mutual Relief Association, Portland .....	3	3,000	327	327,000	716	716,000	23,448 00
Patrons' Mutual Society of Maine, Auburn .....	44	-	19	-	775	-	3,726 00
Portland Masonic Relief Association, Portland .....	7	7,000	85	85,000	669	669,000	13,366 83
Portland Temperance Reform Club, Portland .....	51	-	54	-	123	-	-
Sons of Veteran Relief Association of Maine, Rockland .....	64	-	13	-	80	-	114 50
York County Odd Fellows' Mutual Relief Association, Saco .....	4	-	14	-	294	-	896 00
Total .....	1,459	\$504,575	1,077	\$551,780	10,526	\$5,403,109	\$127,262 78



COMPANIES OF OTHER STATES.							
American Legion of Honor, Boston.....	2	\$ 2,000	27	\$ 83,000	370	\$1,202,500	\$5,500 00
Ancient Order of United Workmen, Boston.....	450	900,000	81	162,000	3,787	7,574,000	56,000 00
Home Circle, Boston.....	2	4,000	6	12,500	90	183,500	5,500 00
Knights of Honor, St. Louis.....	33	44,000	38	68,500	706	1,334,500	21,000 00
Knights of Pythias of the World, Chicago.....	1	3,000	9	17,000	184	325,000	4,000 00
Masonic National Health and Accident Association, Orange, Mass.....	2	-	11	-	15	-	132 14
Mason's Fraternal Accident Association of America, Westfield, Mass....	281	-	245	-	410	-	2,670 60
New England Order of Protection, Boston, Mass.....	519	-	154	-	-	-	-
Northern Legion, Boston, Mass.....	19	34,000	-	-	58	-	90 00
Northern Mutual Relief Association, Boston, Mass.....	-	-	3	-	112	173,965	2,000 00
Odd Fellows' Fraternal Accident Ass'n of America, Westfield, Mass..	294	615,250	302	558,250	517	1,081,725	4,899 33
Odd Fellows' Mutual Aid and Accident Association, Piqua, O.....	66	99,700	1	1,000	78	114,000	-
Order of the Iron Hall, Indianapolis, Ind.....	75	60,800	28	19,600	647	484,800	4,275 50
Order of Tonti, Philadelphia, Pa.....	19	11,400	13	9,000	70	56,600	1,754 50
Order of United Friends, Poughkeepsie, N. Y.....	56	85,000	43	113,000	531	879,000	22,500 00
Red Men's Fraternal Accident Association of America, Westfield, Mass.	5	11,000	40	100,750	49	149,750	28 57
Red Men's Mutual Relief Association, Boston, Mass.....	1	-	-	-	7	-	-
Royal Arcanum, Boston, Mass.....	8	21,000	18	54,000	501	1,474,500	180,000 00
Royal Conclave of Knights and Ladies, Boston, Mass.....	373	560,500	126	208,000	396	714,500	2,106 19
Royal Society of Good Fellows, Boston, Mass.....	7	9,000	214	410,000	280	592,000	-
Royal Templars of Temperance, Buffalo, N. Y.....	8	10,000	10	16,000	98	135,000	4,500 00
United Order of the Golden Cross, Knoxville, Tenn.....	776	936,000	303	365,570	4,224	5,096,000	44,019 65
United Fellowship, Boston, Mass.....	43	86,000	230	460,000	462	924,000	12,618 86
United States Masonic Accident Association, Fitchburg, Mass.....	332	1,180,550	87	315,500	350	1,281,550	1,073 18
United Order of the Pilgrim Fathers, Lawrence, Mass.....	145	226,000	40	67,000	1,342	2,220,000	9,000 00
<b>Total.....</b>	<b>3,517</b>	<b>\$4,898,500</b>	<b>2,029</b>	<b>\$3,040,600</b>	<b>15,284</b>	<b>\$25,996,890</b>	<b>\$383,668 60</b>
<b>Aggregate.....</b>	<b>4,976</b>	<b>\$5,403,075</b>	<b>3,106</b>	<b>\$3,592,380</b>	<b>25,810</b>	<b>\$31,399,999</b>	<b>\$510,931 38</b>

The Maine companies in many cases issue no certificates to members; the above table, therefore, is defective in this particular.  
 \* Estimated.



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MAINE LIFE INSURANCE COMPANY.

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ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS  
CONDITION ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1890.

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**UNION MUTUAL LIFE INSURANCE COMPANY,**  
**PORTLAND, MAINE.**

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

JOHN E. DEWITT, *President.*

ARTHUR L. BATES, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered .....	\$ 978,996 82
Loans on bond and mortgage (first liens)...	1,376,754 66
Loans secured by collaterals .....	379,372 84
Premium notes and loans on policies now in force.....	418,129 69
Stocks and bonds owned by the company, cost value.....	2,725,176 75
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....	118,418 29
Cash in office of company.....	\$ 1,307 91
Cash deposited in banks.....	116,014 12
Interest and rents due and accrued .....	67,250 35
Other assets, viz: bills receivable, \$661.50; ledger balances, \$1,589 62; cash in transit, since received, \$1,747.45; market value of stocks and bonds over cost, \$20,292.78; miscellaneous, \$306.06....	24,597 41
<b>Total assets .....</b>	<b>\$6,206,018 84</b>
<b>Deduct items not admitted .....</b>	<b>2,251 12</b>
<b>Total admitted assets.....</b>	<b>\$6,203,767 72</b>

ITEMS NOT ADMITTED.

Ledger balances.....	\$1,589 62
Bills receivable .....	661 50
<b>Total .....</b>	<b>\$2,251 12</b>

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES)  
 HYPOTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COLLATERAL  
 SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND  
 MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON DECEMBER  
 31, 1890.

Description.	Total par value.	Total market value.	Amount loaned thereon.
Maine Central R. R. Co. 7s .....	\$ 2,000 00	\$ 2,660 00	\$ 2,000 00
Central Wharf, Portland, Me., stock, 24 shares..	24,000 00	21,600 00	12,000 00
Portland Water Co., Portland, Me., 2d mort. ....	3,000 00	3,000 00	} 4,000 00
Maine Central R. R. 7s .....	1,000 00	1,330 00	
Portland Water Co., Portland, Me., stock, 355 shares .....	35,500 00	40,825 00	24,000 00
Pejepscot Water Co., Brunswick, Me. ....	5,000 00	5,000 00	4,500 00
Portland Water Co., Portland, Me., stock, 80 shares .....	8,000 00	9,200 00	5,000 00
Portland & Rochester R. R. stock, 50 shares ....	5,000 00	6,250 00	5,000 00
Portland Trust Co., Portland, Me., stock, 41 shares .....	4,100 00	4,920 00	4,100 00
First Nat'l Bank, Wiscasset, Me., stock, 5 shares	500 00	650 00	515 00
Flint & Pere Marquette R. R. stock, 70 shares ..	7,000 00	5,600 00	5,000 00
Maine Central R. R. Co 7s .....	2,000 00	2,300 00	} 5,000 00
Northern Pacific R. R. Land Grant 6s .....	2,000 00	2,305 00	
City of Portland, Me., 6s .....	1,000 00	1,100 00	} 700 00
Leeds & Farmington R. R. 1st mort. 6s .....	1,000 00	1,070 00	
Central Wharf, Portland, Me., stock, 9 shares...	3,000 00	8,100 00	4,200 00
Chicago & West Michigan R. R. 5s .....	1,000 00	907 50	} 710 00
New York & New England R. R. 7s .....	1,000 00	1,230 00	
Maine Central R. R. 7s .....	1,000 00	1,330 00	} 4,950 00
Portland Water Co., Portland, Me., 2d mort. ....	4,000 00	4,000 00	
Maine Central R. R. 7s .....	1,000 00	1,150 00	1,000 00
First Nat'l Bank, Houlton, Me., stock, 10 shares, Camden & Rockland Water Co., Camden, Me., stock, 125 shares.....	1,000 00	1,300 00	500 00
Camden & Rockland Water Co., Camden, Me., stock, 63 shares .....	12,500 00	15,625 00	10,000 00
American Bell Telephone Co., stock, 3 shares ...	6,300 00	7,875 00	} 5,000 00
Old Colony R. R. Co. stock, 20 shares .....	300 00	621 00	
Grand Avenue R. R. Co., Kansas City, Mo., 1st mort. 5s (gold) .....	2,000 00	3,320 00	} 5,000 00
Camden & Rockland Water Co., Camden, Me., stock, 100 shares.....	2,000 00	1,970 00	
Auburn Aqueduct Co., Auburn, Me., stock, 45 shares .....	10,000 00	12,500 00	10,000 00
Portage City Water Co., Portage, Wis., 6s .....	4,500 00	4,500 00	} 550 00
City of Rockland, Me., 6s .....	500 00	500 00	
Rochester Water Co., Rochester, Minn., 6s .....	200 00	200 00	} 1,700 00
Fort Smith (Ark.), Water Co. 6s .....	500 00	500 00	
Kankakee Water Co., Kankakee, Ills., 6s .....	500 00	500 00	} 5,000 00
Atlantic & Pacific R. R. 4s .....	500 00	500 00	
Portland Water Co., Portland, Me., 25 shares stock .....	7,000 00	5,250 00	} 2,000 00
National Shoe & Leather Bank, Auburn, Me., 95 shares stock .....	2,500 00	2,875 00	
Lime Rock R. R. Co., Rockland, Me., 5s .....	9,500 00	10,830 00	9,000 00
Chicago & West Michigan R. R. 5s .....	25,000 00	25,000 00	22,000 00
Portland R. R. Co., Portland, Me., 10 shares....	2,000 00	1,815 00	1,215 00
Utica Belt Line St. Ry. Co., 1st mort. 5 per cent, Union Ry. Co. of St. Joseph, Mo., 1st mort. 5 per cent.....	1,000 00	1,200 00	750 00
Citizens' Gas Light Co. of Brooklyn, 5 per cent,	18,000 00	17,100 00	} 52,000 00
	31,000 00	31,000 00	
	19,000 00	16,150 00	

MAINE LIFE INSURANCE COMPANY.

ACCOUNT OF STOCKS, BONDS, ETC.—Continued.

Description.	Total par value.	Total market value.	Amount loaned thereon.
City Water Co. of East St. Louis, Ill., 6 per cent.	\$ 500 00	\$ 500 00	\$ 400 00
Schuster Hax Nat'l Bank, St. Joseph, Mo., 100 shares	10,000 00	12,500 00	10,000 00
Maine Central R. R. 7 per cent.	500 00	665 00	500 00
Washington Water Co., Ind., 6s	500 00	500 00	} 900 00
Owensboro, Ky., Water Co. 6s	500 00	500 00	
Portland Railroad Co., 5 shares	500 00	600 00	450 00
Atchinson, Topeka & Santa Fe 4s	10,000 00	7,800 00	} 8,737 50
Lockwood Co., Waterville, Me., 12 shares	1,200 00	1,200 00	
Houlton, Me., Water Co., 70 shares	1,750 00	2,187 50	1,500 00
Portland, Me., Water Co 4s	500 00	475 00	400 00
Portland, Me., Railroad Co., 5 shares	500 00	600 00	400 00
Atchison, Topeka & Santa Fe 4s	500 00	390 00	} 1,004 00
Akron Street Railway Co 6s	1,000 00	1,050 00	
Androscooggin Co., Me., 6s	500 00	535 00	} 600 00
Androscooggin & Kennebec R. R., 60	100 00	100 00	
Commercial Union Telegraph Co., 200 shares	20,000 00	24,000 00	4,000 00
Portland, Me., Gas Light Co., 17 shares	850 00	1,190 00	1,050 00
St Louis, Wichita & Western 1st mort. 6s	5,000 00	5,150 00	} 25,000 00
Penobscot Shore Line R. R. 1st mort. 4s	25,000 00	25,000 00	
Owensboro, Ky., Water Co., 6s	1,000 00	1,000 00	900 00
Rockland, Me., Trust Co., 50 shares	5,000 00	5,750 00	} 25,000 00
Central Nat'l Bank, Springfield, Mo., 50 shares.	5,000 00	5,500 00	
Schuster Hax Nat'l Bank, St. Joseph, Mo., 50 shares.	5,000 00	6,250 00	} 52,200 00
Merchants' Nat'l Bank, Portland, 150 shares	11,250 00	13,725 00	
Kansas City, Mo., School District 4s	58,000 00	58,000 00	2,000 00
Portland, Me., Water Co., 20 shares	2,000 00	2,300 00	2,000 00
St. Joseph & Grand Island R. R. 6s	11,000 00	10,780 00	} 20,000 00
Atchison, Topeka & Santa Fe 4s	7,000 00	5,460 00	
Consolidated R. R. of Vermont 5s	5,000 00	4,250 00	} 900 00
Atlantic & Pacific R. R. 4s	1,000 00	750 00	
Missouri Valley & Blair Railway and Bridge Co. 6s	1,000 00	1,020 00	900 00
Atchison, Topeka & Santa Fe 4s	10,000 00	7,800 00	} 16,041 34
New York & New England, 15 shares	1,500 00	1,635 00	
Chicago, St. Paul, Minneapolis & Omaha, 10 shares	1,000 00	780 00	} 2,000 00
Flint & Pere Marquette, preferred, 10 shares	1,000 00	800 00	
Chicago, St. Louis & Pittsburg 5s	1,000 00	1,000 00	} 16,041 34
Ohio & Mississippi R. R., Springfield Div., 7s	2,000 00	2,270 00	
Mt Vernon Water Co., Mt Vernon, N. Y., 1st mort. 6s	1,000 00	1,000 00	210 00
Belfast City, Me., 6s	200 00	210 00	1,930 00
Atchison, Topeka & Santa Fe, income 5s	4,000 00	1,930 00	} 390 00
Certificate of Profits, No. 589, Atlantic Mut. Ins Co.	390 00	390 00	
Certificate of Profits, No. 823, Atlantic Mut. Ins Co.	110 00	110 00	} 330 00
Certificate of Profits, No. 1,777, Atlantic Mut. Ins Co.	330 00	330 00	
	\$488,080 00	\$503,641 00	\$379,372 84

## MAINE FIRE INSURANCE COMPANY.

ACCOUNT OF STOCKS, BONDS AND TREASURY NOTES OF THE UNITED STATES, AND OF THIS STATE, AND OF OTHER STATES; AND ALSO OF ALL OTHER STOCKS AND BONDS ABSOLUTELY OWNED BY THE UNION MUTUAL LIFE INSURANCE COMPANY, DECEMBER 31st, 1890.

	Description.	Total par value.	Total market value.
Bonds	United States 6s, currency, Jan., 1899 . . . .	\$ 50,000 00	\$ 61,000 00
"	Achison, Topeka and Santa Fe R. R. 4s, July, 1989 . . . . .	191,000 00	148,980 00
"	Chicago and West Michigan R. R. 5s, Dec., 1921 . . . . .	125,000 00	113,437 50
"	Canadian Pacific Railway Land Grant 5s, Oct., 1931 . . . . .	98,000 00	106,820 00
"	Chicago, Burlington & Quincy R. R. 7s, Jan., 1896 . . . . .	22,500 00	24,750 00
"	Current River R. R. 1st mortgage 5s (K. C. F. S. & M.), Oct., 1927 . . . . .	50,000 00	50,000 00
"	Denver and Rio Grande R. R. 4s, Jan., 1936 . . . . .	50,000 00	40,500 00
"	Fremont, Elkhorn and Missouri Valley R. R. 6s (C. & N. W. R. R.), Oct., 1933 . . .	25,000 00	29,750 00
"	Flint & Pere Marquette R. R. 6s, Oct., 1920	50,000 00	58,500 00
"	Grand Avenue Railway, Kansas City, Mo., 1st mortgage 5s, gold, July, 1908 . . . .	50,000 00	49,250 00
"	Hanibal and St. Joseph R. R. 6s, March, 1911 . . . . .	50,000 00	57,250 00
"	Kansas and Missouri R. R. 5s (K. City F S & M. R. R.), Aug., 1922 . . . . .	10,000 00	10,000 00
"	Kansas City, St. Jo. and Council Bluffs R. R. 7s, Jan., 1907 . . . . .	30,000 00	35,700 00
"	Kansas City Belt Railway 1st mortgage 6s, July, 1916 . . . . .	50,000 00	57,500 00
"	Kansas City Cable Railway 1st mortgage 6s, April, 1897 . . . . .	50,000 00	49,250 00
"	Kansas City, Fort Scott and Memphis R. R. con. mort. 6s, May, 1928 . . . . .	50,000 00	55,500 00
"	Lincoln and North Western R. R. 7s (C., B. & Q. R. R.), Jan., 1910 . . . . .	45,000 00	56,250 00
"	Lime Rock R. R., Rockland, Me., 5s, 1st mortgage, April, 1908 . . . . .	25,000 00	25,000 00
"	Marquette, Houghton and Ontonagon R. R. 6s, June, 1923 . . . . .	16,000 00	16,160 00
"	Milwaukee and St. Paul R. R., C. & M Division 7s, Jan., 1903 . . . . .	35,000 00	43,400 00
"	Maine Central R. R., consolidated 4½s, April, 1912 . . . . .	100,000 00	107,000 00
"	New York and New England R. R. 6s, Jan., 1905 . . . . .	50,000 00	56,500 00
"	Ohio and Mississippi R. R. consolidated 7s, Jan., 1898 . . . . .	46,000 00	52,670 00
"	Oregon Railway and Navigation Co. 5s, June, 1925 . . . . .	50,000 00	47,250 00
"	Oxford and Clarksville R. R. 6s, 1st mort, gold, Nov., 1937 . . . . .	25,000 00	25,000 00
"	People's Street Railway Co. of Luzerne Co., Pa., 1st mortgage, Aug., 1918 . . . .	25,000 00	26,812 50
"	People's Street Railway and Electric Light & Power Co., St. Joseph, Mo., 6s, Apr., 1939.	10,000 00	10,500 00
"	Philadelphia and Reading R. R. Co. (gen- eral mortgage), Jan., 1958 . . . . .	25,000 00	20,000 00



MAINE FIRE INSURANCE COMPANY.

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—Continued.

	Description.	Total par value.	Total market value.
Stock.	Portland, Saco and Portsmouth Railroad, 142 shares.....	\$ 14,200 00	\$18,105 00
Bonds.	Rome, Watertown and Ogdensburg R. R. 5s, July, 1922.....	25,000 00	26,625 00
"	Rome, Watertown and Ogdensburg R. R. 7s, Dec., 1891.....	6,000 00	6,000 00
"	Scioto Valley & New England R. R. (1st mortgage) 6s, Nov., 1986.....	50,000 00	35,000 00
"	Staten Island Rapid Transit R. R. 6s, Jan., 1913.....	10,000 00	11,200 00
"	Union Pacific, Lincoln and Colorado 5s, (1st mortgage), April, 1918.....	24,000 00	20,640 00
"	Utah and Northern Railway Co 5s (con.), July, 1926.....	25,000 00	23,750 00
"	Wisconsin Valley R. R. 7s, Jan., 1909....	4,000 00	4,800 00
"	Americus, Georgia, 6s, April, 1919.....	10,000 00	12,385 00
"	Berlin, New Hampshire, 4s, Nov., 1891... \$1,000 00		
"	" " " Nov., 1892... 1,000 00		
"	" " " Nov., 1893... 1,000 00		
"	" " " Nov., 1894... 1,000 00		
"	" " " Nov., 1895... 1,000 00		
"	" " " Nov., 1896... 1,000 00		
"	" " " Nov., 1897... 1,000 00		
		7,000 00	6,878 20
"	Bond County, Illinois, 6s, Nov., 1895....	5,000 00	5,322 50
"	Caribou, Me., 4½s, July, 1891.....	1,000 00	
"	" " " July, 1892.....	1,000 00	
"	" " " July, 1893.....	1,000 00	
"	" " " July, 1894.....	1,000 00	
"	" " " July, 1895.....	1,000 00	
"	" " " July, 1896.....	1,000 00	
		6,000 00	6,000 00
"	Damariscotta, Me., 4½s, July, 1900.....	2,000 00	2,080 00
"	Delaware City, Ohio, 6s, Nov., 1901.....	5,000 00	5,637 00
"	Elk County, Kansas, 5s, May, 1892.....	3,000 00	
"	" " " May, 1893.....	3,000 00	
"	" " " May, 1894.....	3,000 00	
"	" " " May, 1895.....	3,000 00	
"	" " " May, 1896.....	3,000 00	
		15,000 00	15,262 50
"	Jefferson Co., Alabama, 5s, July, 1920....	40,000 00	43,200 00
"	Jefferson Co., Alabama, 6s, Nov., 1919....	25,000 00	31,000 00
"	Louisville, Ky., 4s, July, 1923.....	25,000 00	24,375 00
"	Minneapolis, Minn., 4½s, April, 1912....	10,000 00	10,711 00
"	Montreal Harbour (debentures) 4s, July, 1917.....	10,000 00	
"	Montreal Harbour (debentures) 4s, July, 1918.....	20,000 00	
		30,000 00	30,432 50
"	Omaha City, Nebraska, 5s, July, 1906....	25,000 00	26,745 00
"	Pueblo City, Colorado, 6s (public build- ing), June, 1902.....	15,000 00	17,002 50
"	Richmond, Va., 8s, July, 1908.....	10,000 00	13,700 00
"	Wells Co., Ind., (court house) 5s, Sept., 1907.....	13,000 00	13,759 20
"	City Water Co., Chattanooga, Tenn., 6s, Dec., 1908.....	30,000 00	30,000 00
"	Chicago Gas Light & Coke Co. 5s, July, 1937.....	25,000 00	21,625 00

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC — *Continued.*

Description.		Total par value.	Total market value.
Bonds	Caribou, Me. (school bonds) 5s, Aug, 1891,	\$1,000 00	
"	" " " " Aug., 1892,	1,000 00	
"	" " " " Aug., 1893,	1,000 00	
"	" " " " Aug., 1894,	1,000 00	
"	" " " " Aug., 1895,	1,000 00	
"	" " " " Aug., 1896,	1,000 00	
"	" " " " Aug., 1897,	1,000 00	
"	" " " " Aug., 1898,	1,000 00	
"	" " " " Aug., 1899,	1,000 00	
"	" " " " Aug., 1900,	1,000 00	
		\$10,000 00	\$10,222 00
"	Crystal Water Co, Edgewater, N. Y., 1st mortgage 6s, July, 1910. ....	25,000 00	25,000 00
"	Fort Payne, Ala., Water Co. 6s, July, 1910. ....	25,000 00	25,000 00
"	Goldsboro, N. C., Water Co. 1st mortgage 6s, May, 1910. ....	25,000 00	25,000 00
"	Le Mars, Iowa, Water and Light Co. 1st mortgage 6s, Nov., 1904. ....	25,000 00	25,000 00
"	Leadville, Col., Water Co. 6s, Aug., 1915..	25,000 00	25,000 00
"	Manitowoc, Wis., Water, 6s, Feb., 1907 ..	25,000 00	25,000 00
"	Metropolitan Telephone and Telegraph Co 6s, May, 1918. ....	50,000 00	52,250 00
"	Pueblo, Col., Water 6s, April, 1904. ....	25,000 00	28,710 00
"	Rockport, Ind., Water Works Co., 6s, Feb., 1905. ....	10,000 00	10,000 00
"	St. Joseph, Mo., Water Co., 6s, Dec., 1909. ....	25,000 00	25,000 00
"	Wakefield, Mass., Water Co. 5s, Feb., 1906. ....	25,000 00	25,000 00
Stocks.	*Biddeford National Bank, Biddeford, Me.	2,000 00	2,800 00
"	*Canal National Bank, Portland, Me. ....	20,000 00	27,800 00
"	*Casco National Bank, Portland, Me. ....	20,000 00	25,000 00
"	*Cumberland National Bank, Portland, Me.	4,880 00	5,612 00
"	Commercial National Bank, Omaha, Neb..	5,000 00	6,250 00
"	Farmers' and Merchants' National Bank, Waco, Texas. ....	2,000 00	2,080 00
"	*First National Bank, Auburn, Me. ....	2,000 00	2,900 00
"	*First National Bank, Wiscasset, Me. ....	1,000 00	1,300 00
"	*First National Bank, Lewiston, Me. ....	10,000 00	16,500 00
"	*First National Bank, Bangor, Me. ....	1,200 00	1,560 00
"	*First National Bank, Biddeford, Me. ....	3,800 00	6,460 00
"	*First National Bank, Portland, Me. ....	6,200 00	6,262 00
"	Flour City National Bank, Minneapolis, Minn. ....	5,000 00	5,750 00
"	Importers' and Traders' National Bank, New York City. ....	5,000 00	28,750 00
"	*International Loan & Trust Company, Kansas City, Mo. ....	20,000 00	21,000 00
"	Knickerbocker Trust Company, New York City. ....	4,800 00	8,400 00
"	*Lime Rock National Bank, Rockland, Me. ....	4,200 00	4,500 00
"	*Manufacturers' National Bank, Lewiston, Me. ....	5,000 00	6,500 00
"	*Merchants' National Bank, Portland, Me. ....	2,700 00	4,392 00

\*Valued by Hon. Fred E. Richards, formerly Bank Examiner of Maine.

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—*Concluded.*

	Description.	Total par value.	Total market value.
Stocks.	National Bank, Kansas City, Mo. . . . .	\$5,000 00	\$8,000 00
"	*National Bank of Commerce, Omaha, Neb . . . . .	5,000 00	5,000 00
"	*National Traders' Bank, Portland, Me. . .	6,300 00	8,001 00
"	*North National Bank, Rockland, Me. . . .	10,000 00	15,000 00
"	*Northern National Bank, Hallowell, Me. . .	10,000 00	13,800 00
"	*Norway National Bank, Norway, Me. . . .	1,000 00	1,200 00
"	*People's National Bank, Waterville, Me.,	3,000 00	3 750 00
"	*Portland National Bank, Portland, Me. . .	20,000 00	21,000 00
"	*Richmond National Bank, Richmond, Me.	700 00	840 00
"	*Rockland National Bank, Rockland, Me.	5,000 00	8,250 00
"	Schuster Hax National Bank, St. Jo., Mo.	5,000 00	6,250 00
"	*Sioux Falls National Bank, Sioux Falls, Dakota . . . . .	2,000 00	2,100 00
"	*Ticonic National Bank, Waterville, Me.	3,500 00	4,375 00
"	*Westbrook Trust Co., Westbrook, Me. . . .	5,000 00	5,200 00
		\$2,360,980 00	\$2,484,729 40
"	Province of Ontario Annuities, 1890 to 1925, \$7,000, payable semi-annually until 1925, present value. . . . .		260,740 13
			\$2,745,469 53

\*Valued by Hon. Fred E. Richards, formerly Bank Examiner of Maine.

## II. LIABILITIES.

Claims for death losses due and unpaid . . . . .	\$ 75 00	}	\$11,712 47
Claims for matured endowments due and unpaid 11,637 47			
Claims for death losses and matured endowments in process of adjustment or adjusted and not due. . . . .	73,902 30		
Claims for death losses and other policy claims resisted. . . . .	7,500 00		
Notice of death on which no proofs have been received. . . . .	8,026 55		
Total policy claims . . . . .			\$101,141 32
Net present value of all outstanding policies in force Dec. 31st, 1890, computed according to the Actuaries' Table of Mortality with 4 per cent interest. . . . .	\$5,773,093 00		
Deduct re-insurance. . . . .	5,916 00		
Net re-insurance reserve. . . . .			5,767,177 00
Unpaid dividends of surplus or other profits due policy-holders. . . . .			3,155 15
Other liabilities of the company, viz: contingent reserve, \$194; premiums paid in advance (net), \$1,795.76; miscellaneous, \$89 . . . . .			2,078 76
Liabilities as to policy-holders. . . . .			5,873,552 23
Surplus as regards policy-holders . . . . .			330,215 49
Total liabilities. . . . .			\$6,203,767 72
Estimated surplus accrued on Tontine or other policies, the profits of which are especially reserved for that class of policies \$51,456.80.			

## III. INCOME DURING THE YEAR.

Total premium income. . . . .		\$782,363 78
Received for interest on mortgage loans . . . . .	\$ 86,619 12	
Received for interest on bonds owned, and dividends on stock. . . . .	129,618 95	
Received for interest on premium notes, loans or liens. . . . .	25,200 22	
Received for interest on other debts due the company. . . . .	24,658 12	
Received as discount on endowments paid in advance . . . . .	398 79	
		266,495 20
Received for rents for use of company's property. . . . .		16,956 44
Other income, viz: profit and loss. . . . .		26,151 85
Total income. . . . .		\$1,091,967 27

IV. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$497,307 25	
Premium notes, loans or liens used in payment of same...	26,050 00	
Cash paid for matured and discounted endowments and additions .....	129,433 54	
Premium notes, loans or liens used in payment of same...	9,500 00	
Total .....	662,290 79	
Deduct re-insurance.....	30,000 00	
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Total amount actually paid for losses and matured endowments .....	632,290 79	
Cash paid to annuitants.....	392 15	
Cash paid for surrendered policies .....	\$12,733 30	}
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse, 26,396 14	26,396 14	
Cash surrender values applied in payment of premiums.....	28,793 93	}
Cash dividends paid to policy-holders.....	21,038 91	
Premium notes, loans or liens used in payment of dividends to policy-holders.....	4,955 60	}
Total paid to policy-holders .....		\$726,600 22
Paid for commissions to agents .....		58,541 68
Paid for salaries and other compensation of officers and employes.....		139,796 34
Paid for taxes .....	\$15,433 93	
Paid for rent .....	10,263 78	
Paid for commuting commissions.....	28,630 60	
Other expenditures, viz: general expenses.....	46,310 46	
		<hr/>
		100,638 77
Total expenditures.....		\$1,045,577 01

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ...	\$450,259 00	
Received during the year .....	30,721 14	
Total.....		\$480,980 14
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated .....	\$66,901 14	
Redeemed by maker in cash.....	6,936 00	
Transferred .....	3,637 00	
Total .....		<hr/>
		77,474 14
Balance note assets at end of the year .....		\$403,506 00

## VI. EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased and of those which have ceased to be in force during the year, and of those in force at end of year

Classification.	Whole Life Policies.		Endowment Policies.		All other Policies.		Reversionary Additions	Total Numbers and Amount.	
	Number	Amount.	Number	Amount.	Number	Amount.	Amount.	Number.	Amount.
Policies and additions in force at end of previous year.....	4,764	\$8,401,079	8,088	\$14,757,522 00	2,021	\$3,830,221 91	\$215,782 68	14,873	\$27,204,605 59
New policies issued.....	890	2,133,748	1,558	2,987,351 00	-	-	-	2,448	5,121,099 00
Old policies revived.....	1	667	22	49,500 00	1	1,000 00	1,215 53	24	52,382 53
Old policies increased.....	-	-	-	-	-	3,415 03	-	-	3,415 03
Old policies transferred.....	4	22,500	16	8,959 58	-	-	-	20	31,459 58
Additions by dividends.....	-	-	-	-	-	-	15,563 39	-	15,563 39
Mortuary additions to policies....	-	-	-	-	-	165,058 80	-	-	165,058 80
Add policies transferred to Maine, Mo and Mass N F law extensions.....	5,659	\$10,557,994	9,684	\$17,803,332 58	2,022	\$3,999,695 74	\$232,561 60	17,365	\$32,593,583 92
	-	-	-	-	412	873,850 00	-	412	873,850 00
	5,659	\$10,557,994	9,684	\$17,803,332 58	2,434	\$4,873,545 74	\$232,561 60	17,777	\$33,467,433 92
<i>Deduct policies ceased to be in force:</i>									
By death.....	159	\$313,441	62	\$175,437 00	30	\$76,600	\$3,951 06	251	\$569,429 06
By maturity and discount.....	-	-	167	142,585 58	-	-	2,193 31	167	144,778 89
By expiry (term).....	-	-	-	-	287	536,016 00	-	287	536,016 00
By surrender.....	60	130,694	11	15,346 00	-	-	14,264 37	71	160,304 37

By lapse .....	8	40,500	768	1,497,150 00	-	-	13 14	776	1,537,663 14
By re-conversion .....	-	-	-	-	-	-	98 14	-	98 14
By transfer .....	-	-	6	27,000 00	14	17,000 00	-	20	41,000 00
By decrease .....	-	3,500	-	42,500 00	-	-	-	-	46,000 00
Not taken .....	89	251,500	471	1,007,000 00	-	-	-	560	1,258,500 00
Mortuary additions to policies .....	-	-	-	-	-	78,040 78	-	-	78,040 78
<b>Total terminated .....</b>	<b>316</b>	<b>\$739,635</b>	<b>1,485</b>	<b>\$2,907,018 58</b>	<b>331</b>	<b>\$707,656 78</b>	<b>\$20,520 02</b>	<b>2,132</b>	<b>\$4,374,830 38</b>
By policies transferred to Maine, Mo. and Mass. N. F. law exten- sions .....	57	148,100	355	725,750 00	-	-	-	412	873,850 00
<b>Net numbers and amounts in force at the end of the year .....</b>	<b>373</b>	<b>\$887,735</b>	<b>1,840</b>	<b>\$3,632,768 58</b>	<b>331</b>	<b>\$707,656 78</b>	<b>\$20,520 02</b>	<b>2,544</b>	<b>\$5,248,680 38</b>
5,286	9,670,259	7,944	14,170,564 00	2,103	4,165,888 96	212,041 58	15,233	28,218,753 54	
Policies re-insured .....	5	26,778	1	15,000 00	23	127,500 00	-	29	169,278 00

Four annuity policies of \$392 15 annually, in force December 31, 1890.

## BUSINESS IN MAINE.

Policies in force December 31st, 1889, number, 908; amount insured...	\$1,239,081 59
Policies issued during the year, number, 414; amount insured.....	523,174 37
Premiums received during the year .....	44,846 75
Losses and claims incurred during the year .....	24,276 84
Losses and claims paid during the year.....	22,016 62



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LIFE INSURANCE COMPANIES OF OTHER STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE  
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED TO  
DO BUSINESS IN THE STATE OF MAINE SHOWING THEIR  
CONDITION ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1890.

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# ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

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

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## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$3,958,936 40	
Premium notes, loans or liens taken for premiums..	51,289 10	
<b>Total premium income.....</b>		<b>\$4,010,225 50</b>
Received for interest on mortgage loans..		1,060,851 69
Received for interest on bonds owned, and dividends on stock.....		568,170 72
Received for interest on premium notes, loans or liens.....		69,396 52
Received for interest on other debts due the company.....		24,683 89
Received for discount on claims paid in advance.....		6,033 59
Received for rents for use of company's property.....		22,405 73
Other income, viz: interest on deposits.....		34,554 38
<b>Total income.....</b>		<b>\$5,796,322 02</b>

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$1,400,278 94
Premium notes, loans, or liens used in payment of the same	51,234 50
Cash paid for matured endowments and additions.....	1,110,626 40
Premium notes, loans or liens used in payment of same..	19,296 45
<b>Total.....</b>	<b>2,581,436 29</b>
Deduct reinsurance.....	5,724 00
* Total amount actually paid for losses and matured endowments.....	2,575,712 29
Cash paid for surrendered policies.....	323,111 62
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	22,152 31

Cash dividends paid to policy-holders.....	\$561,616 68
Premium notes, loans or liens used in payment of dividends to policy-holders.....	73,821 39
Total paid to policy-holders .....	\$3,556,414 29
Paid stockholders for interest or dividends.....	125,000 00
Paid for commissions to agents.....	511,876 81
Paid for salaries and other compensation of officers and employes.....	84,003 12
Paid for taxes.....	104,060 33
Paid for rent.....	10,994 34
Other expenditures, viz: general expenses.....	143,031 85
Total expenditures.....	\$4,535,380 74

## III. ASSETS.

Real estate owned by the company, unincumbered. ....	\$628,660 39
Loans on bond and mortgage (first liens) .....	17,308,560 08
Loans secured by collaterals .....	494,028 31
Premiums notes and loans on policies now in force.....	1,109,095 73
Stocks and bonds owned by the company, market value.....	12,266,036 85
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1890.....	288,578 06
Cash in office of company.....	\$15,332 29
Cash deposited in banks.....	3,081,590 05
Interest and rents due and accrued.....	486,954 99
Other assets, viz: loans on policies .....	314,165 62
Total admitted assets.....	\$35,993,002 37

## IV. LIABILITIES.

Claims for death losses due and unpaid.....	\$15,906 00
Claims for matured endowments due and unpaid.....	45,819 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	125,288 50
Claims for death losses and other policy claims resisted..	30,500 00
Total policy claims.....	\$217,513 80
Net present value of all outstanding policies in force Dec. 31, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	29,506,270 00
Deduct re-insurance.....	46,924 00
Net re-insurance reserve.....	29,459,296 00
Unpaid dividends of surplus or other profits due policy-holders.....	213,303 82
Other liabilities of the company, viz: Premiums paid in advance.....	11,463 66
Bills payable.....	6,164 98
Liabilities as to policy-holders .....	\$29,907,742 26
Surplus as regards policy-holders.....	6,085,260 11
Total liabilities.....	\$35,993,002 37

Estimated surplus accrued on renewable term policies,  
the profit upon which are especially reserved for that  
class of policies, \$755,000.00.

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of year.....	\$1,230,578 24	
Received during the year.....	51,289 10	
Total.....		\$1,281,867 34
Deductions during the year as follows.....	144,352 34	
Notes and other obligations used as above stated.....	22,152 31	
Redeemed by maker in cash.....	6,266 96	
Total.....		172,771 61
Balance note assets at end of the year.....		\$1,109,095 73

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1889.....	70,985	\$110,669,718 94
Policies issued during the year.....	10,552	21,206,702 00
Old policies increased during the year.....	74	200,119 00
Totals.....	81,611	132,076,539 94
Deduct policies ceased to be in force.....	7,597	14,420,158 00
Net policies in force Dec. 31, 1890.....	74,014	\$117,656,381 94

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	<i>Number.</i>	<i>Amount.</i>
Terminated by death.....	930	\$1,442,396 00
By expiry.....	649	1,376,584 00
By surrender.....	1,041	1,647,727 00
By lapse.....	2,048	4,813,061 00
By change and decrease.....	46	150,663 00
By maturity.....	1,044	1,112,582 00
Not taken.....	1,839	3,877,145 00
Totals.....	7,597	\$14,420,158 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	1,585	\$1,850,313 00
Policies issued during the year.....	192	247,987 00
Total.....	1,777	2,098,300 00
Deduct policies ceased to be in force.....	156	194,271 00
Total policies in force December 31, 1890.....	1,621	\$1,904,029 00
Premiums received during the year.....		75,215 38
Losses and claims incurred during the year.....		89,608 00
Losses and claims paid during the year.....		90,142 63

## COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

JOHN T. HOLLY, *President.*

A. C. HUNT, *Secretary.*

Capital Paid Up in Cash, \$150,000.

### I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$192,675 87	
Less re-insurance.....	614 38	
		\$192,061 49
Received for interest and dividends....		4,754 89
Other income, viz: entrance and examination fees and amounts received in lieu thereof from National Alliance.....		118,863 69
Total income.....		\$315,680 07

### II. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$45,931 95	
Cash paid for dividends to policy-holders.....	22,528 28	
		\$68,460 23
Total paid to policy-holders .....		\$68,460 23
Paid for commissions to agents.....		58,176 75
Paid for salaries and other compensation of officers and employes....		28,675 53
Paid for taxes.....		3,846 78
Paid for rent.....		8,671 08
Paid for commuting commissions....		30,000 00
Other expenditures, viz: general expenses .....		25,921 88
Total expenditures.....		\$223,752 25

### III. ASSETS.

Loans on bond and mortgage (first liens).....		\$135,500 00
Cash in office of company and deposited in banks and trust companies,		65,068 22
Interest and rents due and accrued .....		1,780 80
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....		119,089 66
Other assets, viz: agents' balances, \$30,662.38; bills receivable, \$1,- 150.62; furniture, safes, &c, 4,925.83; commuted commissions, \$30,000.....		66,738 83
Total assets.....		388,177 51
Deduct items not admitted.....		66,738 83
Total admitted assets.....		\$321,438 68

## ITEMS NOT ADMITTED.

Commuted commissions.....	\$30,000 00
Agents' balances.....	30,662 38
Bills receivable.....	1,150 62
Other items, viz: furniture, &c.....	4,925 83
Total unadmitted assets.....	<u>\$66,738 83</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$15,000 00
Net present value of all outstanding policies in force December 31, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$131,398 00
Deduct re-insurance.....	46 00
Net re-insurance reserve.....	<u>131,352 00</u>
Liabilities as to policy-holders.....	146,352 00
Surplus as regards policy-holders.....	175,086 68
Total liabilities.....	<u>\$321,438 68</u>

## V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	355	\$1,280,500 00
Policies issued during 1890.....	<u>5,452</u>	<u>19,786,500 00</u>
Total.....	5,807	21,067,000 00
Deduct policies ceased to be in force.....	<u>1,080</u>	<u>3,893,000 00</u>
Net policies in force December 31, 1890.....	4,727	\$17,174,000 00

*Policies which have ceased to be in force during the year, with the mode of their termination:*

Terminated by death or maturity.....	17	\$60,000 00
By surrender.....	12	66,000 00
By lapse.....	705	2,431,500 00
Not taken.....	<u>346</u>	<u>1,335,500 00</u>
Total.....	1,080	\$3,893,000 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	1	\$ 1,000 00
Policies issued during the year.....	<u>59</u>	<u>84,500 00</u>
Total.....	60	85,500 00
Deduct policies ceased to be force.....	<u>27</u>	<u>30,500 00</u>
Total policies in force December 31, 1890.....	33	\$55,000 00

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

EDWARD M. BUNCE, *Secretary.*

### I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,416,575 33
Received for interest on mortgage loans.....	\$1,990,378 43
Received for interest on bonds owned, and dividends on stock .....	582,146 02
Received for interest on premium notes, loans or liens ..	102,559 27
Received for interest on other debts due the company....	8,892 47
Received as discount on claims paid in advance.....	8,004 26
	2,691,980 45
Received for rents for use of company's property .....	337,075 04
Other income, viz: balance of profit and loss account....	369,410 61
	\$7,815,041 43

### II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$3,375,978 15
Premium notes, loans or liens used in payment of the same,	52,172 50
Cash paid for matured endowments and additions .....	794,888 69
Premium notes, loans or liens used in payment of same..	1,464 31
	4,224,503 65
Total amount actually paid for losses and matured endow- ments. ....	4,224,503 65
Cash paid for lapsed and surrendered policies.....	436,334 25
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse .....	25,372 65
Cash dividends paid to policy-holders .....	1,115,730 77
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	31,651 02
	\$5,833,592 34
Total paid to policy-holders .....	\$5,833,592 34
Paid for commissions to agents.....	298,492 72
Paid for salaries and other compensation of officers and employes....	135,783 20
Paid for taxes.....	292,586 24
Paid for rent, less \$561.00 received under sub-lease .....	5,437 27
Other expenditures, viz: general expenses.....	292,896 86
	\$6,858,788 63
Total expenditures.....	\$6,858,788 63



## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$7,662,865	54
Loans on bond and mortgage (first liens).....	35,674,585	53
Loans secured by collaterals.....	38,282	50
Premium notes and loans on policies now in force.....	1,688,178	94
Stocks and bonds owned by the company, cost value.....	11,557,249	89
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....		137,341 55
Cash in office of company.....	} \$661,466	84
Cash deposited in banks.....		
Interest and rents due and accrued.....	1,026,764	24
Other assets.....	300,972	41
		<u>1,989,203 49</u>
Total admitted assets.....	\$58,747,707	44

## IV. LIABILITIES.

Claims for death losses due and unpaid.....	\$17,986	25
Claims for matured endowments due and unpaid.....	17,933	00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	92,456	00
Claims for death losses and other policy claims resisted..	38,846	00
Total policy claims.....	\$167,221	25
Net re-insurance reserve.....	52,265,232	00
Unpaid dividends of surplus or other profits due policy-holders.....	302,078	76
Premiums paid in advance and surrender values.....	44,625	24
Other liabilities of the company, viz: reserve on lapsed policies.....	303,311	00
Death claims of 1890 presented in 1891.....	93,239	00
Liabilities as to policy-holders.....	\$53,175,707	25
Surplus as regards policy-holders.....	5,572,000	19
Total liabilities.....	\$58,747,707	44

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,813,180	76
Received during the year.....	989	00
Total.....	\$1,814,169	76
Deductions during the year.....	125,990	82
Balance note assets at end of the year.....	\$1,688,178	94

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	63,830	\$151,739,494 00
Policies issued during the year .....	3,629	10,078,395 00
Old policies revived during the year .....	143	541,850 00
Old policies transferred during the year .....	4	27,750 00
	<hr/>	<hr/>
Total .....	67,606	162,387,489 00
Deduct policies ceased to be in force .....	3,459	9,152,747 00
	<hr/>	<hr/>
Net policies in force December 31, 1890 .....	64,147	\$153,234,742 00

*Policies which have ceased to be in force during the year,  
with the mode of their termination:*

Terminated by death .....	1,449	\$3,470,283 00
Terminated by maturity .....	450	803,951 00
By surrender .....	509	1,286,055 00
By lapse .....	819	2,143,700 00
By change and decrease .....	-	686,508 00
By transfer .....	4	27,750 00
Not taken .....	228	734,500 00
	<hr/>	<hr/>
Total .....	3,459	\$9,152,747 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	1,857	\$2,972,370 00
Policies issued during the year .....	164	262,908 00
	<hr/>	<hr/>
Total .....	2,021	3,235,278 00
Deduct policies ceased to be in force .....	83	136,156 00
	<hr/>	<hr/>
Total policies in force December 31, 1890 .....	1,938	\$3,099,122 00
Premiums received during the year .....		\$98,198 22
Losses and claims incurred during the year .....		56,737 00
Losses and claims paid during the year .....		56,737 00

## EQUITABLE LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.*

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

## I. INCOME DURING THE YEAR.

Cash received for new premiums .....	\$7,716,500	93
Renewal premiums .....	21,100,038	41
Cash received for annuities .....	536,730	29
Total .....	29,353,269	63
Deduct amount paid for re-insurance.....	761	66
Total premium income .....	\$29,352,507	97
Received for interest on mortgage loans .....	2,009,526	23
Received for interest on bonds owned, and dividends on stock and all other items except rents .....	2,868,426	38
Received for rents for use of company's property.....	806,222	66
Total income.....	\$35,036,683	24

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$8,018,627	70
Cash paid for matured endowments and additions .....	799,312	57
Total amount actually paid for losses and matured endowments .....	\$8,817,940	27
Cash paid to annuitants.....	250,738	85
Cash paid for surrendered policies.....	2,521,062	39
Cash dividends paid to policy-holders.....	1,666,930	20
Total paid to policy-holders.....	\$13,256,671	71
Paid stockholders for interest or dividends (limited by charter to 7 per cent per annum).....	7,000	00
Paid for commissions to agents .....	3,048,004	12
Paid for salaries and other compensation of officers and employes....	1,077,117	45
Paid for taxes.....	285,223	27
Paid for rent.....	141,036	26
Paid for commuting commissions.....	589,253	80
Other expenditures, viz: postage, advertising, printing, stationery, clerical, legal and sundry expenses.....	2,189,755	47
Total expenditures.....	\$20,594,062	08

## III. ASSETS.

Real estate owned by the company, unincumbered.....		\$27,159,037	33
Loans on bond and mortgage (first liens).....		24,407,388	13
Loans secured by collaterals . . . . .		3,738,378	75
Stocks and bonds owned by the company, cost value.....		46,275,587	46
Net amount deferred and outstanding premiums on policies in force			
December 31, 1890.....		1,676,404	00
Cash deposited in trust companies at interest .....	\$5,411,135	25	} 11,968,523 03
Cash deposited in banks and other depositories .....	6,557,387	78	
Interest and rents due and accrued.....		254,978	76
Other assets, viz: agents' ledger balances, \$1,129,348.12; market value of stocks and bonds over cost, \$1,407,488.54; miscellaneous items including commuted commissions, \$807,509.35... ..		3,344,346	01
Total assets.....		118,824,643	47
Deduct items not admitted .....		1,936,857	47
Total admitted assets.....		\$116,887,786	00

## ITEMS NOT ADMITTED.

Agents' balances .....	\$1,129,348	12
Other items, viz: miscellaneous items including commuted commissions.....	807,509	35
Total .....	\$1,936,857	47

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....		\$337,333	13
Net present value of all outstanding policies in force December 31, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....		94,818,816	00
Unpaid dividends of surplus or other profits due policy-holders.....		117,226	00
Other liabilities of the company.....		229,922	00
Liabilities as to policy-holders .....		95,503,297	13
Surplus as regards policy-holders.....		21,384,488	87
Total liabilities.....		116,887,786	00
Surplus accumulated under any form of policy by the provisions of which the payment of dividends is deferred for any period exceeding one year .....		16,846,543	00
Surplus accrued on all other policies.....		4,537,945	87

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1890.....	170,666	\$631,016,666 00
Policies issued during the year.....	52,988	195,840,955 00
Old policies revived during the year.....	1,588	6,432,960 00
Old policies increased during the year.....	-	1,552,192 00
Total.....	<u>225,242</u>	<u>834,842,773 00</u>
Deduct policies ceased to be in force.....	27,417	114,180,300 00
Net policies in force December 31, 1890.....	197,825	720,662,473 00
<i>Policies which have ceased to be in force during the year,</i>		
<i>with the mode of their termination:</i>		
Terminated by death.....	2,090	8,223,600 00
By expiry (term).....	128	781,500 00
By maturity (end).....	289	841,912 00
By surrender.....	3,895	15,867,458 00
By lapse.....	13,611	47,993,903 00
Not taken.....	7,704	40,471,927 00
Total.....	<u>27,417</u>	<u>\$114,180,300 00</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	989	\$1,826,267 00
Policies issued during the year.....	213	500,329 00
Total.....	<u>1,202</u>	<u>2,326,596 00</u>
Deduct policies ceased to be in force.....	175	426,795 00
Total policies in force December 31, 1890.....	1,027	\$1,899,801 00
Premiums received during the year.....		\$51,197 83
Losses and claims incurred during the year.....		8,730 00
Losses and claims paid during the year.....		7,730 00

## \*MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. STOKES, *President.*WILLIAM C. FRAZEE, *Secretary.*

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

## I. INCOME DURING THE YEAR.

Cash received for premiums .....	\$1,944,348 94	
Premium notes, loans on liens taken for premiums.....	42,434 46	
Cash received for annuities.....	2,845 00	
<b>Total premium income.....</b>		<b>\$1,989,628 40</b>
Received for interest on mortgage loans.....	198,649 36	
Received for interest on bonds owned, and dividends on stock .....	93,200 00	
Received for interest on premium notes, loans or liens..	33,762 72	
Received for interest on other debts due the company....	236,406 86	
Received as discount on claims paid in advance.....	1,734 21	
		563,753 15
Received for rents for use of company's property.....		4,575 04
Other income, viz: profits on bonds and stocks actually sold.....		149,273 49
<b>Total income.....</b>		<b>\$2,707,230 08</b>

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$836,154 49	
Premium notes, loans or liens used in payment of same..	41,210 95	
Cash paid for matured endowments and additions.....	64,231 22	
Premium notes, loans or liens used in payment of same .	2,355 78	
<b>Total amount actually paid for losses and matured endowments.....</b>		<b>\$943,952 44</b>
Cash paid to annuitants .....		3,076 23
Cash paid for surrendered policies.....	\$251,330 03	
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse.....	36,259 04	
Cash dividends paid to policy-holders .....	120,583 32	
Premium notes, loans or liens used in payment of dividends to policy-holders.....	3,146 99	
<b>Total paid to policy-holders.....</b>		<b>1,358,348 05</b>
Paid stockholders for interest or dividends.....		16,000 00

\*Admitted February 25, 1891.

Paid for commissions to agents.....	\$454,426 03	
Paid for salaries and other compensation of officers and employes.....	66,125 58	
Paid for taxes.....	\$23,314 96	
Paid for rent.....	15,000 00	
Other expenditures, viz: general expenses, medical examiners' fees, etc.....	26,107 50	
Advertising.....	18,312 14	
All other items.....	49,701 14	
		<u>132,435 74</u>
Total expenditures.....		\$2,027,335 40

## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 297,620 00	
Loans on bond and mortgage (first liens).....	3,689,321 08	
Loans secured by collaterals.....	4,923,817 50	
Premium notes and loans on policies now in force.....	808,461 81	
Stocks and bonds owned by the company, market value.....	1,966,909 00	
Net amount deferred and outstanding premiums on policies in force Dec 31st, 1890.....	266,802 50	
Cash in office of company.....	\$ 3,997 00	} 216,199 08
Cash deposited in banks.....	212,202 08	
Interest and rents due and accrued.....	112,529 42	
Total admitted assets.....		<u>\$12,281,660 39</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$169,921 00	
Net present value of all outstanding policies in force Dec. 31st, 1890, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	11,020,796 00	
Unpaid dividends of surplus or other profits due policy-holders.....	42,643 14	
Other liabilities of the company.....	11,668 63	
Liabilities as to policy-holders.....	11,245,028 77	
Surplus as regards policy-holders.....	1,036,631 62	
Total liabilities.....		<u>\$12,281,660 39</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$855,178 78	
Received during the year.....	42,434 46	
Total.....		\$897,613 24
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	82,972 76	
Redeemed by maker in cash.....	6,178 67	
Total.....		<u>89,151 43</u>
Balance note assets at end of the year.....		\$808,461 81

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1890.....	18,184	\$51,137,065 73
Policies issued during the year.....	4,407	12,962,400 79
	<hr/>	<hr/>
Total.....	22,591	64,099,466 52
Deduct policies ceased to be in force.....	3,125	9,598,712 17
	<hr/>	<hr/>
Net policies in force Dec. 31st, 1890.....	19,466	\$54,500,754 35
<i>Policies which have ceased to be in force during the year,</i>		
<i>with the mode of termination:</i>		
Terminated by death.....	302	\$877,365 44
By maturity.....	37	66,587 00
By purchase.....	274	800,127 00
By lapse.....	1,425	3,873,898 04
By change to paid up policies.....	153	678,051 00
Not taken.....	934	3,302,683 69
	<hr/>	<hr/>
Total.....	3,125	\$9,598,712 17



# MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

M. V. B. EDGERLY, *President.*

JOHN A. HALL, *Secretary.*

## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,071,154 04	
Premium notes, loans or liens taken for premiums.....	143,398 38	
	\$2,214,552 42	
Deduct amount of premiums paid to other companies for re-insurance,		44,521 02
		2,170,031 40
Total premium income.....		
Received for interest on mortgage and collateral loans ..	\$273,121 04	
Received for interest on bonds owned, and dividends on stock .....	180,705 34	
Received for interest on premium notes, loans or liens....	33,511 00	
Received for interest on other debts due the company ....	1,183 92	
Received as discount on claims paid in advance.....	490 83	
	489,012 13	
Received for rents for use of company's property.....		19,083 97
Other income, viz: profit and loss .....		26,540 07
From other sources.....		4,500 00
		\$2,709,167 57

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions .....	\$650,794 27	
Premium notes, loans or liens used in payment of same ..	12,140 73	
Cash paid for matured endowments and additions.....	98,453 58	
Premium notes, loans or liens used in payment of same...	3,240 42	
	764,629 00	
Deduct re-insurance .....		3,830 00
		\$760,799 00
Total amount actually paid for losses and matured endowments .....		
Cash paid for surrendered policies .....	\$180,665 32	}
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse .....	37,353 61	
		218,018 93
Cash dividends paid to policy-holders.....	\$182,582 37	}
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	60,983 32	
		243,565 69
Total paid to policy-holders.....		\$1,222,383 62

## EXPENDITURES—CONCLUDED.

Paid for commissions to agents.....		\$313,608 08
Paid for salaries and other compensation of officers and employes.....		181,725 84
Paid for taxes.....	\$33,747 46	
Paid for rent.....	17,045 00	
<i>All other expenditures, viz:</i>		
Printing and advertising.....	22,855 59	
Medical examinations, postage, express, stationery, etc..	54,296 84	
Expenses on real estate obtained by foreclosure, taxes, fees, etc.....	23,852 91	
		<u>151,797 80</u>
Total expenditures.....		\$1,869,515 34

## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 501,181 69	
Loans on bond and mortgage (first liens).....	3,974,526 13	
Loans secured by collaterals.....	808,075 00	
Premium notes and loans on policies now in force.....	566,255 10	
Stocks and bonds owned by the company, market value.....	4,263,205 22	
Net amount deferred and outstanding premiums on policies in force December 31st, 1890.....		339,286 72
Cash in office of company.....	\$22,505 52	
Cash deposited in banks, of which \$201,332.52 is drawing interest at 4 per cent.....	212,473 63	
		<u>234,979 15</u>
Interest and rents due and accrued.....		204,654 53
Other assets, viz: loans on company's policies in force.....		360,476 00
		<u>\$11,252,639 54</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....		\$51,246 85
Net present value of all outstanding policies in force December 31st, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	10,408,924	
Deduct re-insurance.....	128,338	
		<u>10,280,586 00</u>
Net re-insurance reserve.....		10,280,586 00
Unpaid dividends of surplus or other profits due policy-holders, including \$16,775, the present value of dividends deferred and not yet due.....		49,079 74
Other liabilities of the company, viz: premiums paid in advance.....		1,145 18
		<u>10,382,057 77</u>
Liabilities as to policy-holders.....		10,382,057 77
Surplus as regards policy-holders.....		870,581 77
		<u>\$11,252,639 54</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$554,019 13	
Received during the year.....	143,398 38	
Total.....		\$697,417 51
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$113,718 08	
Redeemed by maker in cash.....	9,029 08	
Total.....		122,747 16
Balance note assets at end of the year.....		\$574,670 35

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1889.....	20,626	\$56,320,503 00
Policies issued during the year.....	5,232	17,369,350 00
Old policies revived during the year.....	27	119,789 00
Old policies increased during the year.....	-	75,504 00
Additions by dividends during the year.....	-	24,765 00
Totals.....	25,885	73,909,911 00
Deduct policies ceased to be in force.....	3,179	10,619,122 00
Net policies in force December 31st, 1890.....	22,706	\$63,290,789 00

*Policies which have ceased to be in force during the year, with the mode of their termination.*

Terminated by death.....	272	\$683,496 00
By expiry.....	76	169,300 00
By surrender.....	660	1,578,368 00
By lapse.....	1,074	3,715,241 00
By change and decrease.....	-	752,127 00
By maturity.....	79	106,440 00
Not taken.....	1,018	3,614,150 00
Totals.....	3,179	\$10,619,122 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	751	\$1,043,123 00
Policies issued during the year.....	292	408,408 00
Total.....	1,043	1,451,531 00
Deduct policies ceased to be in force.....	142	199,739 00
Total policies in force December 31, 1890.....	901	\$1,251,792 00
Premiums received during the year.....		\$36,315 36
Losses and claims incurred during the year.....		20,910 00
Losses and claims paid during the year.....		22,910 00

## METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.*GEORGE H. GASTON, *Secretary.*

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

## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$9,386,032 43	
Premium notes, loans or liens taken for premiums.....	4,894 72	
Total premium income.....		\$9,390,927 15
Received for interest on mortgage loans.....	\$292,046 60	
Received for interest on bonds owned, and dividends on stock.....	124,234 79	
Received for interest on premium notes, loans or liens...	3,642 75	
Received for interest on other debts due the company...	12,432 12	
Received as discount on claims paid in advance.....	208 16	
		432,564 42
Received for rents for use of company's property.....		32,055 75
Other income.....		8,071 35
Total income.....		\$9,863,618 67

## II. EXPENDITURES DURING THE YEAR

Cash paid for losses and additions.....	\$3,744,924 57	
Premium notes, loans or liens used in payment of the same,	1,553 81	
Cash paid for matured endowments and additions.....	4,621 44	
Premium notes, loans or liens used in payment of same..	422 56	
Total amount actually paid for losses and matured endow- ments.....	3,751,522 38	
Cash paid for surrendered policies.....	21,265 41	
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse.....	4,019 49	
Cash dividends paid to policy-holders.....	22,437 61	
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	3,890 88	
Total paid to policy-holders.....		\$3,803,135 77
Paid stockholders for interest or dividends.....		70,000 00
Paid medical examiner's fees.....		86,235 50
Paid for commissions to agents.....		1,494,984 38
Paid for salaries and traveling expenses of managers of agencies, gen- eral, special and local agents.....		802,526 83

OF OTHER STATES.

35

Paid for salaries and other compensation of officers and employes.....	\$221,829	32
Paid for advertising, printing, stationery and supplies.....	105,395	68
Paid for taxes.....	\$85,401	96
Paid for rent .....	39,509	11
Paid for commuting commissions .....	792,162	14
Other expenditures, viz: general expenses, furniture, fixtures and safes of home office.....	2,022	15
General expense account, home office and agencies, \$88-078.51; legal expense, \$22,072.08; profit and loss, \$649.81.....	110,800	40
		<u>1,029,895</u>
		76
Total expenditures.....	\$7,614,003	24

III ASSETS.

Real estate owned by the company, unincumbered.....	\$1,265,612	73
Loans on bond and mortgage (first liens) .....	6,058,125	00
Loans secured by collaterals.....	13,500	00
Premium notes and loans on policies now in force.....	125,116	31
Stocks and bonds owned by the company, cost value .....	2,934,669	15
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....	40,725	∞
Cash in office of company and deposited in banks.....	\$232,648	47
Interest and rents due and accrued.....	110,775	47
		<u>\$10,781,173</u>
		01

IV. LIABILITIES.

Claims for death losses due and unpaid .....	}	\$23,641	50
Claims for matured endowments due and unpaid .....			
Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....			
Claims for death losses and other policy claims resisted .....			
Net present value of all outstanding policies in force December 31, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....		7,663,547	00
Unpaid dividends of surplus or other profits due policy-holders.....		3,678	47
Premiums paid in advance and surrender values.....		18,581	93
Other liabilities of the company, viz: special reserve .....		954,984	00
		<u>8,664,432</u>	90
Liabilities as to policy-holders.....		2,116,740	11
Surplus as regards policy-holders.....			
Total liabilities .....		\$10,781,173	01

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ..	\$120,608	33
Received during the year .....	4,894	72
Total.....	\$125,503	05
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	9,886	74
Balance note assets at end of the year .....	\$115,616	31

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	3,319	\$39,865 92
Policies issued during the year.....	296	3,217 41
Old policies revived during the year.....	}	}
Totals ..	3,615	43,083 33
Deduct policies ceased to be in force .....	328	3,858 47
Net policies in force December 31, 1890 .....	3,287	\$39,224 86
<i>Policies which have ceased to be in force during the year,</i>		
<i>with the mode of their termination:</i>		
Terminated by death .....	85	\$98,506 00
By expiry .....	1	1,000 00
By surrender.....	76	96,626 00
By lapse.....	145	157,000 00
By change and decrease.....	3	19,000 00
By maturity.....	9	5,044 00
Not taken .....	9	8,671 00
Totals.....	328	\$385,847 00

## VII. INDUSTRIAL POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies and additions in force at end of the previous year.....	1,849,113	\$200,829,929 00
New policies issued and revived during the year.....	912,273	100,852,802 00
Total.....	2,761,386	\$301,682,731 00
Deduct policies ceased to be in force .....	664,791	70,567,291 00
Total policies in force December 31, 1890 .....	2,096,595	\$231,115,440 00
Terminated by death .....	38,478	\$3,647,572 00
By lapse .....	626,313	66,919,719 00
Total terminated.....	664,791	\$70,567,291 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	43	\$41,950 00
Policies issued during the year.....	21	18,618 00
Total.....	64	60,568 00
Deduct policies ceased to be in force .....	17	16,500 00
Total policies in force December 31, 1890 .....	47	\$44,068 00

16,001 Industrial policies in force insuring \$1,763,849.

Premiums received during the year.....	\$92,209 33
Losses and claims incurred during the year .....	33,476 12
Losses and claims paid during the year .....	33,476 12

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

RICHARD A. McCURDY, *President.*WILLIAM J. EASTON, *Secretary.*

## I. INCOME DURING THE YEAR.

New premiums .....	\$ 8,558,725 46
Renewal premiums .....	17,757,764 95
Cash received for annuities .....	746,592 66
<b>Total premium income .....</b>	<b>\$27,063,083 07</b>
Received for interest on mortgage loans .....	3,050,383 23
Received for interest on bonds owned, and dividends on stock .....	2,516,122 34
Received for interest on other debts due the company .....	698,247 64
Received for rents for use of company's property .....	658,356 63
Other income, viz: profits on bonds, stocks or real estate actually sold and contingent guarantee account .....	992,585 78
<b>Total income .....</b>	<b>\$34,978,778 69</b>

## II. EXPENDITURES DURING THE YEAR.

Paid for losses and additions .....	\$8,501,770 82
Paid for matured endowments and additions .....	1,751,479 85
<b>Total amount actually paid for losses and matured endowments .....</b>	<b>\$10,253,250 67</b>
Cash paid to annuitants .....	123,971 89
Cash paid for surrendered policies .....	3,832,385 22
Dividends paid to policy-holders .....	2,763,592 27
<b>Total paid to policy-holders .....</b>	<b>\$16,973,200 05</b>
Paid for commissions to agents .....	4,562,412 81
Paid for salaries and other compensation of officers and employes .....	865,503 78
Paid for taxes .....	341,555 32
Paid for rent .....	140,000 00
Other expenditures, viz: general expenses, advertising, exchange, post- age, printing, stationery and other expenses .....	1,308,144 12
<b>Total expenditures .....</b>	<b>\$24,180,816 08</b>

## III. ASSETS.

Real estate owned by the company, unincumbered .....	\$13,483,093 14
Loans or bond and mortgage (first liens).....	63,046,138 58
Loans secured by collaterals .....	8,624,400 00
Stocks and bonds owned by the company, cost value .....	51,311,631 54
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1890 .....	3,235,925 71
Cash in office of company and in banks and trust companies.....	3,556,441 59
Interest and rents due and accrued .....	1,058,678 57
Other assets, viz: market value of stocks and bonds over cost, \$2,617,- 819.96; agents' balances, \$94,921.76; suspense account, \$27,979.32; miscellaneous investments, \$97,931.03 .....	2,838,652 07
Total assets .....	\$147,154,961 20
Deduct items not admitted.....	868,017 25
	<u>\$146,286,943 95</u>

## ITEMS NOT ADMITTED.

Agents' balances .....	\$94,921 76
Suspense account .....	27,979 32
Miscellaneous investments.....	97,931 03
Twenty per cent loading on unpaid premiums.....	647,185 14
Total.....	<u>\$868,017 25</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$349,539 68
Claims for death losses and other policy claims resisted..	86,755 00
Total policy claims .....	<u>\$436,294 68</u>
Net present value of all outstanding policies in force December 31st, 1890, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest .....	136,053,198 00
Premiums paid in advance.....	69,065 14
Other liabilities of the company, viz: under "non-forfeiture clause" of policies.....	65,000 00
Liabilities as to policy-holders .....	<u>136,623,557 82</u>
Surplus as regards policy-holders .....	9,663,386 13
Total liabilities .....	<u>\$146,286,943 95</u>



## V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	182,014	\$565,839,387 00
Policies issued during the year .....	46,540	147,495,601 00
Old policies revived during the year .....	2,433	7,765,474 00
Old policies increased during the year .....	-	1,064,929 00
Old policies changed during the year .....	88	454,028 00
Additions by dividends during the year .....	-	4,585,889 00
<b>Totals .....</b>	<b>231,075</b>	<b>727,205,308 00</b>
Deduct policies ceased to be in force .....	25,511	89,164,128 00
<b>Net policies in force December 31st, 1890 .....</b>	<b>205,564</b>	<b>638,041,180 00</b>
<i>Policies which have ceased to be in force during the year, with the mode of their termination:</i>		
Terminated by death .....	2,521	8,582,067 00
By expiry (term) .....	35	120,750 00
Maturity (endowment) .....	725	1,749,003 00
By surrender .....	3,300	12,843,914 00
By lapse .....	9,893	28,537,548 00
By change and decrease .....	88	1,897,511 00
Not taken .....	8,949	35,433,335 00
<b>Totals .....</b>	<b>25,511</b>	<b>\$89,164,128 00</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	2,614	\$4,808,311 82
Policies issued during the year .....	693	1,311,509 00
<b>Total .....</b>	<b>3,307</b>	<b>6,119,820 82</b>
Deduct policies ceased to be in force .....	256	610,986 16
<b>Total policies in force December 31, 1890 .....</b>	<b>3,051</b>	<b>\$5,508,834 66</b>
Premiums received during the year .....		\$193,578 39
Losses and claims incurred during the year .....		80,264 61
Losses and claims paid during the year .....		80,264 61

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

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

## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$5,575,436 89	
Premium notes, loans or liens taken for premiums.....	355,771 83	
Cash received for annuities.....	46,661 25	
	<hr/>	
Total premium income.....		\$5,977,869 97
Received for interest on mortgage loans.....	1,317,285 41	
Received for interest on bonds owned, and dividends on stock.....	609,726 47	
Received for interest on premium notes, loans or liens...	253,523 27	
Received for interest on other debts due the company...	261,061 73	
Received as discount on claims paid in advance.....	895 06	
	<hr/>	2,442,491 94
Received for rents for use of company's property (net).....		13,961 47
Balance profit and loss account.....		36,674 78
	<hr/>	
Total income.....		\$8,470,998 16

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$2,912,760 59	
Premium notes, loans or liens used in payment of same..	164,567 58	
Cash paid for matured endowments and additions.....	205,515 25	
Premium notes, loans or liens used in payment of same..	3,093 18	
	<hr/>	
Total amount actually paid for losses and matured endow- ments.....	3,285,936 60	
Cash paid to annuitants.....	34,936 89	
Cash paid for surrendered policies.....	510,117 91	
Premium notes, loans or liens used in purchase of sur- rendered policies, and voided by lapse.....	119,867 77	
Cash dividends paid to policy-holders.....	1,405,632 26	
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	22,307 08	
	<hr/>	
Total paid to policy-holders.....		\$5,378,798 51
Paid for commissions to agents and agency expenses.....	690,616 21	
Paid for salaries and other compensation of officers and employes.....	144,812 77	
Paid for taxes.....	170,804 19	
Other expenditures, viz: general expenses.....	143,776 27	
	<hr/>	
Total expenditures.....		\$6,528,807 95

III. ASSETS.

Real estate owned by the company, unincumbered, company's office building.....		\$200,000	00
Loans or bond and mortgage (first liens).....	24,398,133	61	
Loans secured by collaterals.....	4,508,394	31	
Premium notes and loans on policies now in force.....	4,195,658	77	
Stocks and bonds owned by the company, cost value.....	11,103,704	84	
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1890.....	445,547	63	
Cash in office of company.....	\$235,485	66	} 667,878 02
Cash deposited in banks.....	432,392	36	
Interest and rents due accrued.....	673,306	87	
Other assets, viz: real estate purchased on foreclosure.....	660,453	68	
Agents' balances and cash obligations.....	1,572	14	
Premiums in transit, since received.....	144,344	70	
Total assets.....	46,998,994	57	
Deduct items not admitted.....	1,572	14	
Total admitted assets.....	\$46,997,422	43	

ITEMS NOT ADMITTED.

Agents' balances and cash obligations.....	\$1,572	14
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IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$134,782	07
Claims for death losses and other policy claims resisted...	7,000	00
Total policy claims.....	\$141,782	07
Net present value of all outstanding policies in force Dec. 31, 1890, computed by the New Jersey Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$43,201,683	00
Unpaid dividends of surplus or other profits due policy-holders.....	219,958	22
Premiums paid in advance.....	2,724	45
Liabilities to policy-holders.....	43,566,147	74
Surplus as regards policy-holders.....	3,431,274	69
Total liabilities.....	\$46,997,422	43

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$4,217,702	93
Received during the year.....	355,771	83
Total.....	\$4,573,474	76
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	309,835,	61
Redeemed by maker in cash.....	67,980	38
Total.....	377,815	99
Balance note assets at end of the year.....	\$4,195,658	77

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1889.....	61,327	\$162,617,014 00
Policies issued during the year.....	9,183	23,763,413 00
Old policies revived during the year.....	63	154,500 00
Old policies increased during the year.....	18	48,461 00
Additions by dividends during the year.....	-	192,618 00
	<hr/>	<hr/>
Totals.....	70,591	186,776,006 00
Deduct policies ceased to be in force.....	5,437	13,935,062 00
	<hr/>	<hr/>
Net policies in force Dec 31, 1890.....	65,154	172,840,944 00
<i>Policies which have ceased to be in force during the year,</i>		
<i>with the mode of their termination:</i>		
Terminated by death.....	1,018	\$3,003,036 00
By expiry.....	742	1,845,250 00
By surrender.....	1,669	4,283,357 00
By lapse.....	1,126	2,565,071 00
Not taken.....	882	2,238,348 00
	<hr/>	<hr/>
Totals.....	5,437	\$13,935,062 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	1,532	\$2,681,138 00
Policies issued during the year.....	167	183,405 00
	<hr/>	<hr/>
Total.....	1,699	2,864,543 00
Deduct policies ceased to be in force.....	117	174,738 00
	<hr/>	<hr/>
Total policies in force Dec. 31, 1890.....	1,582	\$2,689,805 00
Premiums received during the year.....		62,585 09
Losses and claims incurred during the year.....		74,898 00
Losses and claims paid during the year.....		74,913 00

## NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

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

## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,739,246 92	
Premium notes, loans or liens taken for premiums .....	50,225 09	
Total premium income .....		\$1,789,472 01
Received for interest on mortgage loans.....	\$172,487 48	
Received for interest on bonds owned, and dividends on stock .....	102,124 98	
Received for interest on premium notes, loans or liens ...	19,612 58	
Received for interest on other debts due the company ...	10,275 61	
		304,500 65
Received for rents for use of company's property.....		8,322 78
Total income .....		\$2,102,295 44

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$370,321 94	
Premium notes, loans or liens used in payment of the same .....	877 07	
Cash paid for matured endowments and additions.....	36,075 00	
Total .....	\$407,274 01	
Cash paid for surrendered policies .....	187,665 24	
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse .....	18,390 58	
Cash dividends paid to policy-holders.....	114,619 65	
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	954 40	
Total paid to policy-holders.....		\$728,903 88
Paid for commissions to agents.....		334,162 44
Paid for salaries and other compensation of officers and employes....		29,503 25
Paid for taxes.....	\$35,154 56	
Paid for rent.....	18,479 00	
Other expenditures, viz: medical examiner's fees, trav- eling, printing, stationery, furniture and fixtures, legal service, postage and express, net profit and loss.....	105,210 68	
		\$158,844 24
Total expenditures.....		\$1,251,413 81

## III. ASSETS.

Real estate owned by the company, unincumbered .....		\$226,100 89
Loans on bond and mortgage (first liens) .....	2,967,492 49	
Loans secured by collaterals .....	98,430 00	
Premium notes and loans on policies now in force .....	409,804 37	
Stocks and bonds owned by the company, cost value .....	2,447,611 88	
Net amount deferred and outstanding premiums on policies in force December 31st, 1890.. .....		136,325 68
Cash in office of company .....	\$ 4,096 80	
Cash deposited in banks.....	100,434 76	
		<u>104,531 56</u>
Interest and rents due and accrued .....		126,493 02
Other assets, viz: agents' ledger balances, of which \$247,055.68 has since been paid.....		<u>293,235 51</u>
Total admitted assets.....		\$6,810,025 40

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjust- ment or adjusted and not due.....		\$5,000 00
Claims for death losses and other policy claims resisted .....		<u>2,000 00</u>
Total policy claims.....		7,000 00
Net present value of all outstanding policies in force December 31, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....		5,605,084 97
Unpaid dividends of surplus or other profits due policy-holders .....		1,573 40
Premiums paid in advance and surrender values on L. R. E. policies.....	\$297,746 18	
Other liabilities of the company, viz: balance due on sur- rendered policies .....	3,199 46	
		<u>300,945 64</u>
Liabilities as to policy-holders .....		5,914,604 01
Surplus as regards policy-holders.....		<u>895,421 39</u>
Total liabilities.....		\$6,810,025 40

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$54,253 52	
Received during the year.....	50,225 09	
Total.....		<u>\$104,478 61</u>
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$20,222 05	
Redeemed by maker in cash .....	16,833 95	
Total.....		<u>37,056 00</u>
Balance note assets at end of the year.....		\$67,422 61

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1889.....	18,824	\$38,767,541 00
Policies issued during the year.....	5,819	15,098,900 00
Old policies revived during the year.....	14	46,065 00
Old policies increased during the year.....	-	1,040 00
By change.....	3	5,500 00
Additions by dividends during the year.....	-	2,457 00
Total.....	<u>24,660</u>	<u>53,921,503 00</u>
Deduct policies ceased to be in force.....	3,056	7,559,202 00
Net policies in force December 31, 1890.....	21,604	\$46,362,301 00

*Policies which have ceased to be in force during the year,  
with the mode of their termination.*

Terminated by death.....	159	\$371,199 00
By maturity.....	45	36,075 00
By expiry.....	2	21,000 00
By surrender.....	899	1,517,102 00
By lapse.....	1,072	2,690,250 00
By change and decrease.....	51	521,070 00
Not taken.....	828	2,402,500 00
Total.....	<u>3,056</u>	<u>\$7,559,202 00</u>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	239	\$327,185 00
Policies issued during the year.....	70	101,500 00
Total.....	<u>309</u>	<u>428,685 00</u>
Deduct policies ceased to be in force.....	39	71,300 00
Total policies in force December 31, 1890.....	270	\$357,385 00
Premiums received during the year.....		\$13,896 00

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

### I. INCOME DURING THE YEAR.

Cash received for premiums .....	\$2,167,582 17	
Premium notes, loans or liens taken for premiums.....	634,256 29	
	<hr/>	
Total premium income.....		\$2,801,838 46
Received for interest on mortgage loans.....	\$169,453 90	
Received for interest on bonds owned and dividends on stock .....	628,435 80	
Received for interest on premium notes, loans or liens ...	60,418 37	
Received for interest on other debts due the company... ..	61,436 81	
	<hr/>	
		919,744 88
Received for rents for use of company's property ....		93,036 02
Other income, viz: balance of profit and loss account .....		19,362 90
		<hr/>
Total income .....		\$3,833,922 26

### II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions .....	\$1,344,330 08
Premium notes, loans, or liens used in payment of the same.....	28,993 15
Cash paid for matured and discounted endowments and additions .....	251,617 67
Premium notes, loans or liens used in payment of same.....	5,599 33
	<hr/>
Total amount actually paid for losses and matured and discounted endowments .....	1,630,540 23
Cash paid for surrendered policies .....	251,130 92
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	42,241 35
Cash distributions paid to policy-holders .....	568,595 64
Premium notes, loans or liens used in payment of distributions to policy-holders.....	19,780 85
	<hr/>
Total paid to policy-holders .....	2,512,288 99
Paid for commissions to agents .....	229,553 98
Paid for salaries and other compensation of officers and employes. ....	102,215 35
Paid for taxes .....	\$48,541 41
Paid for medical fees .....	16,613 00
Advertising.....	17,399 22
Other expenditures, viz: printing, stationery and all other incidental expenses at home office and at agencies....	148,307 72
	<hr/>
	230,861 35
Accrued interest on investments purchased during the year .....	4,733 50
	<hr/>
Total expenditures.....	\$3,079,653 17



## III. ASSETS.

Real estate owned by the company, unincumbered .....	\$1,710,325	21
Loans on bond and mortgage (first liens) .....	3,050,545	00
Loans secured by collaterals .....	1,912,550	00
Premium notes and loans on policies now in force .....	610,935	19
Stocks and bonds owned by the company, market value.....	12,791,216	50
Net amount deferred and outstanding premium on policies in force December 31st, 1890 .....	191,178	64
Loans on company's policies assigned as collateral.....	5,400	00
Cash in office of company and deposited in bank .....	\$275,665	80
Interest and rents due and accrued .....	227,514	52
Other assets, viz: quarterly and semi-annual premium notes being part of premium note account, and secured by premium reserves as all other premium notes are ..	327,323	44
		<u>830,503 76</u>
Total admitted assets .....	\$21,102,654	30

## IV. LIABILITIES.

Claims for death losses due and unpaid .....	\$176,453	00
Claims for matured endowments due and unpaid .....	21,074	00
Total policy claims .....	197,527	00
Net present value of all outstanding policies in force December 31st, 1890, computed according to combined experience 4 per cent interest .....	18,786,609	62
Unpaid distributions of surplus or other profits due policy-holders....	87,987	54
Liabilities as to policy-holders .....	19,072,124	16
Surplus as regards policy-holders .....	2,030,530	14
Total liabilities .....	\$21,102,654	30

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ..	\$944,816	38
Received during the year .....	634,256	29
Total .....	\$1,579,072	67
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$ 96,614	68
Redeemed by maker in cash .....	544,199	36
Total.....	640,814	04
Balance note assets at end of the year.....	\$938,258	63

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies and additions in force December 31, 1889 .....	27,096	\$78,954,903
New policies issued .....	3,710	11,616,929
Old policies revived .....	43	119,086
Old policies increased .....	1	56,945
Total .....	<u>30,850</u>	<u>\$90,747,863</u>
Deduct policies ceased to be in force:		
By death .....	449	1,460,057
" maturity .....	111	241,447
" expiry .....	150	383,070
" surrender .....	618	1,350,160
" lapse .....	500	1,190,030
" change and decrease .....	3	802,290
Not taken .....	<u>400</u>	<u>1,296,000</u>
Total terminated .....	2,231	\$6,723,054
Net numbers and amounts in force at the end of the year..	28,619	\$84,024,809

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	1,605	\$2,874,012 00
Policies issued during the year .....	211	344,684 00
Total .....	<u>1,816</u>	<u>3,218,696 00</u>
Deduct policies ceased to be in force .....	<u>116</u>	<u>198,866 00</u>
Total policies in force December 31, 1890 .....	1,700	\$3,019,830 00
Premiums received during the year .....		84,562 34
Losses and claims incurred during the year .....		64,746 00
Losses and claims paid during the year .....		75,714 00

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

WILLIAM H. BEERS, *President.*

HENRY TUCK, *Vice President.*

I. INCOME DURING THE YEAR.

Received for premiums, including premium notes.....	\$7,857,408 00	
Renewal premiums (including premium notes).....	16,949,735 78	
Cash received for annuities.....	1,870,808 80	
<b>Total</b> .....	<u>26,677,952 58</u>	
Deduct re-insurance.....	90,662 54	
<b>Total premium income</b> .....		\$26,587,290 04
Received for interest on mortgage loans .....		996,902 16
Received for interest on bonds owned, and dividends on stock .....		3,211,428 19
Received for interest on premium notes, loans or liens.....		23,955 09
Received for interest on other debts due the company.....		294,004 72
Received as discount on endowments paid in advance.....		23,765 08
Received for rents for use of company's property.....		<u>346,356 62</u>
<b>Total income</b> .....		\$31,483,701 90

II. EXPENDITURES DURING THE YEAR

Paid for losses and additions.. .. .	\$6,066,797 86	
Premium notes, loans or liens used in payment of same, \$29,005.61, included in above.		
Deduct amount received for re-insurance .. .. .	82,250 60	
		\$5,984,547 26
Paid for matured endowments and additions .....		1,093,725 22
Premium notes, loans or liens used in payment of same, \$613.26, included above.		
<b>Total amount actually paid for losses and matured endowments</b> .....		<u>\$7,078,272 48</u>
Cash paid to annuitants.....	\$1,274,499 70	
Paid for surrendered policies .....	2,663,563 99	
Premium notes, loans or liens used in purchase of surren- dered policies and voided by lapse, \$21,552 36, included above.		
Dividends paid to policy-holders .....	2,263,207 85	
Premium notes, loans or liens used in payment of divi- dends to policy-holders, \$1,001.01, included above.		
<b>Total paid to policy-holders</b> .....		<u>13,279,544 02</u>
Paid for commissions to agents, including advanced and commuted commissions.....		4,266,590 26

## EXPENDITURES—CONCLUDED.

Paid for salaries and other compensation of officers and employes . . . . .	\$890,117 78
Paid for taxes . . . . .	199,595 43
Other expenditures, viz: general expenses, advertising, postage, printing, stationery, legal expenses, rent and sundries . . . . .	1,326,016 01
Total expenditures . . . . .	<u>\$19,961,863 50</u>

## III. ASSETS.

Real estate owned by the company, unincumbered . . . . .	\$14,341,917 35
Loans on bond and mortgage (first liens) . . . . .	19,446,083 13
Loans secured by collaterals . . . . .	4,165,000 00
Premium notes and loans on policies now in force . . . . .	431,108 71
Stocks and bonds owned by the company, cost value . . . . .	63,867,546 16
Net amount deferred and outstanding premiums on policies in force December 31, 1890 . . . . .	2,632,124 12
Cash in office of company . . . . .	\$ 6,358 69
Cash deposited in banks . . . . .	6,342,565 77
Interest and rents due and accrued . . . . .	474,823 52
Agents' balances . . . . .	195,812 91
Other assets, viz: market value of stocks and bonds over cost . . . . .	3,383,438 58
Total assets . . . . .	<u>115,289,778 94</u>
Deduct items not admitted . . . . .	195,812 91
Total admitted assets . . . . .	<u>\$115,093,966 03</u>

## ITEMS NOT ADMITTED.

Agents' balances . . . . .	\$195,812 91
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## IV. LIABILITIES.

Claims for matured endowments due and unpaid, not presented . . . . .	\$ 39,889 77
Claims for death losses and matured endowments in process of adjustment or adjusted and not due . . . . .	967,602 98
Claims for death losses and other policy claims resisted . . . . .	10,000 00
Amount due and unpaid on annuity claims not presented . . . . .	22,901 83
Total policy claims . . . . .	<u>\$1,040,394 58</u>
Net present value of all outstanding policies in force December 31, 1890, computed according to the Actuaries' Table of Mortality with 4 per cent interest . . . . .	\$99,385,994 00
Deduct re-insurance . . . . .	456,130 00
Net re-insurance reserve . . . . .	98,929,864 00
Premiums paid in advance . . . . .	54,660 36
Liabilities as to policy-holders . . . . .	<u>100,024,919 11</u>
Surplus as regards policy-holders . . . . .	15,069,046 92
Total liabilities . . . . .	<u>\$115,093,966 03</u>

Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies, \$8,670,539.50.

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$367,394 39	
Received during the year.....	255,710 65	
Total.....		\$623,105 04
<i>Deductions during the year as follows:</i>		
Notes and other obligations, used as above stated.....	\$ 52,172 24	
Redeemed by maker in cash.....	139,824 09	
Total.....		191,996 33
Balance note assets at end of the year.....		\$431,108 71

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	150,381	\$495,601,970 00
Policies issued during the year.....	45,574	154,666,700 00
Old policies revived during the year.....	230	1,035,442 00
Old policies increased during the year.....	-	182,523 00
Additions by dividends during the year.....	-	3,691,400 00
Total.....	196,135	656,178,035 00
Deduct policies ceased to be in force.....	22,666	85,839,309 00
Net policies in force December 31, 1890.....	173,469	\$569,338,726 00
<i>Policies which have ceased to be in force during the year, with the mode of their termination.</i>		
Terminated by death.....	1,775	\$6,319,551 00
By maturity and discount (endowment).....	649	1,089,570 00
By surrender.....	2,844	14,595,207 00
By lapse.....	9,289	29,719,116 00
By change and decrease.....	-	1,198,291 00
By expiry (term and annuities).....	341	23,410 00
Not taken.....	7,768	32,894,164 00
Total.....	22,666	\$85,839,309 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	1,100	\$2,302,290 00
Policies issued during the year.....	399	616,760 00
Total.....	1,499	2,919,050 00
Deduct policies ceased to be in force.....	175	268,050 00
Total policies in force December 31, 1890.....	1,324	\$2,651,000 00
Premiums received during the year.....		\$96,070 79
Losses and claims incurred during the year.....		32,276 76
Losses and claims paid during the year.....		43,651 76

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary*

### I. INCOME DURING THE YEAR.

Cash received for new premiums.....	\$2,177,397 19	
Renewal premiums without deductions for commissions or other expenses.....	6,743,556 29	
Cash received for annuities.....	1,821 61	
	<hr/>	
Total premium income.....		\$8,922,775 09
Received for interest on mortgage loans.....	\$1,832,238 63	
Received for interest on bonds owned.....	135,840 22	
Received for interest on premium notes, loans or liens,	54,614 41	
Received for interest on other debts due the company, including interest on deposits and deferred premiums..	107,155 33	
Received as discount on maturing endowments paid in advance.....	1,079 54	
	<hr/>	
		2,130,928 13
Received for rents for use of company's property.....		65,574 83
		<hr/>
Total income.....		\$11,119,278 05

### II. EXPENDITURES DURING THE YEAR.

Losses and additions.....	\$2,122,290 25	
Paid for matured endowments and additions.....	470,498 08	
	<hr/>	
Total amount actually paid for losses and matured endow- ments.....		\$2,592,788 33
Paid for surrendered policies.....		335,415 61
Premium notes, loans or liens, used in purchase of same, and voided by lapse.....		5,456 12
Premium notes, loans or liens used in payment of dividends to policy- holders.....		989,475 68
		<hr/>
Total paid to policy-holders.....		\$3,923,135 74
Medical examiners' fees, including salaries of medical director and assistant.....		103,854 07
Paid for commissions to agents and agents' expenses.....		1,374,163 47
Paid for salaries and other compensation of officers and employes, exclu- sive of medical and legal departments.....		153,335 39

Paid for taxes .....	\$115,074	49	
Paid for rent .....	3,968	26	
Paid for commuting commissions .....	18,181	36	
Other expenditures, viz: general expenses, supplies, postage, exchange, law, loan building and other expenses..	264,439	22	
Premiums on bonds bought in 1890.....	26,652	97	\$428,316 30
Total expenditures .....			\$5,982,804 97

## III ASSETS.

Real estate owned by the company, unincumbered .....	\$997,106	22	
Loans on bond and mortgage (first liens).....	35,455,653	15	
Premium notes and loans on policies now in force.....	602,741	62	
Bonds owned by the company, cost value.....	2,964,127	29	
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....	896,022	38	
Cash in office of company, including \$257,622.09 of 1890 received January 10, 1891.....	\$350,643	06	} 907,457 55
Cash deposited in banks.....	556,814	49	
Interest and rents due and accrued .....	515,151	40	
Other assets, viz: agents' balances \$15,403 35; bills receivable \$250...	15,653	35	
Total assets .....	42,353,912	96	
Deduct items not admitted .....	15,653	35	
Total admitted assets.....	\$42,338,259	61	

## ITEMS NOT ADMITTED.

Agents' balances .....	\$15,403	35
Bills receivable .....	250	00
Total.....	\$15,653	35

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$164,530	98	
Claims for death losses and other policy claims resisted..	29,775	00	
Total policy claims .....	\$194,305	98	
Net present value of all outstanding policies in force December 31, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest .....	35,424,507	00	
Unpaid dividends or surplus or other profits due policy-holders, esti- mated.....	60,000	00	
Premiums paid in advance, \$2,000, and accrued commissions, \$10,000, estimated.....	12,000	00	
Other liabilities of the company, viz: reserve for claims for paid up insurance and for annuities.....	130,775	00	
Liabilities as to policy-holders.....	35,821,587	98	
Surplus as regards policy-holders .....	6,516,671	63	
Total liabilities .....	\$42,338,259	61	

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ..	\$702,541 99	
Received during the year.....	71,317 97	
<b>Total.....</b>		<b>\$773,859 96</b>
Notes and other obligations, used as above stated .....	150,382 07	
Redeemed by maker in cash .....	20,736 27	
<b>Total .....</b>		<b>171,118 34</b>
Balance note assets at end of the year .....		<b>\$602,741 62</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies and <i>additions</i> in force December 31, 1889 .....	84,329	\$202,405,923
New policies issued .....	23,046	58,761,774
Old policies revived.....	372	910,393
Old policies increased .....	48	74,345
Additions by dividends during the year .....	-	2,564,442
<b>Total .....</b>	<b>107,795</b>	<b>264,716,877</b>
Deduct policies ceased to be in force .....	9,270	25,808,070
<b>Net numbers and amounts in force at the end of the year,</b>	<b>98,525</b>	<b>\$238,908,807</b>
<i>Policies which have ceased to be in force with the mode of their termination:</i>		
By death .....	851	\$2,127,827
By maturity (endowment) .....	321	476,110
By expiry (term) .....	261	3,324,687
By surrender .....	733	1,705,358
By lapse.....	4,848	10,862,241
By change and decrease.....	5	526,460
Not taken .....	2,251	6,785,387
<b>Total terminated .....</b>	<b>9,270</b>	<b>\$25,808,070</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	598	\$920,395 00
Policies issued during the year.....	344	526,698 00
<b>Total.....</b>	<b>942</b>	<b>1,447,093 00</b>
Deduct policies ceased to be in force .....	82	132,024 00
<b>Total policies in force December 31, 1890 .....</b>	<b>860</b>	<b>\$1,315,069 00</b>
Premiums received during the year.....		\$43,215 02
Losses and claims incurred during the year.....		3,000 00
Losses and claims paid during the year .....		3,100 00



## PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

EDWARD M. NEEDLES, *President.*HENRY C. BROWN, *Secretary.*

## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$3,496,678	72
Premium notes, loans or liens taken for premiums. ....	113,508	96
Cash received for annuities.....	2,305	95
<b>Total.....</b>	<b>3,612,493</b>	<b>63</b>
Deduct re-insurance .....	4,302	64
<b>Total premium income.....</b>	<b>\$3,608,190</b>	<b>99</b>
Received for interest on mortgage loans.. .....	280,664	39
Received for interest on bonds owned, and dividends on stock .....	359,745	81
Received for interest on premium notes, loans or liens.....	39,359	56
Received for interest on collateral loans .....	144,253	75
Received as interest on general account.....	4,409	17
Received for rents for use of company's property.....	14,653	55
Other income, viz: profit on stocks and bonds and real estate actually sold .....	95,589	74
<b>Total income.....</b>	<b>\$4,546,866</b>	<b>96</b>

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$1,052,974	92
Premium notes, loans, or liens used in payment of the same .....	21,934	15
Cash paid for matured endowments and additions.....	177,725	52
Premium notes, loans or liens used in payment of same. ....	7,826	48
<b>Total. ....</b>	<b>1,260,461</b>	<b>07</b>
Deduct reinsurance .....	10,000	00
<b>Total amount actually paid for losses and matured endowments.....</b>	<b>1,250,461</b>	<b>07</b>
Cash paid to annuitants.....	1,018	85
Cash paid for surrendered policies .....	203,397	37
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	90,514	85
Cash dividends paid to policy-holders.....	529,687	79
Premium notes, loans or liens used in payment of dividends to policy-holders.....	66,388	57
<b>Total paid to policy-holders .....</b>	<b>\$2,071,459</b>	<b>50</b>

## EXPENDITURES—CONCLUDED.

Paid for commissions to agents.....	\$397,478 84
Paid for salaries and other compensation of officers and employes. ....	249,686 73
Paid for taxes.....	98,659 34
Paid for rent.....	28,339 18
Other expenditures, viz: advertising, printing and supplies, postage, home office expenses, legal expenses, fire insurance and maintenance of building.....	67,311 79
Total expenditures.....	<u>\$2,912,935 38</u>

## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 958,851 60
Loans on bond and mortgage (first liens) .....	5,433,458 65
Loans secured by collaterals .....	2,607,378 05
Premium notes and loans on policies now in force .....	557,618 62
Stocks and bonds owned by the company, cost value.....	6,084,164 43
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1890.....	407,384 10
Cash in office of company.....	\$836 37 }
Cash deposited in banks.....	200,598 14 }
Bills receivable, taken for premiums, secured by reserve on policies...	47,485 50
Interest and rents due and accrued.....	130,738 61
Agents' ledger balances, secured by bonds .....	7,237 36
Bills receivable, secured by collateral .....	24,700 00
Other assets, viz: market value of stocks and bonds over cost.....	104,409 57
Sundry account.....	10,000 00
Total admitted assets.....	<u>\$16,574,861 00</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjust- ment or adjusted and not due.....	\$144,320 00
Net present value of all outstanding policies in force December 31, 1890, computed by the Massachusetts Insurance Department accord- ing to the Actuaries' Table of Mortality, with 4 per cent interest..	14,247,966 00
Unpaid dividends of surplus or other profits due policy-holders.....	49,428 45
Premiums paid in advance and surrender values.....	10,541 24
<i>Other liabilities of the company, viz:</i>	
Life Rate Endowment Fund and accumulations on special forms of policies.....	490,742 68
Scrip outstanding.....	8,680 00
Possible depreciation in collateral loans.....	10,283 60
Liabilities as to policy-holders .....	14,961,961 97
Surplus as regards policy-holders.....	1,612,899 03
Total liabilities.....	<u>\$16,574,861 00</u>

Actual surplus accrued on Tontine or other policies  
the profits upon which are especially reserved for that  
class of policies, \$113,863.28.

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$555,061 59	
Received during the year.....	128,198 11	
Total.....		\$683,259 70
<i>Deductions during the year as follows:</i>		
Notes and other obligations, used as above stated .....	\$116,664 05	
Redeemed by maker in cash.....	8,977 03	
Total.....		125,641 08
Balance note assets at end of the year.....		\$557,618 62

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1889.....	31,408	\$79,069,580 00
Policies issued during the year.....	7,020	19,533,868 00
Old policies revived during the year .....	524	971,950 00
Old policies changed and increased during the year....	14	78,000 00
Additions by dividends during the year .....	-	79,454 00
Totals.....	38,966	99,732,852 00
Deduct policies ceased to be in force.....	3,621	9,454,151 00
Net policies in force Dec. 31, 1890.. .....	35,345	\$90,278,701 00

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	<i>Number.</i>	<i>Amount.</i>
Terminated by death.....	418	\$1,114,754 00
By maturity (end).....	118	185,552 00
By expiry .....	114	312,800 00
By surrender.....	493	1,063,829 00
By lapse.....	1,561	3,704,038 00
By change and decrease.....	20	398,128 00
Not taken.....	897	2,674,050 00
Total.....	3,621	\$9,454,151 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	564	\$992,500 00
Policies issued during the year.....	162	244,500 00
Total.....	726	1,237,000 00
Deduct policies ceased to be in force .....	89	212,000 00
Total policies in force December 31, 1890.....	637	\$1,025,000 00
Premiums received during the year.....		\$43,314 08
Losses and claims incurred during the year.....		12,000 00
Losses and claims paid during the year.....		12,275 00

PHENIX MUTUAL LIFE INSURANCE COMPANY,  
HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JONATHAN B. BUNCE, *President*.      CHARLES H. LAWRENCE, *Secretary*.

Capital Paid Up in Cash, \$1,050.

I. INCOME DURING THE YEAR.

Cash received for premiums .....	\$702,172 99	
Cash received for annuities.....	900 00	
Total premium income.....		\$703,072 99
Received for interest on mortgage loans.....	433,958 28	
Received for interest on bonds owned, and dividends on stock .....	47,598 70	
Received for interest on premium notes, loans or liens...	49,746 02	
Received for interest on other debts due the company ...	6,359 24	
Received as discount on claims paid in advance.....	344 42	
		538,006 66
Received for rents for use of company's property.....		49,006 72
Other income, viz: balance of profit and loss account.....		19,739 43
		\$1,309,825 80

II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$557,268 72	
Premium notes, loans or liens used in payment of same..	30,867 28	
Cash paid for matured endowments and additions.....	246,646 75	
Premium notes, loans or liens used in payment of same .	13,154 25	
Total.....	847,937 00	
Deduct re-insurance.....	6,025 98	
		\$841,911 02
Cash paid for surrendered policies .....	\$73,154 25	}
Premium notes, loans or liens used in purchase of sur- rendered policies, and voided by lapse .....	11,318 81	
		\$84,473 06
Cash dividends paid to policy-holders.. .....	124,573 34	}
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	810 90	
		125,384 24
Total paid to policy-holders.....		\$1,051,768 32

Paid for commissions to agents.....		\$66,466 84
Paid for salaries and other compensation of officers and employes.....		46,528 94
Paid for taxes.....	\$30,541 43	
Paid for rent.....	9,575 13	
Other expenditures, viz: general expenses.....	31,999 45	
Medical examiners' fees.....	6,165 52	
Salaries and traveling expenses of agents.....	51,492 94	
		<u>129,774 47</u>
Total expenditures.....		\$1,294,538 57

## III. ASSETS.

Real estate owned by the company, unincumbered.....		\$1,149,819 38
Loans on bond and mortgage (first liens).....		6,261,705 87
Loans secured by collaterals.....		4,975 00
Premium notes and loans on policies now in force.....		819,461 78
Stocks and bonds owned by the company, cost value.....		1,136,774 96
Net amount deferred and outstanding premiums on policies in force Dec 31st, 1890.....		77,379 77
Cash in office of company.....	\$ 284 06	} 322,597 78
Cash deposited in banks.....	322,313 72	
Interest and rents due and accrued.....		171,807 73
Other assets, viz: market value of bonds and stocks over cost.....		60,319 40
Total admitted assets.....		<u>\$10,004,841 67</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....		\$106,314 00
Net present value of all outstanding policies in force Dec. 31st, 1890, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$9,211,941 00	
Deduct re-insurance.....	9,194 00	
Net re-insurance reserve.....		9,202,747 00
Other liabilities of the company, viz: premiums paid in advance, \$6,676.43; reserve for balance of capital stock, \$5,385 06; reserve on real estate account, \$96,690 26.....		108,752 35
Liabilities as to policy-holders.....		9,417,813 35
Surplus as regards policy-holders.....		587,028 32
Total liabilities.....		<u>\$10,004,841 67</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year.....		\$883,158 52
<i>Deductions during the year as follows:</i>		
Notes and other obligations, used as above stated .....	\$56,151 24	
Redeemed by maker in cash .....	7,545 50	
Total.....		<u>63,696 74</u>
Balance note assets at end of the year.....		\$819,461 78

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1889.....	17,101	\$23,955,464 00
Policies issued during the year.....	1,755	3,363,324 00
Old policies revived during the year .....	4	9,000 00
Additions by dividends during the year.....	-	20,051 00
Total.....	<u>18,860</u>	<u>27,347,839 00</u>
Deduct policies ceased to be in force.....	1,446	2,282,903 00
Net policies in force Dec. 31st, 1890.....	17,414	\$25,064,936 00
<i>Policies which have ceased to be in force during the year,</i> <i>with the mode of termination:</i>		
Terminated by death.....	362	\$660,102 00
By maturity.....	250	259,651 00
By expiry .....	1	200 00
By surrender.....	187	252,091 00
By lapse.....	330	460,028 00
By change and decrease .....	101	229,832 00
Not taken.....	215	420,999 00
Total.....	<u>1,446</u>	<u>\$2,282,903 00</u>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	651	\$528,270 00
Policies issued during the year.....	175	239,778 00
Total.....	<u>826</u>	<u>768,048 00</u>
Deduct policies ceased to be in force.....	83	89,104 00
Total policies in force December 31, 1890 .....	743	\$678,944 00
Premiums received during the year .....		\$21,751 75
Losses and claims incurred during the year.....		7,957 00
Losses and claims paid during the year .....		9,957 00

## PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

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

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

## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$3,097,646	51	
Premium notes, loans on liens taken in part payment for premiums .....	3,046	27	
Received for annuities .....	12,206	15	
<b>Total premium income .....</b>			<b>\$3,112,898 93</b>
Received for interest on mortgage loans.....	\$465,891	88	
Received for interest on bonds owned, and dividends on stock .....	243,345	86	
Received for interest on premium notes, loans or liens,	6,008	11	
Received for interest on other debts due the company..	84,830	78	
Received for rents for use of company's property .....	13,953	36	814,029 99
<b>Total income .....</b>			<b>\$3,926,928 92</b>

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$630,069	00	
Cash paid for matured endowments and additions .....	369,071	00	
<b>Total amount actually paid for losses and matured endow- ments. ....</b>			<b>\$999,140 00</b>
Cash paid to annuitants .....			23,263 14
Cash paid for surrendered policies .....	\$137,637	76	} 138,050 26
Premium notes, loans or liens used in purchase of surren- dered policies, and voided by lapse .....	412	50	
Cash dividends paid to policy-holders .....	372,264	36	} 376,189 56
Premium notes, loans or liens used in payment of divi- dends to policy-holders.....	3,925	20	
<b>Total paid to policy-holders .....</b>			<b>1,536,642 96</b>
Charged to accumulated fund for premiums.....			} 148,847 22
Charged to depreciation on securities.....			
Paid for commissions to agents.....			275,932 40
Paid for salaries and other compensation of officers and employes.....			109,297 12
Paid for taxes.....			48,061 68
Paid for rent.....			9,262 09

## EXPENDITURES—CONCLUDED.

Paid for furniture and fixtures .....	\$5,542 89
Other expenditures, viz: salaries and traveling expenses of managers, \$22,035.64; medical examiners' fees, \$19,602.79; advertising, \$8,136.74; stationery and printing, \$12,302.65; postage, \$4,286.97; coal, gas, etc, \$3,002.18; sundries, \$32,979.90 .....	102,346 78
Total expenditures.....	<u>\$2,235,933 14</u>

## III. ASSETS.

Real estate owned by the company, unincumbered .....	\$1,151,550 00
Loans on bond and mortgage (first liens).....	8,245,424 38
Loans secured by collaterals .....	1,127,934 81
Premium notes and loans on policies now in force.....	976,945 56
Stocks and bonds owned by the company, cost value .....	6,055,660 00
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....	518,767 35
Cash in office of company and deposited in banks.....	76,218 82
Interest and rents due and accrued .....	176,928 52
Other assets, viz: market value of bonds and stocks over cost .....	228,695 00
Total admitted assets .....	<u>\$18,558,124 44</u>

## IV. LIABILITIES.

Annuity claims due and unpaid .....	\$225 21
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due .....	16,367 00
Total policy claims.....	<u>\$16,592 21</u>
Net present value of all outstanding policies in force December 31, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	16,020,734 00
Unpaid dividends of surplus or other profits due policy-holders .....	23,386 22
Premiums paid in advance and surrender values.....	<u>\$9,961 18</u>
Liabilities as to policy-holders.....	16,100,673 61
Surplus as regards policy-holders.....	<u>2,457,450 83</u>
Total liabilities .....	<u>\$18,558,124 44</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$35,749 58
Received during the year.....	3,046 27
Total.....	<u>\$38,795 85</u>
<i>Deductions during the year as follows:</i>	
Notes, etc., used in purchase of surrendered policies....	\$ 412 50
Notes and other obligations, used as above stated .....	3,925 20
Redeemed by maker in cash .....	<u>2,412 64</u>
Total .....	<u>6,750 34</u>
Balance note assets at end of the year .....	<u>\$32,045 51</u>



## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	23,406	\$71,816,566 00
Policies issued during the year .....	4,039	12,624,316 00
Old policies revived during the year .....	80	228,345 00
Old policies increased and changed .....	71	274,500 00
Additions by dividends .....	-	114,194 00
<b>Total .....</b>	<b>27,596</b>	<b>85,057,921 00</b>
Deduct policies ceased to be in force .....	1,969	5,782,976 00
<b>Net policies in force December 31, 1890 .....</b>	<b>25,627</b>	<b>\$79,274,945 00</b>
<i>Policies which have ceased to be in force during the year,</i>		
<i>with the mode of their termination:</i>		
Terminated by death .....	199	\$610,232 00
By maturity (endowment) .....	152	371,249 00
By expiry (term) .....	1	3,000 00
By surrender .....	415	1,249,763 00
By lapse .....	1,057	2,822,732 00
By change and decrease .....	71	461,000 00
Not taken .....	74	265,000 00
<b>Total .....</b>	<b>1,969</b>	<b>\$5,782,976 00</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	307	\$523,866 00
Policies issued during the year .....	54	114,000 00
<b>Total .....</b>	<b>361</b>	<b>637,866 00</b>
Deduct policies ceased to be in force .....	10	13,150 00
<b>Total policies in force December 31, 1890 .....</b>	<b>351</b>	<b>\$624,716 00</b>
Premiums received during the year .....		\$23,144 23
Losses paid during the year .....		1,000 00

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

SHEPPARD HOMANS, *President.*

WILLIAM E. STEVENS, *Secretary.*

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

#### I. INCOME DURING THE YEAR.

Cash received for premiums .....	\$1,512,590 53
Received for interest on mortgage loans.....	7,225 29
Received for interest on bonds owned, and dividends on stock.....	21,320 44
Received for interest on collateral loans.....	783 98
Received as interest on deposits in trust companies.....	1,487 54
Total income.....	\$1,543,407 78

#### II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$716,931 60
Deduct re-insurance .....	9,973 60
Total amount actually paid for losses and matured endowments.....	\$706,958 00
Cash paid to annuitants .....	100 00
Cash paid for surrendered policies .....	1,491 88
Cash dividends paid to policy-holders.....	701 44
Premium notes, loans or liens used in payment of dividends to policy-holders.....	345,828 04
Total paid to policy-holders.....	\$1,055,079 36
Paid for commissions to agents.....	173,546 37
Paid for salaries and other compensation of officers and employes.....	43,749 26
Paid for medical examiners' fees.....	20,228 05
Paid for taxes.....	15,999 88
Paid for rent of home and agency offices.....	19,232 15
Paid for salaries and expenses of manager of agencies and general and special agents.....	16,102 55
Paid for commuting commissions.....	2,000 00
Paid to agents, to be repaid out of future commissions..	10,274 91
<i>Other expenditures, viz:</i>	
General expenses, stationery and printing.....	9,640 66
Advertising, \$17,714.30; furniture and fixtures, \$1,567.34.....	19,281 64
Postage and telegrams, \$6,166.96; legal expenses, \$2,691.01.....	8,857 97
Attendance fees, \$2,745.00; other expenses, \$4,547.50.....	7,292 50
Total expenditures.....	\$1,401,285 30

III. ASSETS.

Real estate owned by the company, and building in course of erection, unincumbered.....		\$ 61,708 83
Loans on bond and mortgage (first liens).....		107,900 00
Loans secured by collaterals.....		22,500 00
Premium notes and loans on policies now in force.....		3,750 00
Stocks and bonds owned by the company, cost value.....		443,951 34
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....		130,043 66
Cash in office of company.....	\$ 804 46 }	91,154 77
Cash deposited in banks.....	90,350 31 }	
Interest and rents due and accrued.....		5,582 02
<i>Other assets, viz:</i>		
Market value of real estate over cost.....		14,000 00
Agents' ledger balances.....		18,636 75
Market value of bonds and stocks over cost.....		3,267 50
Total assets.....		<u>902,494 87</u>
Deduct depreciation from cost of assets to bring same to market value,		<u>13,467 50</u>
Total assets less depreciation.....		889,027 37
Deduct items not admitted.....		<u>18,636 75</u>
Total admitted assets.....		<u>\$870,390 62</u>

ITEMS NOT ADMITTED.

Agents' balances.....	\$18,636 75
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IV. LIABILITIES.

Claims for death losses not due.....	\$132,000 00
Claims for death losses and other policy claims resisted.....	<u>2,000 00</u>
Total policy claims.....	134,000 00
Net present value of all outstanding policies in force December 31, 1890, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>316,907 00</u>
Liabilities as to policy-holders.....	450,907 00
Surplus as regards policy-holders.....	<u>419,483 62</u>
Total liabilities.....	<u>\$870,390 62</u>

## V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	15,751	\$60,954,108 00
Policies issued during the year.....	4,811	16,088,080 00
Old policies revived during the year.....	18	62,000 00
Old policies increased during the year.....	12	24,250 00
	<hr/>	<hr/>
Total.....	20,592	77,128,438 00
Deduct policies ceased to be in force.....	3,375	11,996,929 00
	<hr/>	<hr/>
Net policies in force December 31, 1890.....	17,217	\$65,131,509 00

*Policies which have ceased to be in force during the year,  
with the mode of their termination:*

Terminated by death.....	173	\$ 782,175 00
By expiry.....	2,732	9,491,345 00
By surrender.....	16	13,700 00
By lapse.....	33	28,450 00
By change and decrease.....	1	166,259 00
Not taken.....	410	1,515,000 00
	<hr/>	<hr/>
Total.....	3,375	\$11,996,929 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	28	\$90,000 00
Policies issued during the year.....	34	78,000 00
	<hr/>	<hr/>
Total.....	62	168,000 00
Deduct policies ceased to be in force.....	5	8,000 00
	<hr/>	<hr/>
Total policies in force December 31, 1890.....	57	\$160,000 00
Premiums received during the year.....		\$3,011 46
Losses and claims incurred during the year.....		5,000 00
Losses and claims paid during the year.....		5,000 00

\* STATE MUTUAL LIFE ASSURANCE COMPANY,  
WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844

A. G. BULLOCK, *President.*

H. M. WITTER, *Secretary.*

I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,060,416 46
Premium notes, loans or liens taken for premiums .. . . .	146,381 14
Premiums paid by dividends.....	181,333 37
<b>Total.....</b>	<b>\$1,388,130 97</b>
Deduct re-insurance .. . . .	2,410 05
<b>Total premium income .. . . .</b>	<b>1,385,720 92</b>
Received for interest on mortgage loans .. . . .	56,340 20
Received for interest on bonds owned, and dividends on stock.....	164,960 50
Received for interest on premium notes, loans or liens.....	7,123 30
Received for interest on other debts due the company .. . . .	38,816 49
Received as discount on claims paid in advance .. . . .	19,646 62
<b>Total income.....</b>	<b>\$1,672,608 03</b>

II. EXPENDITURES DURING THE YEAR

Cash paid for losses and additions .. . . .	\$270,317 11
Cash paid for matured endowments and additions .. . . .	53,661 75
<b>Total amount actually paid for losses and matured endowments.....</b>	<b>\$323,978 86</b>
Cash paid for surrendered policies and additions .. . . .	102,078 46
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse .. . . .	11,444 90
Cash dividends paid to policy-holders .. . . .	181,333 37
<b>Total paid to policy-holders.....</b>	<b>618,835 59</b>
Paid stockholders for interest or dividends.....	178,078 47
Paid for commissions to agents.....	50,869 81
Paid for salaries and other compensation of officers and employes.....	40,270 00
Paid for taxes .. . . .	18,402 12
Paid for rent .. . . .	3,000 00
Advertising and all other incidentals.....	21,790 16
Profit and loss.....	3,057 50
<b>Total expenditures.....</b>	<b>\$931,303 65</b>

\*Admitted May 15, 1891.

## III ASSETS.

Real estate owned by the company, unincumbered.....	\$ 390,000 00
Loans on bond and mortgage (first liens).....	1,117,959 00
Loans secured by collaterals.....	473,100 00
Cash loaned on company's policies assigned as collateral.....	359,334 00
Premium notes and loans on policies now in force.....	146,381 14
Stocks and bonds owned by the company, cost value.....	3,256,401 52
Cash in office of company.....	1,921 89
Cash deposited in banks.....	83,336 13
Interest and rents due and accrued.....	62,000 00
Other assets, viz: loans to corporations, \$307,000 00; loans to cities and towns, \$3,500.00; market value of stocks and bonds over cost, \$195,638.48.....	506,138 48
Total admitted assets.....	<u>\$6,396,572 16</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$6,430 00
Net present value of all outstanding policies in force December 31st, 1890, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$5,491,479 17
Deduct re-insurance.....	<u>7,594 75</u>
Net re-insurance reserve.....	<u>5,483,884 42</u>
Liabilities as to policy-holders.....	5,490,314 42
Surplus as regards policy-holders.....	<u>906,257 74</u>
Total liabilities.....	<u>\$6,396,572 16</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$124,869 38
Received during the year.....	<u>289,523 01</u>
Total.....	\$414,392 39
<i>Deductions during the year as follows:</i>	
Notes and other obligations, used as above stated.....	\$11,444 90
Redeemed by maker in cash.....	<u>256,566 35</u>
Total.....	<u>268,011 25</u>
Balance note assets at end of the year.....	\$146,381 14

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	11,007	\$30,476,430 00
Policies issued during the year.....	2,374	7,288,002 00
Old policies revived during the year.....	3	11,931 00
Old policies increased during the year.....	-	4,241 00
Changed from endowment to life.....	-	5,000 00
Additions by dividends during the year.....	-	56,647 00
	<hr/>	
	13,384	37,842,251 00
Deduct policies ceased to be in force.....	1,004	2,824,300 00
	<hr/>	
Net policies in force December 31, 1890.....	12,380	\$35,017,851 00
 <i>Policies which have ceased to be in force during the year, with the mode of their termination:</i>		
Terminated by death.....	119	\$267,317 00
By expiry.....	20	42,000 00
By surrender.....	369	888,320 00
By lapse.....	244	582,500 00
By change and decrease.....	-	274,501 00
By maturity (end).....	38	53,662 00
Not taken.....	214	716,000 00
	<hr/>	
Total.....	1,004	\$2,824,300 00

TRAVELERS LIFE INSURANCE COMPANY,  
(LIFE DEPARTMENT),  
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,515,068 71
Received for interest on mortgage loans.....	\$238,792 67
Received for interest on bonds owned, and dividends on stock.....	203,600 52
Received for interest on other debts due the company ...	48,743 83
	491,137 <sup>02</sup>
Received for rents for use of company's property.....	44,713 23
Total income.....	\$2,050,918 96

II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions .....	\$576,981 82
Cash paid for matured endowments and additions .....	98,563 00
Total.....	675,544 82
Deduct re-insurance.....	10,000 00
Total amount actually paid for losses and matured endow- ments .....	665,544 82
Cash paid to annuitants .....	1,905 20
Cash paid for surrendered policies .....	100,362 44
Total paid to policy-holders .....	\$767,912 46
Paid for commissions to agents.....	165,020 93
Paid for salaries and other compensation of officers and employes.....	61,810 <sup>64</sup>
Paid for taxes.....	13,425 51
Paid for rent.....	750 04
Paid for commuting commissions, salaries and traveling expenses of agents.....	\$15,265 91
Medical examiners' fees .....	15,927 98
Advertising.....	38,353 74
Books, blanks and stationery.....	4,471 05
Express charges .....	736 66
Loss expenses .....	44 35
Expense.....	11,008 84
Exchange .....	1,570 17
Postage.....	298 76
Profit and loss.....	19,917 94
	106,695 40
Total expenditures.....	\$1,115,614 98



III. ASSETS.

Real estate owned by the company, unincumbered .....	\$1,142,672	35
Loans on bond and mortgage (first liens).....	3,227,143	07
Loans secured by collaterals .....	863,509	48
Stocks and bonds owned by the company, market value .....	4,176,804	38
Net amount deferred and outstanding premiums on policies in force		
December 31, 1890.....	275,450	44
Cash in office of company.....	\$1,535	24
Cash deposited in banks.....	716,837	67
		718,372 91
Interest and rents due and accrued.....	62,536	34
Other assets, viz: suspense account.....	67,276	24
Total assets.....	10,533,765	21
Deduct items not admitted.....	67,276	24
Total admitted assets.....	\$10,466,488	97

ITEMS NOT ADMITTED.

Suspense account.....	\$67,276	24
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IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$49,099	00
Claims for death losses and other policy claims resisted..	1,000	00
Total policy claims .....	\$50,099	00
Net present value of all outstanding policies in force		
December 31, 1890, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$9,156,360	00
Deduct re-insurance .....	50,012	00
Net re-insurance reserve.....	9,106,348	00
Other liabilities of the company, viz: reserve for indemnity contracts,	5,000	00
Liabilities as to policy-holders.....	9,161,447	00
Surplus as regards policy-holders.....	1,305,041	97
Total liabilities.....	\$10,466,488	97

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	22,447	\$44,978,949 00
Policies issued during the year.....	4,153	13,695,858 00
Old policies revived during the year.....	67	130,273 00
Old policies increased during the year .....	-	37,330 00
Transfer.....	204	465,692 00
Total .....	26,871	59,308,102 00
Deduct policies ceased to be in force.....	2,327	5,749,882 00
Net policies in force December 31, 1890.....	24,544	\$53,558,220 00

*Policies which have ceased to be in force during the year,  
with the mode of their termination:*

Terminated by death .....	271	\$558,907 00
By maturity .....	97	99,879 00
By expiry .....	7	15,000 00
By surrender.....	199	300,239 00
By lapse.....	938	2,195,550 00
By change and decrease.....	134	723,965 00
By transfer.....	204	465,692 00
Not taken.....	477	1,390,650 00
Total.....	<u>2,327</u>	<u>\$5,749,882 00</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	641	\$759,541 00
Policies issued during the year.....	28	76,129 00
Total.....	<u>669</u>	<u>835,670 00</u>
Deduct policies ceased to be force.....	24	44,295 00
Total policies in force December 31, 1890 .....	645	\$791,375 00
Premiums received during the year .....		\$17,274 44
Losses and claims incurred during the year.....		19,900 00
Losses and claims paid during the year .....		22,900 00

## UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President.*C. P. FRALEIGH, *Secretary.*

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

## I. INCOME DURING THE YEAR.

Cash received for premiums .....	\$1,004,460 59	
Cash received for annuities.....	4,700 00	
Total premium income.....		\$1,009,160 59
Received for interest on mortgage loans.....	168,584 08	
Received for interest on bonds owned, and dividends on stock.....	99,731 63	
Received for interest on premium notes, loans or liens...	11,251 19	
Received for interest on other debts due the company...	8,746 51	
		288,313 41
Received for rents for use of company's property.....		1,073 00
Total income.....		\$1,298,547 00

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$545,702 49	
Cash paid for matured endowments and additions.....	35,260 35	
Total.....	580,962 84	
Deduct reinsurance .....	10,000 00	
Total amount actually paid for losses and matured endow- ments.....	570,962 84	
Cash paid to annuitants.....	1,670 51	
Cash paid for surrendered policies.....	85,218 92	
Total paid to policy-holders.....		\$657,852 27
Paid stockholders for interest .....		30,800 00
Paid for commissions to agents.....		159,422 90
Paid for salaries and other compensation of officers and employes.....		48,442 40
Paid for taxes.....		19,079 33
Paid for rent.....		23,221 71
Other expenditures, viz: general expenses.....		154,618 84
Total expenditures.....		\$1,093,437 45

## III. ASSETS.

Real estate owned by the company, unincumbered .....		\$ 156,304 00
Loans or bond and mortgage (first liens).....		3,738,468 84
Loans secured by collaterals.....		159,273 38
Premium notes and loans on policies now in force .....		181,777 22
Stocks and bonds owned by the company, cost value .....		1,887,180 89
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1890.....		228,571 78
Cash in office of company.....	\$ 653 91 }	70,077 36
Cash deposited in banks.....	69,423 45 }	
Interest and rents due accrued.....		73,453 04
Other assets, viz: bills receivable, \$12,930.28; agents' ledger bal- ances, \$21,450.01 .....		34,380 29
Total admitted assets .....		<u>\$6,529,486 80</u>

## IV. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....	\$ 3,670 00	
Claims for death losses and other policy claims resisted...	13,500 00	
Total policy claims.....		\$22,170 00
Net present value of all outstanding policies in force Dec. 31, 1890, computed according to the Actuaries' Table of Mor- tality, with 4 per cent interest.....	\$5,865,314 00	
Deduct re-insurance .....	42,782 00	
Net re-insurance reserve .....		5,822,532 00
Premiums paid in advance and surrender values, accrued rents and unpresented accounts .....		12,486 38
Liabilities as to policy-holders.....		<u>5,857,188 38</u>
Surplus as regards policy-holders .....		672,298 42
Total liabilities.....		<u>\$6,529,486 80</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$172,770 16	
Received during the year.....	72,173 74	
Total.....		\$244,943 90
<i>Deductions during the year as follows:</i>		
Notes and other obligations used .....	\$39,106 38	
Redeemed by maker in cash .....	24,060 30	
Total.....		<u>63,166 68</u>
Balance note assets at end of the year.....		<u>\$181,777 22</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1889.....	13,870	\$30,431,272 00
Policies issued during the year.....	3,878	11,955,157 00
Old policies revived during the year.....	141	348,500 00
Old policies increased, changed and corrected during the year .....	59	126,260 00
	<hr/>	<hr/>
Total.....	17,948	42,861,189 00
Deduct policies ceased to be in force .....	2,455	6,539,026 00
	<hr/>	<hr/>
Net policies in force Dec. 31, 1890.....	15,493	\$36,322,163 00
<i>Policies which have ceased to be in force during the year, with the mode of their termination:</i>		
Terminated by death.....	269	\$536,017 00
By expiry.....	25	55,500 00
By surrender.....	74	120,114 00
By lapse.....	1,401	3,849,135 00
By change and decrease .....	59	300,500 00
By maturity .....	34	35,260 00
Not taken.....	593	1,642,500 00
	<hr/>	<hr/>
Total.....	2,455	\$6,539,026 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889 .....	121	\$178,210 00
Policies issued during the year.....	7	8,260 00
	<hr/>	<hr/>
Total.....	128	186,470 00
Deduct policies ceased to be in force.....	21	39,700 00
	<hr/>	<hr/>
Total policies in force Dec. 31, 1890.....	107	\$146,770 00
Premiums received during the year.....		\$7,873 89

## WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

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

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

## I. INCOME DURING THE YEAR.

Cash received for premiums .....	\$2,079,807 69	
Cash received for annuities .....	3,000 00	
Total premium income .....		\$2,082,807 69
Received for interest on mortgage loans.....	\$414,335 03	
Received for interest on bonds owned, and dividends on stock .....	16,525 00	
Received for interest on other debts due the company ...	20,264 18	
Received as discount on claims paid in advance.....	3,960 51	
		455,084 72
Received for rents for use of company's property .....		13,507 05
Other income, viz: profits on bonds, stocks or real estate actually sold,		4,044 59
Total income .....		\$2,555,444 05

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions .....	\$618,246 86	
Cash paid for matured and discounted endowments and additions .....	214,150 86	
Total amount actually paid for losses and matured and discounted endowments.....	832,397 72	
Cash paid to annuitants .....	9,408 21	
Cash paid for surrendered policies and additions .....	287,633 40	
Return premiums .....	3,027 60	
Cash dividends paid to policy-holders.....	156,629 00	
Total paid to policy-holders.....		\$1,289,095 93
Paid stockholders for interest or dividends.....	9,072 00	
Paid for commissions to agents.....	213,985 08	
Paid for salaries and other compensation of officers and employes.....	82,003 87	
Paid for taxes.....	23,466 72	
Paid for rent.....	10,500 00	
Paid for commuting commissions .....	66,626 34	
Other expenditures, viz: advertising, \$14,858.75; express and postage, \$8,776 96; printing and stationery, \$13,156.82; office expenses, \$38,687.48; interest, \$2,355.46; profit and loss, \$1,401.12.....		79,236 59
Total expenditures .....		\$1,868,011 13

## III. ASSETS.

Real estate owned by the company, unincumbered .....	\$ 515,175 26
Loans on bond and mortgage (first liens) .....	8,978,992 00
Loans secured by collaterals .....	7,500 00
Stocks and bonds owned by the company, cost value .....	425,612 50
Net amount deferred and outstanding premiums on policies in force December 31st, 1890.. .....	298,684 56
Cash in office of company .....	22,793 92
Cash deposited in banks.....	102,499 27
Interest and rents due and accrued .....	113,111 22
Other assets, viz: agents' balances, \$48,434.98; loans in cash on com- pany's policies, \$277,529.58 .....	325,964 56
<b>Total admitted assets.....</b>	<b>\$10,790,334 21</b>

## IV. LIABILITIES.

Claims for death losses due and unpaid .....	\$2,034 11	}	\$6,705 02
Claims for matured endowments due and unpaid .....	4,670 91		
Claims for death losses adjusted and not due.....			18,533 00
Claims for death losses and other policy claims resisted .....			10,012 20
<b>Total policy claims.....</b>			<b>35,250 22</b>
Net present value of all outstanding policies in force December 31, 1890, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....			10,339,243 00
Premiums paid in advance.....	4,987 55		
Other liabilities of the company, viz: salaries, etc.....	2,833 31		
			<b>7,820 86</b>
<b>Liabilities as to policy-holders .....</b>			<b>10,382,314 08</b>
<b>Surplus as regards policy-holders.....</b>			<b>408,020 13</b>
<b>Total liabilities.....</b>			<b>\$10,790,334 21</b>

## V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1889.....	21,028	\$46,390,324 00
Policies issued during the year.....	4,489	9,443,641 00
Old policies revived during the year.....	361	957,265 00
Additions by dividends during the year.....	-	237,567 00
<b>Total.....</b>	<b>25,887</b>	<b>57,028,797 00</b>
<b>Deduct policies ceased to be in force.....</b>	<b>3,803</b>	<b>8,631,471 00</b>
<b>Net policies in force December 31, 1890.....</b>	<b>22,084</b>	<b>\$48,597,326 00</b>

*Policies which have ceased to be in force during the year,  
with the mode of their termination.*

Terminated by death.....	277	\$ 636,284 00
By surrender.....	549	1,582,072 00
By lapse.....	1,872	4,007,842 00
By maturity.....	116	157,639 00
By discount.....	22	56,803 00
Not taken.....	967	2,190,825 00
Total.....	3,803	\$8,631,471 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1889.....	284	\$316,210 00
Policies issued during the year.....	172	220,837 00
Total.....	456	537,047 00
Deduct policies ceased to be in force.....	80	104,980 00
Total policies in force December 31, 1890.....	376	\$432,067 00
Premiums received during the year.....		\$15,237 84
Losses and claims incurred during the year.....		2,847 16
Losses and claims paid during the year.....		3,151 06



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CASUALTY AND GUARANTEE INSURANCE COMPANIES  
OF OTHER STATES AND COUNTRIES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY  
AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES  
AND COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE  
STATE OF MAINE, SHOWING THEIR CONDITION ON  
THE 31st DAY OF DECEMBER, 1890.

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**\*AMERICAN CASUALTY INSURANCE AND  
SECURITY COMPANY,**

**BALTIMORE, MD.**

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

WILLIAM E. MIDGLEY, *President.*

JOHN J. JACKSON, *Secretary.*

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

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I. INCOME DURING THE YEAR.

Net cash received for premiums .....	\$56,204 33
Received on account of re-insurance, American Steam Boiler Insurance Company .....	50,000 00
Received for interest on stocks and bonds and all other sources .....	26,471 29
Income from all other sources, viz: capital stock paid in cash, \$1,000,000; surplus fund paid in cash by all stockholders, \$500,000,	1,500,000 00
Aggregate amount of income received in cash .....	\$1,632,676 62

II. EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....	\$13,673 04
Paid for commissions or brokerage .....	17,444 04
Salaries and other charges of officers, clerks and employes .....	21,999 88
Paid State, national and local taxes .....	4,189 08
All other expenditures, viz: inspectors' salaries, traveling expenses, rent, advertizing, counsel fees and office expenses .....	42,417 58
Aggregate amount of expenditures in cash .....	\$99,723 62

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\*Admitted to transact the business of casualty insurance March 27, 1891.

III. ASSETS.

Stocks and bonds owned by the company, cost value .....		\$1,007,952 50
Loans secured by collaterals .....		15,200 00
Cash in company's principal office.....	\$33 29 }	502,731 55
Cash deposited in bank.....	457,161 79 }	
Interest due and accrued on stocks and bonds.....		3,791 97
Interest due and accrued on collateral loans .....		115 50
Gross premiums in due course of collection .....		204,691 90
Bills receivable, not matured, taken for premiums.....		725 00
All other assets, viz: balance due upon re-insurance contract with American Steam Boiler Insurance Company of New York, N. Y....		<u>56,536 66</u>
Aggregate of all the admitted assets of the company at their actual value.....		\$1,791,745 08

IV. LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 10,000 00
Amount required to safely re-insure all outstanding risks.....	159,245 79
All other demands against the company, viz: commissions, etc.....	<u>51,122 00</u>
Total amount of liabilities except capital stock and net surplus.....	220,367 79
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	<u>571,377 29</u>
Aggregate amount of liabilities including net surplus.....	\$1,791,745 08

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
Written during the year .....	\$105,229,867	\$457,591 93
Deduct those expired and terminated .....	<u>21,416,904</u>	<u>122,745 50</u>
Net amount in force .....	\$83,812,963	\$334,846 43

# AMERICAN EMPLOYERS' LIABILITY INSURANCE COMPANY.

JERSEY CITY, N. J.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

JONATHAN H. CRANE, *President.*

JOHN MACRAE, *Secretary.*

Capital Paid Up in Cash, \$150,000.

## I. INCOME DURING THE YEAR.

Total premium income.....	\$30,508 15
Received for interest on mortgage loans.....	403 76
Received for interest on bonds owned, and dividends on stock .....	1,182 42
Received for interest on special deposits.....	132 13
Other income, viz: assessment on stock.....	7,500 00
	\$39,726 46

## II. EXPENDITURES DURING THE YEAR.

Total amount actually paid for losses.....	\$2,302 93
Paid for commissions to agents.....	5,629 18
Paid for salaries and other compensation of officers and employes.....	9,337 33
Paid for taxes .....	1,908 07
Paid for rent.....	1,864 19
Other expenditures, viz: furniture and fixtures, \$1,878.15; advertising, \$227.65; printing and stationery, \$2,796.92; postage, \$157.24; sundry items, \$2,072 15 .....	7,132 11
Total expenditures .....	\$28,173 81

## III. ASSETS.

Loans on bond and mortgage (first liens).....	\$37,500 00
Stocks and bonds owned by the company, cost value.....	117,543 75
Net amount deferred and outstanding premiums on policies in force December 31st, 1890 .....	18,907 84
Cash in office of company.....	\$414 05 }
Cash deposited in banks.....	6,149 56 }
Interest and rents due and accrued.....	1,369 67
Total admitted assets.....	\$181,884 87

IV. LIABILITIES.

Net re-insurance reserve .....	\$21,934 37
Other liabilities of the company, viz: bills due .....	3,722 80
	<hr/>
Total amount of liabilities, except capital stock and net surplus .....	25,657 17
Capital actually paid up in cash .....	150,000 00
Surplus as regards policy-holders .....	6,227 70
	<hr/>
Total liabilities .....	\$181,884 87

V. EXHIBIT OF POLICIES.

	<i>Risks.</i>	<i>Premiums.</i>
Policies issued during the year .....	\$12,319,000	\$50,682 94
Deduct those expired and terminated .....	684,000	6,814 20
	<hr/>	<hr/>
• Net policies in force December 31st, 1890 .....	\$11,635,000	\$43,868 74

BUSINESS IN MAINE.

Premiums received during the year .....	\$285 00
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## AMERICAN STEAM BOILER INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1863. COMMENCED IN 1883.

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

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

## I. INCOME DURING THE YEAR.

Net cash received for premiums (steam boiler).....	\$462,064 79
Received for interest on mortgages.....	2,290 69
Received for interest on stocks and bonds and all other sources.....	25,677 35
Aggregate amount of income received in cash.....	<u>\$490,032 83</u>

## II. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (steam boiler).....	\$57,039 09
Cash dividends actually paid.....	270,000 00
Paid for commissions or brokerage.....	99,250 08
Salaries and other charges of officers, clerks and employes.....	9,942 35
Paid State, national and local taxes.....	10,487 03
<i>All other expenditures, viz:</i>	
Inspectors' salaries and traveling expenses.....	159,097 06
Office expenses; inspector's tools, rent, furniture, &c.....	65,672 57
Paid re-insurance on account to American Casualty and Security Company of Baltimore.....	50,000 00
Aggregate amount of expenditures in cash.....	<u>\$721,488 18</u>

## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$12,000 00
Loans on bond and mortgage (first liens).....	35,000 00
Interest accrued thereon.....	1,529 21
Stocks and bonds owned by the company, cost value.....	523,134 37
Loans secured by collaterals.....	41,250 00
Cash in company's principal office.....	\$1,314 62 }
Cash deposited in bank.....	130,932 34 }
Gross premiums in due course of collection.....	83,400 87
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$828,561 41</u>

IV. LIABILITIES.

Amount required to safely re-insure all outstanding risks.....	\$133,733 69
All other demands against the company, viz: due the American Casualty Insurance and Security Company.....	56,225 30
Total amount of liabilities, except capital stock and net surplus.....	189,958 99
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities .....	138,602 42
Aggregate amount of liabilities including net surplus.....	\$828,561 41

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam Boiler.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$98,080,453	\$1,027,244 27
Written during the year.....	28,846,606	332,286 13
Total .....	126,927,059	1,359,530 40
Deduct those expired and terminated.....	23,369,190	723,410 58
In force at end of the year.....	103,564 869	636,119 82
Deduct amount re-insured.....	73,302,885	354,084 35
Net amount in force.....	\$30,261,984	\$282,035 47

BUSINESS IN MAINE.

Risks taken.....	\$510,000 00
*Premiums received.....	3,602 00
Losses paid on risks taken.....	55 70
Losses incurred in Maine.....	55 70

\*Insurance, \$2,521 40. Inspections, \$1,080.60.



## AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

WM. L. TRENHOLM, *President*.FRED F. NUGENT, *Secretary*.

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

## I. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$421,464 13
Received for interest on mortgages.....	827 50
Received for interest on stocks and bonds and all other sources.....	42,655 56
Income from all other sources.....	5,136 62
	<hr/>
Aggregate amount of income received in cash.....	\$470,083 81

## II. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$79,213 35
Cash dividends actually paid.....	90,000 00
Paid for commissions or brokerage.....	30,063 42
Salaries and other charges of officers, clerks and employes.....	103,422 17
Paid State, national and local taxes.....	10,067,95
All other expenditures, viz: printing, stationery and advertising, \$13,508.84; postage, telegrams, expresses and traveling expenses, \$10,938 18; general expenses, including rents and fixture account, \$33,674 26.....	58,121 28
	<hr/>
Aggregate amount of expenditures in cash.....	\$370,888 17

## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$200,000 00
Stocks and bonds owned by the company, cost value.....	1,199,540 00
Cash in company's principal office.....	\$1,659 29 } 11,799 80
Cash deposited in bank.....	10,140 51 }
Interest due and accrued on stocks and bonds.....	12,686 76
Gross premiums in due course of collection.....	36,976 63
All other assets, viz: rentals.....	1,342 50
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$1,462,345 69

IV. LIABILITIES.

Claims unadjusted, including all reported and supposed losses.....	\$44,332 86
Claims resisted, including interest, costs and expenses...	27,364 74
	<hr/>
Gross amount of claims for defaults.....	\$ 71,697 60
Amount required to safely re-insure all outstanding risks.....	220,572 52
All other demands against the company, viz: commissions, etc.....	7,764 57
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	300,034 69
Capital actually paid up in cash..	1,000,000 00
Surplus beyond capital and other liabilities.....	162,311 00
	<hr/>
Aggregate amount of liabilities including net surplus .....	\$1,462,345 69

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$60,969,672	\$390,984 22
Written during the year.....	87,317,002	486,032 93
	<hr/>	<hr/>
Total.....	148,286,674	877,017 15
Deduct those expired, transferred or canceled .....	74,403,315	435,872 12
	<hr/>	<hr/>
Net amount in force.....	\$73,883,359	\$441,145 03

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$205,000 00
Premiums received .....	1,126 05

# EMPLOYER'S LIABILITY ASSURANCE CORPORATION— (LIMITED.)

LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

ENDICOTT & MACOMBER, *Managers*, 71 Kilby Street, Boston, Mass.

## I. INCOME DURING THE YEAR.

Total premium income .....	\$851,681 35
Received for interest and dividends .....	34,397 26
Other income .....	2,469 92
Total income .....	<u>\$888,548 53</u>

## II. EXPENDITURES DURING THE YEAR.

Total paid to policy-holders .....	\$378,997 67
Paid for commissions to agents .....	201,321 12
Paid for salaries and other compensation of officers and employes. ....	66,641 45
Paid for taxes .....	17,524 09
Paid for rent .....	9,302 35
Other expenditures, viz: general expenses .....	64,749 95
Total expenditures .....	<u>\$738,536 63</u>

## III. ASSETS.

Stocks and bonds owned by the company, cost value .....	\$715,655 00
Cash in office of company and deposited in banks and trust companies, .....	131,598 61
Interests and rents due and accrued .....	7,390 40
Other assets, viz: premiums in course of collection .....	161,260 29
Total admitted assets .....	<u>\$1,015,904 30</u>

## ITEMS NOT ADMITTED.

Agents' balances .....	\$20,194 11
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## IV. LIABILITIES.

Claims for losses in process of adjustment or adjusted and not due. ....	\$154,825 00
Net re-insurance reserve .....	415,248 04
Other liabilities of the company, viz: outstanding commissions .....	28,041 00
Total amount of liabilities, except deposit capital and net surplus. ....	<u>598,114 04</u>
Deposit capital. ....	400,000 00
Surplus beyond deposit capital and other liabilities. ....	17,790 26
Total liabilities .....	<u>\$1,015,904 30</u>

## V. EXHIBIT OF POLICIES.

	<i>Risks.</i>	<i>Premiums.</i>
Policies in force December 31, 1889 .....	\$117,350,015	\$675,137 01
Policies issued during the year .....	160,628,187	1,371,440 42
Total .....	<u>277,978,202</u>	<u>2,046,577 43</u>
Deduct those expired and terminated .....	145,089,291	1,216,281 35
Net amount in force December 31, 1890 .....	<u>\$132,888,911</u>	<u>\$830,296 08</u>

## BUSINESS IN MAINE.

Risks written .....	\$2,558,513 00
Premiums received during the year .....	12,028 00
Losses and claims incurred during the year .....	5,032 35
Losses and claims paid during the year .....	4,112 35

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WILLIAM M. RICHARDS, *President.*

ROBERT J. HILLAS, *Secretary.*

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

I. INCOME DURING THE YEAR.

	<i>Fidelity.</i>	<i>Accident</i>	<i>Plate Glass.</i>	<i>Steam Boiler.</i>	
Gross premiums received in cash ...	\$226,157 46	\$1,093,396 77	\$218,658 86	\$83,666 28	
Deduct re-insurance	26,866 20	25,538 25	5,881 32	7,475 38	
Total premiums	\$199,291 26	\$1,067,858 52	\$212,777 54	\$76,190 90	\$1,556,118 22
Received for interest on bonds and mortgages .....					} 44,445 52
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources .....					
Aggregate amount of income actually received during the year, in cash, \$1,600,563 74					

II. EXPENDITURES DURING THE YEAR.

	<i>Fidelity.</i>	<i>Accident.</i>	<i>Plate Glass.</i>	<i>Steam Boiler.</i>	
Gross amount paid for losses .....	\$80,160 32	\$383,986 18	\$86,001 34	\$12,101 44	
Deduct re-insurance and salvage .....	28,593 47	4,440 17	10,876 30	5,780 15	
Net amount paid for losses ...	\$51,566 85	\$379,546 01	\$75,125 04	\$6,321 29	\$512,559 19
Cash dividends actually paid to stockholders.....					22,500 00
Paid for commissions or brokerage.....					417,450 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes .....					166,145 83
Paid for State, national and local taxes .....					22,111 43
All other payments and expenditures, viz: traveling, advertising, printing and stationery, boiler inspection, rent, postage, etc., etc., \$196,141.19; profit and loss account, \$485.53.....					196,626 72
Aggregate amount of actual expenditures during the year, in cash..					\$1,337,393 17

III. ASSETS.

Real estate owned by the company, unincumbered.....	\$6,000 00
Loans on bond and mortgage (first liens).....	7,200 00
Interest due and accrued thereon.....	241 00
Stocks and bonds owned by the company, cost value.....	712,240 00

92 CASUALTY AND GUARANTEE INSURANCE COMPANIES

ASSETS—CONCLUDED.

Loans secured by collaterals . . . . .		\$270,020 00
Cash in company's principal office . . . . .	\$18,397 45 }	38,956 88
Cash deposited in bank . . . . .	20,559 43 }	
Interest due and accrued on stocks and bonds . . . . .		1,004 17
Interest due and accrued on collateral loans . . . . .		2,434 61
Gross premiums in due course of collection . . . . .		350,955 52
All other assets . . . . .		32,177 05
Aggregate of all the admitted assets of the company at their actual value . . . . .		\$1,421,229 23

IV. LIABILITIES.

Losses unadjusted, including all reported and supposed losses . . . . .	\$74,601 54	
Losses resisted, including interest, costs and expenses . . . . .	27,983 00	
Gross amount of claims for losses . . . . .		\$102,584 54
Amount required to safely re-insure all outstanding risks . . . . .		881,985 17
All other demands against the company, viz: commissions, etc . . . . .		108,057 04
Total amount of liabilities, except capital stock and net surplus . . . . .		1,092,626 75
Capital actually paid up in cash . . . . .		250,000 00
Surplus beyond capital and other liabilities . . . . .		78,602 48
Aggregate amount of liabilities including net surplus . . . . .		\$1,421,229 23

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

*Fidelity Department:*

	<i>Amount at Risk.</i>	<i>Premium.</i>
In force December 31, 1889 . . . . .	\$31,246,971 57	\$198,952 64
Written or renewed during the year . . . . .	36,273,177 12	232,285 94
Total . . . . .	67,520,148 69	431,238 58
Deduct expirations and cancellations . . . . .	33,897,755 13	212,529 68
In force December 31, 1890 . . . . .	\$33,622,393 56	\$218,708 90

*Accident Department:*

In force December 31, 1889 . . . . .	\$96,649,666 00	\$666,982 75
Written or renewed during the year . . . . .	166,232,000 00	1,262,369 34
Total . . . . .	262,881,666 00	1,929,352 09
Deduct expirations and cancellations . . . . .	100,805,066 00	733,686 74
In force December 31, 1890 . . . . .	\$162,076,600 00	\$1,195,665 35

*Plate Glass Department.*

In force December 31, 1889 . . . . .	\$6,573,674 14	\$183,245 04
Written or renewed during the year . . . . .	7,717,638 92	217,978 52
Total . . . . .	14,291,313 06	401,223 56
Deduct expirations and cancellations . . . . .	6,668,026 10	186,493 02
In force December 31, 1890 . . . . .	\$7,623,286 96	\$214,730 54

*Steam Boiler Department.*

In force December 31, 1889.....	\$16,285,314 00	\$108,075 71
Written or renewed during the year.....	20,556,121 33	88,987 11
<b>Total.....</b>	<b>36,841,435 33</b>	<b>197,062 82</b>
Deduct expirations and cancellations.....	12,943,164 00	67,033 08
<b>In force December 31, 1890.....</b>	<b>23,898,271 33</b>	<b>130,029 74</b>
<b>Aggregate amount.....</b>	<b>\$227,220,551 85</b>	<b>\$1,759,134 53</b>

BUSINESS IN MAINE.

	<i>Risks Taken.</i>	<i>Premiums Received</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Fidelity .....	\$76,500 00	\$517 50		
Accident .....	1,163,200 00	6,744 09	\$806 48	\$901 47
Plate.Glass.....	16,772 20	432 51	153 56	153 56
Steam Boiler .....	10,000 00	50 00		
<b>Aggregate.....</b>	<b>\$1,266,472 20</b>	<b>\$7,744 10</b>	<b>\$960 04</b>	<b>\$1,055 03</b>

## GUARANTEE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

INCORPORATED IN 1851. COMMENCED IN 1872.

ALEX. I. GALT, *President.* EDWARD RAWLINGS, *Managing Director.*

Capital Paid Up in Cash, \$304,600.

## I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$234,649 29
Received for interest on bonds owned, and dividends on stock.....	21,987 64
Other income.....	15,777 44
Total income.....	<u>\$272,414 37</u>

## II. EXPENDITURES DURING THE YEAR.

Cash paid for losses.....	\$69,020 64
Paid stockholders for dividends.....	18,276 00
Paid for commissions to agents.....	6,313 18
Paid for salaries and other compensation of officers and employes.....	55,621 42
Paid for taxes.....	5,118 51
Paid for rent.....	7,816 81
Other expenditures, viz: general expenses.....	49,050 87
Total expenditures.....	<u>\$211,217 43</u>

## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 4,289 52
Loans on bond and mortgage (first liens).....	23,460 52
Loans secured by collaterals.....	400 00
Stocks and bonds owned by the company, cost value.....	620,254 07
Cash in office of company.....	\$651 39
Cash deposited in banks.....	48,342 75
Interest due and accrued.....	8,287 75
Other assets, viz: premiums, \$32,765.44; bills receivable secured, \$500; furniture, including safes, \$5,286.39.....	38,551 83
Total admitted assets.....	<u>\$744,237 83</u>



IV. LIABILITIES.

Claims for losses in process of adjustment and not due...	\$20,448 61	
Claims for losses and other policy claims resisted.....	22,625 35	
		<hr/>
Total policy claims .....		\$43,073 96
Net re-insurance reserve.....		120,114 86
Other liabilities of the company.....		15,112 64
		<hr/>
Total amount of liabilities, except capital stock and net surplus .....		178,301 46
Capital actually paid up.....		304,600 00
Surplus beyond capital and other liabilities.....		261,336 37
		<hr/>
Total liabilities .....		\$744,237 83

V. EXHIBIT OF POLICIES.

	<i>Guarantee Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1889.....	\$38,518,407 00	\$243,993 06
Written or renewed during the year .....	51,713,383 00	291,196 12
		<hr/>
Total .....	90,231,790 00	535,189 18
Deduct those expired and terminated.....	45,214,984 00	267,344 57
		<hr/>
In force at end of the year.....	45,016,806 00	267,844 61
Deduct amount re-insured .....	4,571,416 00	27,614 89
		<hr/>
Net amount in force.....	\$40,445,390 00	\$240,229 72

BUSINESS IN MAINE.

Risks taken.....	\$86,000 00
Premiums received during the year.....	739 76

HARTFORD STEAM BOILER INSPECTION AND  
INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. E. PIERCE, *Secretary.*

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

I. INCOME DURING THE YEAR.

Net cash received for premiums (steam boiler).....	\$574,593 53
Received for interest on mortgages.....	24,916 13
Received for interest on stocks and bonds and all other sources.....	37,643 64
Income from all other sources, viz: special mechanical services.....	2,025 05
	<hr/>
Aggregate amount of income received in cash.....	\$639,178 15

II. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$65,913 06
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage.....	147,392 63
Salaries and other charges of officers, clerks and employes.....	26,656 40
Paid State, national and local taxes.....	11,315 57
All other expenditures, viz: inspection expenses, agency and office expenses, advertising, apparatus and furniture.....	296,237 90
	<hr/>
Aggregate amount of expenditures in cash.....	\$597,515 56

III. ASSETS.

Real estate owned by the company, unincumbered.....	\$4,461 23
Loans on bond and mortgage (first liens).....	423,470 00
Interest due and accrued thereon.....	12,142 41
Stocks and bonds owned by the company, cost value.....	767,363 24
Cash in company's principal office.....	\$ 4,245 29 } 56,592 89
Cash deposited in bank.....	52,347 60 }
Interest due and accrued on stocks and bonds.....	16,459 73
Net premiums in due course of collection.....	127,992 00
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$1,408,481 50

## IV. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$10,428 73
Amount required to safely re-insure all outstanding risks.....	820,184 49
All other demands against the company, viz: rent and brokerage. ....	6,222 13
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	836,835 35
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	71,646 15
	<hr/>
Aggregate amount of liabilities including net surplus .....	\$1,408,481 50

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force December 31, 1889.....	\$121,200.690	\$1,327,392 38
Written or renewed during the year.....	68,623,317	652,487 77
	<hr/>	<hr/>
Total.....	189,824,007	1,979,880 15
Deduct those expired and terminated.....	40,225,053	425,882 60
	<hr/>	<hr/>
In force at end of the year.....	\$149,598,954	\$1,553,997 55

## BUSINESS IN MAINE.

Risks taken, (steam boiler).....	959,900 00
Premiums received .....	6,826 32
Received for inspections.....	2,925 56
Losses paid on risks taken.....	57 18

## LLOYDS PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. G. BEEMER, *President.*WM. T. WOODS, *Secretary.*

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

## I. INCOME DURING THE YEAR.

Net cash received for premiums (plate glass).....	\$353,183 74
Received for interest on stocks and bonds and all other sources.....	11,861 41
Income from all other sources, viz: rent .....	4,040 00
Aggregate amount of income received in cash .....	<u>\$369,085 15</u>

## II. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (plate glass) . . . . .	\$159,875 39
Cash dividends actually paid .....	16,000 00
Paid for commissions or brokerage .....	87,862 16
Salaries and other charges of officers, clerks and employes.....	58,057 48
Paid State, national and local taxes, including license fees.....	7,871 24
All other expenditures, viz: expenses of building, repairs, etc.....	2,678 87
Aggregate amount of expenditures in cash .....	<u>\$332,345 14</u>

## III. ASSETS.

Real estate owned by the company, unincumbered.....	\$125,000 00
Stocks and bonds owned by the company, cost value.....	238,125 00
Cash in company's principal office .....	\$ 3,472 35 }
Cash deposited in bank.....	34,788 78 }
Gross premiums in due course of collection .....	65,938 04
All other assets, viz: plate glass on hand to replace losses at actual value \$13,335 87; sundry account, \$1,563 56; rent, \$779.98 .....	15,679 41
Aggregate of all the admitted assets of the company at their actual value .....	<u>\$483,003 58</u>

## IV. LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$3,540 80
Amount required to safely re-insure all outstanding risks .....	185,408 30
All other demands against the company, viz: commissions, etc.....	46,677 92
Total amount of liabilities, except capital stock and net surplus.....	235,627 02
Capital actually paid up in cash .....	100,000 00
Surplus beyond capital and other liabilities .....	147,376 56
Aggregate amount of liabilities including net surplus.....	<u>\$483,003 58</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS,

	<i>Plate</i>	
	<i>Glass Risks.</i>	<i>Premiums.</i>
In-force December 31, 1889.....	\$10,714,529	\$325,555 69
Written during the year .....	12,683,427	387,634 50
Total.....	23,397,956	713,190 19
Deduct those expired and terminated.....	11,056,011	342,274 78
In force at end of the year.....	\$12,341,945	\$370,915 41

## BUSINESS IN MAINE.

Risks taken (plate glass).....	\$46,000 00
Premiums received .....	1,242 06
Losses paid on risks taken.....	200 34
Losses incurred in Maine.....	241 59

**\*METROPOLITAN PLATE GLASS INSURANCE  
COMPANY,**

NEW YORK, N. Y.

INCORPORATED IN 1874.

COMMENCED BUSINESS IN 1874.

HENRY HARTEAU, *President.*

EUGENE H. WINSLOW, *Secretary.*

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

I. INCOME DURING THE YEAR.

Net cash received for premiums .....	\$217,052 37
Received for interest on stocks and bonds and all other sources .....	13,433 21
	\$230,485 58
Aggregate amount of income received in cash .....	\$230,485 58

II. EXPENDITURES DURING THE YEAR.

Net amount paid for losses ... ..	\$85,999 55
Cash dividends actually paid .....	14,000 00
Paid for commissions or brokerage .....	62,963 47
Salaries and other charges of officers, clerks and employes .....	34,121 01
Paid State, national and local taxes .....	2,486 86
	\$199,570 89
Aggregate amount of expenditures in cash .....	\$199,570 89

III. ASSETS.

Stocks and bonds owned by the company, cost value .....	\$292,037 50
Cash in company's principal office .....	\$ 6,082 76 }
Cash deposited in bank .....	15,975 94 } 22,058 70
Interest due and accrued on stocks and bonds .....	375 00
Gross premiums in due course of collection .....	30,806 19
Sundry accounts .....	595 20
All other assets, viz: plate glass in hand to replace losses, \$3,250.64; gross uncollected premiums, more than three months due, \$961.59..	4,212 23
Aggregate of all the admitted assets of the company at their actual value .....	\$350,084 82

\*Admitted February 19, 1891.

## IV. LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$ 2,616 00
Amount required to safely reinsure all outstanding risks .....	112,958 95
All other demands against the company, viz: commissions, etc.....	14,008 92
	<hr/>
Total amount of liabilities, except capital stock and net surplus .....	129,583 87
Capital actually paid up in cash .....	100,000 00
Surplus beyond capital and other liabilities .....	120,500 95
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$350,084 82

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1889 .....	\$6,442,275	\$190,624 08
Written during the year .....	8,232,077	242,338 86
	<hr/>	<hr/>
Total .....	14,674,352	432,962 94
Deduct those expired and terminated .....	6,989,640	207,045 03
	<hr/>	<hr/>
Net amount in force .....	\$7,684,712	\$225,917 91

# STANDARD LIFE AND ACCIDENT INSURANCE COMPANY,

DETROIT, MICHIGAN.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. FERRY, *President.*

STEWART MARKS, *Secretary.*

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

## I. INCOME DURING THE YEAR.

Net cash actually received for premiums.....	\$553,606 38
Received for interest on bonds and mortgages.....	19,454 57
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.....	669 89
Aggregate amount of income actually received during the year in cash.....	\$573,730 84

## II. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$280,723 68
Paid for commissions or brokerage .....	141,946 19
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	73,380 86
Paid for State, national and local taxes.....	15,296 07
All other payments and expenditures, viz: postage, express and tele- grams, \$4,768.68; expense account, \$6,388.56; furniture and fixtures, \$1,014.04; Advertising (general, \$2,000, agency, \$2,670.75), \$4,670.- 75; rent, \$6,573.10; printing and stationery, \$12,260.85; profit and loss, \$456.54; adjustment account, \$5,224.62; medical fees, \$1,811.60; law charges, \$1,851.77.....	45,020 51
Aggregate amount of actual expenditures during the year in cash,	\$556,367 31

## III. ASSETS.

Loans on bond and mortgage (first liens).....	\$288,222 22
Stocks and bonds owned by the company, cost value.....	35,000 00
Net amount deferred and outstanding premiums on policies in force December 31, 1890.....	105,261 23
Cash in office of company.....	\$20,133 29 }
Cash deposited in bank.....	61,657 23 }
Interest and rents due and accrued.....	7,012 56
Other assets.....	88,803 08
Total admitted assets.....	\$517,286 53



ITEMS NOT ADMITTED.

Bills receivable..... \$100 00

IV. LIABILITIES.

Claims for losses in process of adjustment or adjusted and not due.....	\$2,466 66	
Claims for death losses and other policy claims resisted ..	26,500 00	
Total policy claims .....		\$28,966 66
Net re-insurance reserve .....		267,668 49
Total liabilities, except capital stock and net surplus.....		296,635 15
Capital paid up in cash .....		200,000 00
Surplus beyond capital and other liabilities.....		20,751 38
Total liabilities .....		\$554,270 20

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Amount.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1889 .....	\$58,729,800	\$513,973 48
Written or renewed during the year .....	73,694,100	668,189 91
Total .....	132,423,900	1,182,163 39
Deduct those expired and terminated .....	69,570,600	646,826 40
In force at the end of the year.....	\$62,853,300	\$535,336 99

BUSINESS IN MAINE.

Policies in force December 31, 1890. No. 47; amount insured .....	\$121,000 00
Policies issued during the year. No. 55; amount insured.....	130,000 00
Premiums received during the year.....	728 37
Losses and claims incurred during the year.....	306 07
Losses and claims paid during the year.....	306 07

**TRAVELERS' LIFE INSURANCE COMPANY,**  
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

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

I. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,128,523 35
Received for interest on bonds owned, and dividends on stock.....	73,520 28
Received for interest on other debts due the company.....	13,075 70
Received for rents for use of company's property.....	121 65
Other income, viz: profit and loss.....	13,555 10
<b>Total income.....</b>	<b>\$2,228,796 08</b>

II. EXPENDITURES DURING THE YEAR.

Cash paid for losses and additions.....	\$960,050 88
Paid stockholders for interest or dividends.....	96,000 00
Paid for commissions to agents.....	567,954 58
Paid for salaries and other compensation of officers and employes.....	97,862 92
Paid for taxes.....	39,640 97
Paid for rent, less \$120.00 received under sub-lease.....	30,030 67
Other expenditures, viz: printing, advertising, stationery, furniture, office, agency and general expenses.....	276,052 33
<b>Total expenditures.....</b>	<b>\$2,067,592 35</b>

III. ASSETS.

Real estate owned by the company, unincumbered..	\$16,517 57
Loans secured by collaterals.....	100,000 00
Stocks and bonds owned by the company, cost value.....	1,572,519 50
Cash in office of company.....	\$506,25 }
Cash deposited in banks.....	88,435 10 }
<b>Total admitted assets.....</b>	<b>\$1,777,978 42</b>

ITEMS NOT ADMITTED.

Agents' balances.....	\$ 1,870 70
Other items, viz: suspense account.....	468,171 59
<b>Total.....</b>	<b>\$470,042 29</b>

## IV. LIABILITIES.

Claims for losses in process of adjustment or adjusted and not due .....	\$124,950 00
Claims for death losses and other policy claims resisted .	56,050 00
Total policy claims.....	\$181,000 00
Net present value of all outstanding policies in force Dec. 31, 1890...	803,230 39
Other liabilities of the company, viz: Amount due for salaries, rents, etc .....	10,000 00
Total amount of liabilities except capital stock and net surplus.....	994,230 39
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities.....	183,748 03
Total liabilities.....	\$1,777,978 42

## V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1889.....	73,095	\$243,746,608 00
Policies issued during the year.....	101,928	289,381,670 00
Total.....	175,023	533,128,278 00
Deduct policies ceased to be in force.....	103,480	288,917,189 00
Net policies in force Dec. 31, 1890.....	71,543	\$244,211,089 00
<i>Policies which have ceased to be in force during the year, with the mode of their termination:</i>		
Terminated by death .....	221	\$ 522,550 00
By expiry.....	103,259	288,394.639 00
Total .....	103,480	\$288,917,189 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1889.....	2,227	\$4,965,884 00
Policies issued during the year.....	3,181	5,643,050 00
Premiums received during the year .....		39,559 16
Losses and claims incurred during the year.....		30,435 65
Losses and claims paid during the year.....		29,435 65



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MAINE ASSESSMENT LIFE INSURANCE COMPANIES.

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

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# KENNEBEC MUTUAL LIFE INSURANCE COMPANY,

WATERVILLE, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889

WILLIAM T. HAINES, *President.*                      CYRUS W. DAVIS, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$174 06

## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction .. . . . . .	\$1,857 50	
Annual dues as per contract, without any deduction....	339 78	
Assessments .. . . . . .	1,069 70	
Medical examiners' fees, paid by applicant. ....	344 00	
<b>Total paid by members.....</b>	<b>\$3,610 98</b>	
Cash received from all other sources, viz: loans. ....	863 47	
<b>Total income .. . . . . .</b>	<b>\$4,474 45</b>	
<b>Total net resources.....</b>	<b>\$4,648 51</b>	

## III. DISBURSEMENTS

Losses and claims paid .. . . . . .	\$1,045 99	
Advance payments returned to rejected applicants .....	10 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .. . . . . .	1,765 51	
Commissions paid or allowed for collecting assessments...	13 16	
Salaries of managers and agents not paid by commissions, Salaries and other compensation of office employes and re-imbursed .. . . . . .	494 50	
Medical examiners' fees, whether paid direct by members or otherwise .. . . . . .	474 21	
Medical examiners' fees, whether paid direct by members or otherwise .. . . . . .	344 00	
Rent, \$20 80; advertising and printing, \$100 95.....	121 75	
All other items, viz: coal, \$4 45; electric lights, \$6 40: postage, \$21.56; travelling expenses, \$47.50; agents' licenses, \$14.00; incidentals, \$97 57.....	191 48	
<b>Total disbursements .. . . . . .</b>	<b>4,460 60</b>	
<b>Balance .. . . . . .</b>	<b>\$187 91</b>	

(Total expenses, \$3,404.61.)

## IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, deposited with State Treasurer on emergency fund account.....	\$125 00
Cash deposits in State Treasury on emergency or reserve fund account .. .. .	57 49
Deposited in Ticonic Bank .. .. .	5 42
Total net or invested assets.....	<u>\$187 91</u>

## V. LIABILITIES.

Borrowed money, or cash advanced by directors.....	\$863 47
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## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889 .....	53	\$200,000 00
Policies or certificates written during the year 1890 .....	172	647,000 00
Total.....	<u>225</u>	<u>847,000 00</u>
Deduct number and amount which have ceased to be in force during 1890. ....	36	140,000 00
Total policies or certificates in force December 31, 1890..	189	\$707,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	-	1,045 99
Losses and claims on policies or certificates paid during the year 1890 .....	-	1,045 99
Policies or certificates terminated by death during 1890..	2	6,000 00
Policies or certificates terminated by lapse during 1890..	34	124,000 00



## MAINE BENEFIT ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

GEORGE C. WING, *President.*N. W. HARRIS, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889.....	\$57,369 74
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## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$ 9,102 00	
Annual dues as per contract, without any deduction.....	20,008 40	
Assessments: mortuary .....	164,733 70	
Total paid by members.....	193,844 10	
Interest, \$2,288 64; rent, \$156.25 .....	2,444 89	
Cash received from all other sources, viz: incidental receipts, \$448.60; premiums on bonds sold, \$1,037.50; miscellaneous, \$294.90 .....	1,781 00	
Total income.....		198,069 99
Total net resources.....		\$255,439 73
(Assessments paid in advance, \$41.87.)		

## III. DISBURSEMENTS.

Losses and claims paid .....	\$177,099 46	
Advance payments returned to rejected applicants .....	463 23	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	6,450 63	
Commissions paid or allowed for collecting assessments ..	4,160 05	
Salaries of managers and agents not paid by commissions,	5,634 66	
Salaries of officers, \$6,455.44; other compensation of officers, \$633 86 .....	7,089 30	
Salaries and other compensation of office employes .....	1,524 38	
Medical examiners' fees, whether paid direct by members or otherwise .....	2,202 50	
Rent, \$600; advertising and printing, \$1,038.91 .....	1,638 91	
All other items, viz: miscellaneous expenses, \$1,135.80; postage, \$1,583.99; license, \$37; incidentals, \$56.87..	2,813 66	
Total disbursements .....		209,076 78
Balance .....		\$46,362 95
(Total expenses, \$31,514.09.)		

## IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely and deposited with State Treasurer on reserve fund account at par value (market value, \$31,550).....	\$31,000 00	
Agent's ledger balances .....	328 50	
Cash in office.....	646 53	
Cash deposits in State treasury on emergency or reserve fund account .....	10,000 00	
Cash deposits in banks on emergency or reserve fund account.....	3,763 59	
All other deposits.....	624 33	
Total net or invested assets, as per balance above. ....	46,362 95	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured . ....	328 50	
Total net or invested assets, less depreciation.....		\$46,034 45

## V. NON-INVESTED ASSETS.

Interest .....		283 26
Gross assets.....		\$46,317 71

## VI. LIABILITIES.

Advance assessments.....		41 87
Balance, net assets .....		\$46,275 84

## VII. CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due .....	\$18,714 00	
Mortuary assessments, not yet called for losses reported..	20,500 00	
Amount due from members .....		\$39,214 00

## VIII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims five).....	\$13,000 00	
Losses reported (number of claims two).....	7,000 00	
Losses resisted (number of claims one).....	4,000 00	
Total contingent mortuary liabilities .....		\$24,000 00

## IX. EXHIBIT OF CERTIFICATES OF POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	6,383	\$14,920,000 00
Policies or certificates written during the year 1890. ....	1,000	1,962,000 00
<b>Total.....</b>	<b>7,383</b>	<b>16,882,000 00</b>
Deduct number and amount which have ceased to be in force during 1890.....	1,205	2,683 000 00
<b>Total policies or certificates in force Dec. 31, 1890 ..</b>	<b>6,178</b>	<b>14,199,000 00</b>
Losses and claims on policies or certificates unpaid Dec. 31, 1889 .....	17	49,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	63	154,000 00
<b>Total.....</b>	<b>80</b>	<b>\$203,000 00</b>
Losses and claims on policies or certificates paid during the year 1890 .....	72	179,000 00
Policies or certificates terminated by death during 1890..	63	154,000 00
Policies or certificates terminated by lapse during 1890 .	1,142	2,529,000 00

## BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	6,197	\$14,433,000 00
Policies or certificates written during the year 1890. ....	537	924,000 00
<b>Total..</b>	<b>6,734</b>	<b>15,357,000 00</b>
Deduct number and amount which have ceased to be in force during 1890.....	1,093	2,407,000 00
<b>Total policies or certificates in force Dec. 31, 1890 ..</b>	<b>5,641</b>	<b>12,950,000 00</b>
Losses and claims on policies or certificates unpaid Dec. 31, 1889 .....	16	48,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	61	147,000 00
<b>Total.....</b>	<b>77</b>	<b>195,000 00</b>
Losses and claims on policies or certificates paid during the year 1890 .....	71	175,000 00
Policies or certificates terminated by death during 1890..	61	147,000 00
Policies or certificates terminated by lapse during 1890 .	1,032	2,260,000 00

MAINE ASSESSMENT LIFE

MAINE AND NEW BRUNSWICK INSURANCE  
COMPANY.

BANGOR, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM ENGEL, *President.*

A. E. DAWIES, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889 ..... \$9,515 83

II. INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$25,597 50	
Annual dues as per contract, without any deduction....	13,139 50	
Assessments: mortuary, \$82,328 69; expense, \$2,011.47..	84,340 16	
Medical examiners' fees, paid by applicant.....	4,518 00	
	<hr/>	
Total paid by members.....	127,595 16	
Interest .....	776 32	
Cash received from all other sources, viz: transfer fees, etc .....	41 25	
	<hr/>	
Total income.....		128,412 73
		<hr/>
Total net resources.....		\$137,928 56

III. DISBURSEMENTS.

Losses and claims paid .....	\$60,888 36	
Advance payments returned to rejected applicants .....	1,436 50	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	24,295 00	
Commissions paid or allowed for collecting assessments...	2,011 47	
Salaries of officers, \$2,100; other compensation of officers, \$714.....	2,814 00	
Salaries and other compensation of office employes.....	836 50	
Medical examiners' fees, whether paid direct by members or otherwise.....	4,518 00	
Rent, \$200; taxes, \$4.28; advertising and printing, \$614.62.....	818 90	
All other items, viz: postage, licenses, miscellaneous, books, stationery, office fixtures, settling death losses, premiums and interest, including \$5,000 paid to corpo- rators on account .....	6,900 49	
	<hr/>	
Total disbursements .....		104,519 22
		<hr/>
Balance.....		\$33,409 34

(Total expenses, \$42,194.36.)

## IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate (reserve fund account) .....	\$6,770 00	
Cost value of bonds and stocks owned absolutely (reserve fund account) .....	\$5,538 83	
Deduct depreciation.....	31 33	
	<u>5,507 50</u>	
Cash deposits in State Treasury on emergency fund account.....	12,914 05	
All other deposits.....	8,217 79	
	<u>33,409 34</u>	
Total net or invested assets, as per balance above.....		33,409 34
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured .....	55 00	
	<u>55 00</u>	
Total net or invested assets, less depreciation .....		\$33,354 34

## V. NON-INVESTED ASSETS.

Interest due, \$90.00; accrued, \$72.70 .....	\$162 70	
Market value of bonds and stock over cost .....	65 00	
	<u>227 70</u>	
Total non-invested assets.....		227 70
Gross assets.....		<u>\$33,582 04</u>

## VI. LIABILITIES.

Losses adjusted, unpaid and not yet due .....	\$1,111 64	
All other liabilities (not including contingent mortuary), viz: due incorporators on account of expenses of organization .....	1,200 00	
	<u>2,311 64</u>	
Total actual liabilities .....		2,311 64
Balance, net assets .....		<u>\$31,270 40</u>

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due .....	\$3,000 00	
not yet called, for losses unadjusted .....	5,000 00	
for losses resisted ..	3,000 00	
for losses reported..	5,000 00	
	<u>16,000 00</u>	
Amount due from members.....		\$16,000 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1) .....	\$3,000 00	
in process of adjustment (number of claims, 2) ....	5,000 00	
reported (number of claims, 1).....	5,000 00	
resisted (number of claims, 1) .....	3,000 00	
	<u>16,000 00</u>	
Total contingent mortuary liabilities .....		\$16,000 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	2,711	\$9,972,000 00
Policies or certificates written during the year 1890.....	2,141	7,577,000 00
Total.....	4,852	17,549,000 00
Deduct number and amount which have ceased to be in force during 1890.....	1,090	4,067,000 00
Total policies or certificates in force Dec. 31, 1890...	3,762	13,482,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1889.....	3	13,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	20	65,000 00
Total.....	23	78,000 00
Losses and claims on policies or certificates paid during the year 1890.....	18	60,888 36
Policies or certificates terminated by death during 1890..	20	65,000 00
Policies or certificates terminated by lapse during 1890..	1,070	4,002,000 00
BUSINESS IN MAINE DURING 1890.		
Policies or certificates in force December 31, 1889.....	2,676	9,831,000 00
Policies or certificates written during the year 1890.....	2,069	7,336,000 00
Total.....	4,745	17,167,000 00
Deduct number and amount which have ceased to be in force during 1890.....	1,050	3,933,000 00
Total policies or certificates in force Dec. 31, 1890 ..	3,695	13,234,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1889 ..	3	13,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	19	62,000 00
Total.....	22	75,000 00
Losses and claims on policies or certificates paid during the year 1890.....	18	60,888 36
Policies or certificates terminated by death during 1890..	12	62,000 00
Policies or certificates terminated by lapse during 1890 ..	1,031	3,871,000 00

## PROVIDENT AID SOCIETY,

PORTLAND, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

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

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889.....	\$21,783 73
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## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$7,834 24
Annual dues as per contract, without any deduction.....	9,070 01
Assessments: mortuary, \$39,768.01; expense, \$983.59 ...	40,751 60
Total paid by members .....	57,655 85
Interest.....	1,160 68
Cash received from all other sources, viz: advance account,	77 31
Total income.....	58,893 84
Total net resources.....	\$80,677 57

## III. DISBURSEMENTS.

Losses and claims paid .....	\$32,751 51
Advance payments returned to rejected applicants.....	722 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	4,477 86
Commissions paid or allowed for collecting assessments ..	1,260 36
Salaries of managers and agents not paid by commission } Salaries and other compensation of officers .....	4,685 79
Salaries and other compensation of office employes .....	1,500 00
Advanced to officers and agents to be repaid out of future salaries or commissions.....	96 04
General expense account .....	2,499 94
Adjusting claims, etc.....	983 59
Bills payable (reported as liabilities Dec. 31, 1889).....	2,414 11
Total disbursements .....	51,391 70
Balance .....	\$29,285 87

(Total expenses, \$17,917.69.)

## IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, deposited		
in State treasury on reserve fund account .....	\$25,843	40
Cash in office .....	16	52
Cash deposited with Portland Trust Company.....	3,425	95
	<hr/>	
Total net or invested assets, less depreciation.....		\$29,285 87

## V. LIABILITIES.

Salaries, rents and office expenses due and accrued.....		1,000 00
		<hr/>
Balance, net assets .....		\$28,285 87

## VI. CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due (estimated).....	\$8,500 00
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## VII. CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims two).....	\$5,000 00
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## VIII. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	2,003	\$5,845,500 00
Policies or certificates written during the year 1890.....	528	1,304,500 00
	<hr/>	<hr/>
Total.....	2,531	7,150,000 00
Deduct number and amount which have ceased to be in force during 1890.....	231	608,000 00
	<hr/>	<hr/>
Total policies or certificates in force Dec. 31, 1890..	2,300	6,542,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1889 .....	1	5,000 00
Losses and claims on policies or certificates incurred dur- ing the year 1890 .....	12	27,751 51
	<hr/>	<hr/>
Total.....	13	32,751 51
Losses and claims on policies or certificates paid during the year 1890 .....	13	32,751 51
Policies or certificates terminated by death during 1890..	14	33,000 00
Policies or certificates terminated by lapse during 1890 .	217	557,000 00



## BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	1,607	\$4,823,500 00
Policies or certificates written during the year 1890.....	161	316,500 00
	<hr/>	<hr/>
Total.....	1,768	5,140,000 00
Deduct number and amount which have ceased to be in force during 1890.....	167	464,000 00
	<hr/>	<hr/>
Total policies or certificates in force Dec. 31, 1890 ..	1,601	4,676,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1889 .....	1	5,000 00
Losses and claims on policies or certificates incurred dur- ing the year 1890.....	8	17,751 51
	<hr/>	<hr/>
Total.....	9	22,751 51
Losses and claims on policies or certificates paid during the year 1890 .....	9	22,751 51
Policies or certificates terminated by death during 1890..	10	33,000 00
Policies or certificates terminated by lapse during 1890..	157	441,000 00

## YORK MUTUAL AID ASSOCIATION,

BIDDEFORD, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN DECEMBER, 1889 \*

## I. INCOME.

Gross amount of membership fees required or represented by applications, without deduction . . . . .	\$11,962 00	
Annual dues as per contract, without any deduction. . . . .	4,746 00	
Transfer fees . . . . .	6 00	
Medical examiners' fees paid by applicant . . . . .	2,040 00	
Total paid by members . . . . .	18,754 00	
Cash received from all other sources, viz: advanced for expense fund . . . . .	5,652 82	
Incidentals . . . . .	52 94	
Total income . . . . .		\$24,459 76

## II. DISBURSEMENTS.

Advance payments returned to rejected applicants . . . . .	\$170 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	11,363 00	
Salaries of managers and agents not paid by commissions . . . . .	954 00	
Salaries of officers . . . . .	4,511 13	
Salaries and other compensation of office employes . . . . .	1,295 00	
Medical examiners' fees, whether paid direct by members or otherwise . . . . .	2,302 00	
Rent, \$268.75; advertising and printing, \$705.90 . . . . .	974 65	
Postage and legal fees . . . . .	525 32	
Traveling expenses of officers and agents . . . . .	} 1,871 74	
Office furniture . . . . .		
Miscellaneous . . . . .	199 57	
Total disbursements . . . . .		24,166 41
Balance . . . . .		\$293 35
(Total expenses, \$23,996.40.)		

## III. NET OR INVESTED ASSETS.

Cash deposited in Biddeford National Bank . . . . .	\$293 35
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## ITEMS NOT ADMITTED.

Annual dues accrued and not due . . . . .	\$539 00
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\*Statement includes business for December, 1889.

## IV. LIABILITIES.

Borrowed money .....	\$5,652 82
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## V. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1890 .....	1,025	\$2,571,000 00
Deduct number and amount which have ceased to be in force during 1890 .....	25	83,000 00
	<hr/>	<hr/>
Total policies or certificates in force Dec. 31, 1890 ..	1,000	\$2,488,000 00

## BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1890 .....	891	\$2,374,000 00
Deduct number and amount which have ceased to be in force December 31, 1890 .....	25	83,000 00
	<hr/>	<hr/>
Total policies or certificates in force Dec. 31, 1890 ..	866	2,291,000 00
Policies or certificates terminated by lapse during 1890 ..	25	83,000 00



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ASSESSMENT LIFE INSURANCE COMPANIES OF OTHER  
STATES.

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

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# BAY STATE BENEFICIARY ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN R. REED, *President.*

ROBERT W. PARKS, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$138,360 37

## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$16,946 00
Annual dues as per contract, without any deduction....	53,475 03
Assessments.....	380,799 68
Medical examiner's fees paid by applicant.....	2,115 00
<hr/>	
Total paid by members.....	453,335 71
Interest.....	4,171 32
Premiums on bonds sold.....	1,400 00
<hr/>	
Total income.....	458,907 03
<hr/>	
Total net resources.....	\$597,267 40

## III. DISBURSEMENTS.

Losses and claims paid.....	\$370,300 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	35,014 60
Salaries of officers.....	9,961 20
Salaries and other compensation of office employes.....	4,375 00
Medical examiners' fees, whether paid direct by members or otherwise.....	5,445 60
Rent, \$207.50; taxes, \$752 96; advertising and printing, \$1,946.78.....	2,907 24
All other items, viz: postage, \$8,017; legal expenses, \$850; sundries, \$290.39; traveling expenses, \$5,675..	14,832 39
<hr/>	
Total disbursements.....	442,836 03
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Balance.....	\$154,431 37
(Total expenses, \$72,536.03.)	

## IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely .....	\$132,719 17	
Cash deposits in State Treasury or banks on emergency or reserve fund account.....	21,712 20	
Total net or invested assets.....		\$154,431 37

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due (since paid) not yet called for losses unadjusted, resisted and reported.....	\$65,000 00	29,500 00	
Amount due from members .....			\$94,500 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 30) .....		\$94,500 00
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## V. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889 ....	11,344	\$36,201,000 00
Policies or certificates written during the year 1890...	2,115	7,154,000 00
Total.....	13,459	43,355,000 00
Deduct number and amount which have ceased to be in force during 1890.....	1,201	3,935,000 00
Total policies or certificates in force in December 31, 1890.....	12,258	\$39,420,000 00
Losses and claims on policies or certificates unpaid De- cember 31, 1889 .....	20	74,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	123	390,800 00
Total.....	143	\$464,800 00
Losses and claims on policies or certificates paid during the year 1890 .....	113	370,300 00
Policies or certificates terminated by death during 1890,	123	390,800 00
Policies or certificates terminated by lapse during 1890,	1,078	3,544,200 00



BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	32	\$105,000 00
Policies or certificates written during the year 1890...	68	225,000 00
<b>Total.....</b>	<b>100</b>	<b>330,000 00</b>
Deduct number and amount which have ceased to be in force during 1890.....	39	97,000 00
<b>Total policies or certificates in force December 31, 1890,</b>	<b>61</b>	<b>233,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1889.....	1	3,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	5	14,000 00
<b>Total.....</b>	<b>6</b>	<b>\$17,000 00</b>
Losses and claims on policies or certificates paid during the year 1890.....	4	13,000 00
Policies or certificates terminated by death during 1890,	5	14,000 00
Policies or certificates terminated by lapse during 1890,	34	83,000 00

## COVENANT MUTUAL BENEFIT ASSOCIATION,

GALESBURG, ILL.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

A. W. BERGGREN, *President.*W. H. SMOLLINGER, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889.....	\$441,110 13
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## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$51,943 00
Assessments: mortuary, \$974,949.26; expense, \$106,- 505.96; advance deposits, \$41,096 77.....	1,122,551 99
Total paid by members.....	1,174,494 99
Interest.....	9,109 50
Cash received from all other sources, viz: increase in agents' ledger balances.....	287 01
Total income.....	1,183,891 50
Total net resources.....	1,625,001 63

## III. DISBURSEMENTS.

Losses and claims paid.....	\$888,510 67
Advance payments returned to rejected applicants, \$5,978; advance deposits, \$42,332.66; surrendered certificates, \$671.67.....	48,982 33
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	43,667 98
Salaries of managers and agents not paid by commissions, Salaries of officers.....	12,147 05 21,049 96
Salaries and other compensation of office employes.....	15,589 57
Medical examiners' fees, whether paid direct by members or otherwise.....	11,124 50
Rent, \$900; taxes, fees, etc., \$1,545.93; advertising and printing, \$6,170.68.....	8,616 61
All other items, viz: postage, express, traveling expenses, legal expenses, furniture and fixtures and miscellaneous expenses.....	29,864 72
Total disbursements.....	1,079,553 39
Balance.....	\$545,448 24

## IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$469,267 68	
Agents' ledger balances.....	4,704 24	
Cash deposited in Galesburg National Bank .....	71,476 32	
	<u>545,448 24</u>	
Total net or invested assets.....	545,448 24	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	13,544 62	
	<u>13,544 62</u>	
Total net or invested assets, less depreciation.....		\$531,903 62

## V. NON-INVESTED ASSETS.

Interest due .....	\$ 4,755 00	
Postage stamps, stationery, books, furniture and fixtures, etc. ....	10,104 75	
Market value of bonds and stock over cost.....	2,632 50	
	<u>17,492 25</u>	
Total non-invested assets .....		17,492 25
Gross assets.....		<u>\$549,395 87</u>

## VI. LIABILITIES.

Advance assessments .....		14,978 53
		<u>14,978 53</u>
Balance, net assets.....		\$534,417 34

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due for losses paid prior to Dec. 31, 1890.....	\$84,375 00	
Mortuary assessments, not yet called, for losses adjusted and unadjusted ... ..	117,500 00	
Mortuary assessments, not yet called, for losses resisted.. for losses reported..	15,000 00 81,750 00	
	<u>196,250 00</u>	
Amount due from members .....		\$298,625 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not yet due (number of claims, 17)..	\$49,375 00	
in process of adjustment (number of claims, 25) ..	68,125 00	
reported (number of claims, 29)....	81,750 00	
resisted (number of claims, 5).....	15,000 00	
	<u>214,250 00</u>	
Total contingent mortuary liabilities .....		\$214,250 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force Dec. 31, 1889.....	33,701	\$88,712,500
Policies or certificates written during the year 1890.....	3,775	8,181,000
Total.....	<u>37,476</u>	<u>96,893,500</u>
Deduct number and amount which have ceased to be in force during 1890.....	4,757	12,175,625
Total policies or certificates in force Dec. 31, 1890.....	<u>32,719</u>	<u>84,717,875</u>
Losses and claims on policies or certificates unpaid Dec. 31, 1889.....	99	275,625
Losses and claims on policies or certificates incurred during the year 1890.....	305	853,500
Total.....	<u>404</u>	<u>1,129,125</u>
Losses and claims on policies or certificates paid during the year 1890.....	328	914,875
Policies or certificates terminated by death during 1890....	305	853,500
Policies or certificates terminated by surrender during 1890,	88	153,000
Policies or certificates reduced in amount during 1890.....	-	704,500
Policies or certificates terminated by lapse during 1890 ....	4,364	10,464,625

## BUSINESS IN MAINE DURING 1890.

Policies or certificates in force Dec. 31, 1889.....	6	\$13,750
Policies or certificates written during the year 1890.....	156	366,875
Total.....	<u>162</u>	<u>380,625</u>
Deduct number and amount which have ceased to be in force during 1890.....	34	92,500
Total policies or certificates in force Dec. 31, 1890.....	<u>128</u>	<u>288,125</u>
Policies or certificates terminated by lapse during 1890....	34	92,500

## \*FIDELITY MUTUAL LIFE ASSOCIATION.

PHILADELPHIA, PA.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*W. S. CAMPBELL, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year....	\$272,152 63
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## II. INCOME.

Annual dues as per contract, without any deduction....	\$187,678 96
Assessments: Mortuary, \$363,986.71; expense, \$9,290 41,	373,277 12
Total paid by members.....	560,956 08
Interest, \$11,548.85; rent, \$2,060.74.....	13,609 59
Cash received from all other sources, viz: for changing policies.....	41 00
Total income.....	574,606 67
Total net resources.....	\$846,759 30

(Assessments paid in advance, \$1,191.43.)

## III. DISBURSEMENTS.

Losses and claims paid.....	\$300,306 56
Advanced payments returned to rejected applicants.....	3,400 58
Commissions and fees retained by or allowed to agents on account of fees and dues.....	60,302 26
Commissions paid or allowed for collecting assessments..	9,270 41
Salaries of managers and agents not paid by commissions,	15,711 63
Salaries of officers.....	18,063 94
Salaries and other compensation of office employes.....	22,391 59
Medical examiners' fees, whether paid direct by members or otherwise.....	11,694 83
Rent, taxes, advertising and printing.....	23,416 93
Licenses and legal expenses.....	6,491 32
Furniture and fixtures.....	3,446 45
Janitor, fuel, expressage, telegraphs and investigating claims.....	4,091 02
Traveling expenses, postage, &c.....	12,701 59
Total disbursements.....	491,309 11
Balance.....	\$355,450 19

(Advance assessments applied, included above, \$977.30.)  
(Total expenses, \$187,601.97 )

\*Admitted March 27, 1891.

## IV. NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$41,144 93	
Loans on mortgages (first lien) on real estate.....	179,800 00	
Cost value of bonds and stocks owned absolutely.....	6,870 01	
Agent's ledger balances.....	20,106 09	
Cash in office.....	2,101 91	
Bills receivable.....	\$18,293 73	} 20,061 01
Printing machinery.....	1,767 28	
Cash deposits in banks on emergency or reserve fund account.....	10,452 15	
All other deposits.....	74,914 09	
Total net or invested assets.....		\$355,450 19

## V. NON-INVESTED ASSETS.

Interest due, \$253.23; accrued, \$3,202.54.....	\$ 3,455 77	
Market value of real estate over cost and incumbrances..	28,855 07	
Market value of bonds and stock over cost.....	1,690 00	
Total non-invested assets.....		33,990 84
Gross assets.....		\$389,441 03

## VI. LIABILITIES.

Salaries, rents, and office expenses due and accrued.....	\$456 29	
Advance assessments.....	12,156 55	
Total actual liabilities.....		12,612 84
Balance net assets.....		\$376,828 19

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserve or amount pledged for losses.....	\$721,358 17
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## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 1)....	\$ 3,000 00	
reported (number of claims, 28).....	68,000 00	
resisted (number of claims, 4).....	12,500 00	
Total contingent mortuary liabilities.....		\$83,500 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	10,611	\$23,796,450 00
Policies or certificates written during the year, 1890...	3,403	7,369,250 00
<b>Total</b> .....	<u>14,014</u>	<u>31,165,700 00</u>
Deduct number and amount which have ceased to be in force during 1890.....	1,838	4,210,050 00
<b>Total policies or certificates in force December 31, 1890</b> .....	<u>12,176</u>	<u>26,955,650 00</u>
Losses and claims on policies or certificates unpaid December 31, 1889.....	1	1,500 00
Losses and claims on policies or certificates incurred during the year 1890..	142	314,306 56
<b>Total</b> .....	<u>143</u>	<u>315,806 56</u>
Losses and claims on policies or certificates paid during the year 1890.....	138	300,306 56
Policies or certificates terminated by death during 1890,	142	314,306 56
Policies or certificates terminated by lapse during 1890,	1,696	3,895,743 44

# HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1880.

H. A. WHITMAN, *President.*

STEPHEN BALL, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$847,770 22

## II. INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction.....	\$ 80,001 50	
Annual dues as per contract, without deduction .....	208,373 23	
Assessments: mortuary, \$865,055.12; expense, \$45,082.22	910,137 34	
Total paid by members.....	1,306,302 26	
Interest .....	21,856 18	
Cash received from all other sources, viz: from members		
for accumulated safety fund .....	107,790 19	
Total income .....	1,328,158 44	
Total net resources.....	\$2,175,928 66	
(Assessments paid in advance, \$17,710 32.)		

## III. DISBURSEMENTS.

Losses and claims paid .....	\$823,085 55	
Advance payments applied .....	19,848 26	
Dividends from accumulated safety fund.....	17,328 91	
Commissions and fees retained by or paid or allowed to		
agents on account of fees and dues .....	156,716 43	
Salaries of officers .....	11,300 00	
Salaries and other compensation of office employes .....	36,570 80	
Medical examiners' fees, whether paid direct by members		
or otherwise .....	28,896 66	
Rent, \$4,990.51; taxes, \$9,520.29; advertising and print-		
ing, \$10,235.28.....	24,746 08	
All other items, viz: miscellaneous office expenses,		
\$12,513.12; traveling expenses, \$10,790.97; legal ex-		
penses, \$3,112.70; postage, \$10,590.95 .....	37,007 74	
Dividends to stockholders .....	20,000 00	
Total disbursements .....	1,175,500 43	
Balance .....	\$1,000,428 23	
(Advance assessments applied, included above, \$19,848.26.)		
(Total expenses, \$295,237.71.)		



IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate .....	\$6,000 00	
Cost value of bonds and stocks owned absolutely .....	89,657 75	
Cash in office .....	1,318 26	
Deposited in Security Company, Hartford, Conn , trustee company's accumulated safety funds. ....	862,117 23	
Deposited in banks .....	41,334 99	
	<hr/>	
Total net or invested assets.....	1,000,428 23	
Deduct depreciation of assets to bring same to market value, and agent's balances unsecured .....	18,221 75	
	<hr/>	
Total net or invested assets, less depreciation.....		\$982,206 48

V. NON-INVESTED ASSETS.

Interest due, \$189 00; accrued, \$341.16.....		530 16
		<hr/>
Gross assets.....		\$982,736 64

VI. LIABILITIES.

Taxes due and accrued .....	\$ 8,990 51	
Advance assessments, and bonus, or dividend obligations,	18,506 06	
All other liabilities (not including contingent mortuary)	8,913 44	
	<hr/>	
Total actual liabilities .....		36,410 01
		<hr/>
Balance, net assets .....		\$946,326 63

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 3,000 00	
due and unpaid.....	216,000 00	
not yet called, for losses unadjusted	27,000 00	
for losses resisted ..	35,000 00	
for losses reported..	54,000 00	
	<hr/>	
Amount due from members .....		\$335,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims seventy- five).....	\$219,000 00	
Losses in process of adjustment (number of claims five)..	27,000 00	
reported (number of claims twenty-one) .....	54,000 00	
resisted (number of claims four) .....	35,000 00	
All other contingent liabilities, amount paid towards safety fund by members, with interest.....	862,218 07	
	<hr/>	
Total contingent mortuary liabilities .....		\$1,197,218 07

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	29,775	\$70,784,000 00
Policies or certificates written during the year 1890.....	8,401	16,198,000 00
Total.....	<u>38,176</u>	<u>86,982,000 00</u>
Deduct number and amount which have ceased to be in force during 1890.....	4,489	8,946,000 00
Total policies or certificates in force Dec 31, 1890..	33,687	78,036,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1889 .....	66	201,500 00
Losses and claims on policies or certificates incurred during the year 1890.....	357	958,500 00
Total.....	<u>423</u>	<u>1,160,000 00</u>
Losses and claims on policies or certificates paid during the year 1890 .....	318	825,000 00
Policies or certificates terminated by death during 1890 .	387	958,500 00
Policies or certificates terminated by lapse during 1890..	4,102	7,987,500 00

## BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	17	\$ 36,000 00
Policies or certificates written during the year 1890 .....	99	160,000 00
Total.....	<u>116</u>	<u>196,000 00</u>
Deduct number and amount which have ceased to be in force during 1890.....	3	8,000 00
Total policies or certificates in force Dec. 31, 1890 ..	113	188,000 00
Losses and claims on policies or certificates incurred during 1890.....	2	7,000 00
Losses and claims on policies or certificates paid during the year 1890 .....	2	7,000 00
Policies or certificates terminated by death during 1890 .	2	7,000 00
Policies or certificates terminated by lapse during 1890..	1	1,000 00

## MASSACHUSETTS BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

G. A. LITCHFIELD, *President.*E. S. LITCHFIELD, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889.....	\$438,466 44
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## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$27,324 50
Annual dues as per contract, without any deduction.....	137,215 02
Assessments: mortuary and reserve, \$1,032,902.76; ex- pense, 29,052.23.....	1,061,954 99
Medical examiners' fees paid by applicant.....	3,298
Total paid by members.....	1,229,792 51
Interest.....	21,375 52
Cash received from all other sources, viz: sundries.....	3,974
Total income.....	1,255,142 03
Total net resources.....	\$1,693,608 47

## III. DISBURSEMENTS.

Losses and claims paid.....	\$877,209 05
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	92,671 73
Commissions paid or allowed for collecting assessments..	2,467 06
Salaries of officers.....	20,225 02
Salaries and other compensation of office employes.....	11,828 30
Medical examiners' fees, whether paid direct by members or otherwise.....	7,857 28
Rent, \$3,120; taxes, \$2,080.64; advertising and printing, 9,971.77.....	15,172 41
All other items, viz: postage, \$3,401.45; agency expense, \$14,165 14; traveling expense, 682.46; legal expense, 23,979 04; expenses of investment, \$650; sundries, \$2,967.22.....	45,847 31
Total disbursements.....	1,073,278 16
Balance.....	\$620,330 31

(Total expenses, \$196,069.11.)

## IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$214,662 03	
Loans secured by pledge of bonds, stocks, or other market- able collateral.....	33,500	
Cost value of bonds and stocks owned absolutely.....	154,220 92	
Agent's ledger balances.....	3,154 87	
Cash in office.....	8,898 86	
Cash deposits in State treasury or banks on emergency or reserve fund account.....	200,594 92	
All other deposits.....	5,195 71	
Total net or invested assets.....	620,330 31	
Deduct depreciation of assets to bring same to market value, and agent's balances unsecured.....	3,789 75	
Total net or invested assets, less depreciation.....		\$616,540 56

## V. NON-INVESTED ASSETS.

Interest accrued.....	6,358 50
Gross assets.....	\$622,899 06

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assets, not yet called for losses reported, two mortuary calls, one due Jan. 1, 1891.....	\$364,800 00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 47).....	\$133,900
in process of adjustment (number of claims, 34)...	127,000
reported (number of claims, 14).....	38,000
resisted (number of claims, 5).....	21,000
Total contingent mortuary liabilities.....	\$319,900 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	Number.	Amount.
Policies or certificates in force December 31, 1889. ...	21,666	\$69,441,750 00
Policies or certificates written during the year 1890...	5,388	12,360,250 00
Total.....	27,054	81,802,000 00
Deduct number and amount which have ceased to be in force during 1890.....	3,295	9,293,000 00
Total policies or certificates in force December 31, 1890.....	23,759	72,509,000 00

OF OTHER STATES.

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	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1889.....	69	\$241,650 00
Losses and claims on policies or certificates incurred during the year 1890.....	329	1,047,350 00
Total.....	398	1,289,000 00
Unabated by compromise and disability settlement....		91,890 95
Losses and claims on policies or certificates paid during the year 1890.....	298	877,209 05
Policies or certificates terminated by death during 1890	328	1,047,000 00
Policies or certificates terminated by lapse during 1890	2,967	8,246,000 00

BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	164	\$375,000 00
Policies or certificates written during the year 1890...	109	188,500 00
Total.....	273	563,500 00
Deduct number and amount which have ceased to be in force during 1890.....	120	258,000 00
Total policies or certificates in force December 31, 1890.....	153	305,500 00
Losses and claims on policies or certificates unpaid December 31, 1889.....	1	2,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	3	15,000 00
Total.....	4	17,000 00
Abatement by compromise and disability settlement...		2,500 00
Losses and claims on policies or certificates paid during the year 1890.....	4	14,500 00
Policies or certificates terminated by death during 1890	3	15,000 00
Policies or certificates terminated by lapse during 1890	117	243,000 00

## MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1881.

EDWARD B. HARPER, *President*. FREDERIC T. BRAMAN, *Secretary*.

## I. BALANCE SHEET.

Amount of net or invested Assets December 31st of previous year..... \$2,512,588 96

## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction. ....	\$171,258 37
Annual dues as per contract, without any deduction.....	447,343 59
Assessments .....	2,634,619 24
Medical examiners' fees paid by applicant.....	33,204 00
<b>Total paid by members...</b>	<b>3,286,425 20</b>
Interest .....	95,735 55
Cash received from all other sources, viz: Fees for alterations in policies .....	622 35
Special deposits received during 1890, \$46,214.42; applied on assessments, \$40,148.66.....	6,065 76
<b>Total income.....</b>	<b>3,388,848 86</b>
<b>Total net resources.....</b>	<b>\$5,901,437 82</b>

## III. DISBURSEMENTS.

Losses and claims paid.....	\$2,146,498 05
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	300,947 86
Commissions paid or allowed for collecting assessments..	109,866 17
Salaries of managers and agents not paid by commissions,	42,775 63
Salaries of officers .....	45,240 00
Salaries and other compensation of office employes.....	49,277 97
Medical examiners' fees, whether paid direct by members or otherwise .....	43,207 30
Rent, \$34,957.46; taxes, \$11,986.03; advertising and printing, \$61,938.67.....	108,882 16
All other items, viz: Legal, traveling and actuarial expenses, postage, agency and general office expenses, furniture and fixtures.....	68,248 02
Expense in adjusting and settling claims. ....	56,315 76
<b>Total disbursements.....</b>	<b>2,971,258 92</b>
<b>Balance .....</b>	<b>\$2,930,178 90</b>

(Advance assessments applied, included above, \$40,148.66.)

(Total expenses, \$824,760.87.)

## IV. NET OR INVESTED ASSETS.

Loans on mortgage (first liens) on real estate.....	\$2,211,500 00	
Cost value of bonds and stocks owned absolutely.....	200,825 57	
Agent's ledger balances .....	97,449 66	
Furniture and fixtures.....	12,885 28	
Cash in office.....	1,041 60	
Cash deposits in banks on emergency or reserve fund account.....	359,960 23	
All other deposits.....	46,516 56	
Total net or invested assets.....		\$2,930,178 90

## V. NON-INVESTED ASSETS.

Interest due and accrued .....	\$19,118 37	
Market value of bonds and stock over par value.....	8,634 43	
Total non-invested assets.....		27,752 80
Gross assets.....		\$2,957,931 70

## VI. LIABILITIES.

Advance assessments, \$16,341.51; bonus or dividend obligations, \$286,- 307.96.....		302,649 47
Balance net assets .....		\$2,655,282 23

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$897,900 00	
due and unpaid.....	14,500 00	
Annual dues in process of collection .....	45,500 00	
Total due from members.....	957,900 00	
Deduct estimated cost of collection.....	65,653 00	
Net amount due from members .....		\$892,247 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 31) .....	\$115,700 00	
reported and in process of adjustment (number of claims, 92).....	275,900 00	
resisted (number of claims, 8) .....	42,500 00	
All other contingent liabilities, viz: net present value of all policies in force December 31, 1890, computed as renewable term insurance for 60 days, actuaries' table of mortality, interest, 4 per cent.....	513,142 00	
Total contingent mortuary liabilities.....		\$947,242 00

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889 .....	53,215	\$181,358,200 00
Policies or certificates restored during 1890.....	3	20,000 00
Policies or certificates written during the year 1890 ..	11,792	37,677,685 00
	<hr/>	<hr/>
Total. ....	65,010	219,055,885 00
Deduct number and amount which have ceased to be in force during 1890.....	6,495	22,052,450 00
	<hr/>	<hr/>
Total policies or certificates in force December 31, 1890,	58,515	197,003,435 00
Losses and claims on policies or certificates unpaid De- cember 31, 1889 .....	125	466,200 00
Losses and claims on policies or certificates incurred dur- ing the year 1890.....	639	2,136,750 00
	<hr/>	<hr/>
Total.....	764	2,602,950 00
Losses and claims on policies or certificates paid during the year 1890 ..	633	2,146,498 05
Policies or certificates terminated by death during 1890,	639	2,136,750 00
Policies or certificates not taken during 1890.....	1,123	3,786,800 00
Policies or certificates terminated by expiry during 1890,	4,733	16,128,900 00

## BUSINESS IN MAINE DURING 1890

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889. ....	116	\$494,500 00
Policies or certificates written during the year 1890...	124	514,000 00
	<hr/>	<hr/>
Total.....	240	1,008,500 00
Deduct number and amount which have ceased to be in force during 1890.....	5	26,000 00
	<hr/>	<hr/>
Total policies or certificates in force December 31, 1890,	235	982,500 00
Losses and claims on policies or certificates unpaid De- cember 31, 1889.....	1	1,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	1	10,000 00
	<hr/>	<hr/>
Total.....	2	\$11,000 00
Losses and claims on policies or certificates paid during the year 1890.....	2	11,000 00
Policies or certificates terminated by death during 1890,	1	10,000 00
Policies or certificates terminated by lapse during 1890,	4	16,000 00



## NORTHWESTERN MASONIC AID ASSOCIATION.

CHICAGO, ILL.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

DANIEL J. AVERY, *President.*JAMES A. STODDARD, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31st, 1889..... \$347,068 80

## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$74,592 50
Assessments: mortuary, \$1,445,390.52; expense, \$302,-224.15;.....	1,747,614 67
Total paid by members.....	1,822,207 17
Interest.....	8,727 46
Advances to agents repaid.....	7,075 21
Total income.....	\$1,838,009 84
Total net resources.....	\$2,185,078 64

## III. DISBURSEMENTS.

Losses and claims paid.....	\$1,497,133 34
Advance payments returned to rejected applicants.....	8,713 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	71,022 07
Commissions paid or allowed for collecting assessments..	9,567 62
Salaries of managers, agents and medical board and assistants not paid by commissions.....	25,921 86
Salaries of officers.....	42,167 04
Salaries and other compensation of office employes.....	41,528 61
Medical examiners' fees, whether paid direct by members or otherwise.....	14,323 50
Rents, \$8,200.08, stationery, advertising and printing, \$9,638 58.....	17,838 66
All other items.....	29,854 46
Total disbursements.....	1,758,070 16
Balance.....	\$427,008 48

(Total expenses, \$252,223 82.)

## IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$261,770 25	
Agent's ledger balances .....	5,587 63	
Cash in office.....	149 93	
Cash deposits in hands of treasurer.....	159,500 67	
	<u>          </u>	
Total net or invested assets .....	\$427,008 48	
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	9,970 25	
	<u>          </u>	
Total net or invested assets, less depreciation.....		\$417,038 23

## V. NON-INVESTED ASSETS.

Interest accrued.....		\$1,362 48
		<u>          </u>
Gross assets.....		\$418,400 71

## VI. LIABILITIES.

Losses adjusted, due and unpaid.....	\$43,666 66	
resisted.....	7,500 00	
Advance assessments.....	36,055 11	
All other liabilities (not including contingent mortuary)	1,660 69	
Total actual liabilities.....		<u>88,882 46</u>
Balance, net assets .....		\$329,518 25

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid (estimated).....	\$28,696	
not yet called for losses unadjusted,	73,000	
for losses reported..	<u>81,500</u>	
Amount due from members.....		\$183,196 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims 25)..	\$73,000	
Losses reported (number of claims 28).....	<u>81,500</u>	
Total contingent mortuary liabilities.....		\$154,500 00

IX. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	53,040	\$145,554,500 00
Policies or certificates restored during 1890.....	2,130	5,737,500 00
Policies or certificates written during the year 1890...	6,716	16,592,000 00
	<hr/>	<hr/>
Total.....	61,886	\$167,884,000 00
Deduct number and amount which have ceased to be in force during 1890.....	6,909	18,791,500 00
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Total policies or certificates in force December 31, 1890.....	54,977	\$149,092,500 00
Losses and claims on policies and certificates unpaid December 31, 1889.....	94	244,700 00
Losses and claims on policies or certificates incurred during the year 1890.....	510	1,467,000 00
	<hr/>	<hr/>
Total.....	604	\$1,711,700 00
Losses and claims on policies or certificates paid during the year 1890.....	534	1,497,133 34
Surrendered certificates.....	-	8,900 00
Policies or certificates terminated by death during 1890,	510	1,467,000 00
Policies or certificates terminated by lapse during 1890,	6,399	17,324,500 00

BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	101	\$254,500 00
Policies or certificates restored during 1890.....	4	15,000 00
Policies or certificates written during 1890.....	29	71,000 00
	<hr/>	<hr/>
Total.....	134	\$340,500 00
Deduct number and amount which have ceased to be in force during 1890.....	15	53,500
	<hr/>	<hr/>
Total policies or certificates in force December 31, 1890.....	119	287,000 00
Losses and claims on policies or certificates unpaid December 31, 1889.....	1	2,500 00
Losses and claims on policies or certificates paid during the year 1890.....	1	2,500 00
Policies or certificates terminated by lapse during 1890,	15	53,500 00

UNITED STATES MASONIC BENEVOLENT  
ASSOCIATION,

COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1886.

JOSEPH R. REED, *President*,

WILLIAM J. JAMESON, *Secretary*.

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$106,578 01

II. INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction .....	\$20,340 00
Assessments: Mortuary, \$138,997.95; expense, 46,332 25,	185,390 20
Total paid by members.....	205,730 20
Interest .....	7,034 66
Cash received from all other sources: guarantee fund....	22,385 00
Exchange.....	53 11
Certificate expense.....	18 00
Total income.....	235,220 97
Total net resources.....	\$341,798 98

III. DISBURSEMENTS.

Losses and claims paid .....	\$162,500 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	20,340 00
Commissions paid or allowed for collecting assessments..	3,261 32
Salaries of managers and agents not paid by commissions,	8,443 44
Salaries of officers.....	} 10,062 08
Salaries and other compensation of office employes.....	
Medical examiners' fees, whether paid direct by members or otherwise.....	2,733 00
Advertising and printing.....	2,008 45
Postage.....	1,440 73
General fund.....	298 88
Expense.....	5,801 47
Advance assessment .....	103 68
Total disbursements.....	216,993 05
Balance .....	\$124,805 93

(Total expense, \$54,493.05.)

IV. NET OR INVESTED ASSETS.

Guarantee fund notes.....	\$111,285 00	
Agents' ledger balances.....	3,502 78	
Cash in office.....	18 15	
Cash deposits on emergency or reserve fund account in the hands of the Commissioner of Insurance of Iowa...	9,000 00	
Cash deposits on emergency or reserve fund account in the hands of the Commissioner of Insurance of Missouri...	1,000 00	
Total net or invested assets.....	124,805 93	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	2,793 47	
Total net or invested assets, less depreciation.....		\$122,012 46

V. NON-INVESTED ASSETS.

Interest due.....		7,528 77
Gross assets.....		\$129,541 23

VI. LIABILITIES.

Advance assessments.....		229 62
Balance, net assets.....		\$129,311 61

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses adjusted.....	\$27,500 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 11).....	\$27,500 00
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VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	8,083	\$20,207,500 00
Policies or certificates written during the year 1890...	2,242	5,605,000 00
Total.....	10,325	25,812,500 00
Deduct number and amount which have ceased to be in force during 1890.....	2,401	6,002,500 00
Total policies or certificates in force December 31, 1890.....	7,924	19,810,000 00
Losses and claims on policies or certificates unpaid De- cember 31, 1889.....	14	35,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	62	155,000 00
Total.....	76	\$190,000 00
Losses and claims on policies or certificates paid during the year 1890.....	65	162,500 00
Policies or certificates terminated by death during 1890,	62	155,000 00
Policies or certificates terminated by lapse during 1890,	2,339	5,847,500 00

148 ASSESSMENT INSURANCE COMPANIES OF OTHER STATES.

BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	39	\$97,500 00
Policies or certificates written during the year 1890...	93	232,500 00
	<hr/>	<hr/>
Total.....	132	330,000 00
Deduct number and amount which have ceased to be in force during 1890.....	11	27,500 00
	<hr/>	<hr/>
Total policies or certificates in force December 31, 1890.....	121	\$302,500 00
Policies or certificates terminated by lapse during 1890,	11	27,500 00

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MAINE ASSESSMENT CASUALTY INSURANCE COMPANY.

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ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
MAINE MUTUAL ACCIDENT ASSOCIATION, SHOWING  
ITS CONDITION ON THE 31<sup>ST</sup> DAY OF  
DECEMBER, 1890.

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# MAINE MUTUAL ACCIDENT ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FRANK L. SHAW, *President.*

CHAS. H. BOOTHBY, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$2,608 10

## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$5,427 50	
Assessments, indemnity and expense.....	12,312 79	
	<hr/>	
Total paid by members.....	17,740 29	
Interest .....	80 00	
	<hr/>	
Total income.....		17,820 29
		<hr/>
Total net resources.....		\$20,428 39

## III. DISBURSEMENTS.

Losses and claims paid .....	\$7,245 49	
Advance payments returned to rejected applicants. ....	5 65	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	5,119 40	
Commissions paid or allowed for collecting assessments ..	19 81	
Salaries of officers, \$1,860 00; other compensation of offi- cers, \$11.50.....	1,871 50	
Salaries and other compensation of office employes.....	1,223 86	
Medical examiners' fees, whether paid direct by members or otherwise.....	109 00	
Rent, \$300; taxes, advertising and printing, \$474 83....	774 83	
Postage.....	403 88	
Books and stationery .....	61 29	
Expense of adjusting claims .....	310 84	
General office expenses.....	205 44	
	<hr/>	
Total disbursements.....		17,350 99
		<hr/>
Balance.....		\$3,077 40

(Total expenses, \$10,099.85).

## MAINE ASSESSMENT CASUALTY

## IV. NET OR INVESTED ASSETS.

Agent's ledger balances .....	\$661 65	
Cash in office .....	415 75	
*Cash deposits in State Treasury on emergency or reserve fund account .....	2,000 00	
		<hr/>
Total net or invested assets .....		\$3,077 40

## V. NON-INVESTED ASSETS.

Interest due .....	\$80 00	
Office furniture, books and printed matter ..	500 00	
Market value of bonds deposited with State treasurer, over par .....	95 00	
		<hr/>
Total non-invested assets .....		675 00
		<hr/>
Gross assets .....		\$3,752 40

## VI. LIABILITIES.

Salaries, rents and office expenses due and accrued .....	\$142 00	
Advance assessments .....	34 60	
Medical examiners' fees, \$47; printing, \$48 ..	95 00	
		<hr/>
Total actual liabilities .....		271 60
		<hr/>
Balance, net assets .....		\$3,480 80

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due .....	\$1,390 05	
due and unpaid .....	430 90	
not yet called for losses unadjusted .....	1,237 00	
for losses resisted .....	91 00	
		<hr/>
Amount due from members .....		\$3,163 95

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims thirty- nine) .....	\$1,436 14	
Losses reported (number of claims fifteen) .....	600 00	
Losses resisted (number of claims two) .....	95 00	
		<hr/>
Total contingent indemnity liabilities .....		\$2,131 14

\*\$1,000 deposited January 6, 1891.

## VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889 .....	1,243	\$3,878,650 00
Policies or certificates written during the year 1890 .....	1,386	1,947,900 00
Total.....	<u>2,629</u>	<u>5,826,550 00</u>
Deduct number and amount which have ceased to be in force during 1890. ....	1,314	1,743,275 00
Total policies or certificates in force December 31, 1890..	1,315	\$4,082,275 00
Losses and claims on policies or certificates paid during the year 1890 .....	172	7,245 49
Policies or certificates terminated by lapse during 1890..	1,314	1,743,275 00

BUSINESS ALL IN MAINE.



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ASSESSMENT CASUALTY INSURANCE COMPANIES OF  
OTHER STATES.

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

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# MANUFACTURERS' ACCIDENT INDEMNITY COMPANY,

GENEVA, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

THOMAS SMITH, *President.*

W. D. CHASE, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets Dec. 31, 1889 ..... \$74,258 36

## II. INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction.....	\$45,320 00
Annual dues, as per contract, without any deduction.....	9,630 20
Assessments .....	119,252 80
<hr/>	
Total paid by members.....	174,203 00
Cash received from all other sources .....	90 36
<hr/>	
Total income.....	174,646 56
<hr/>	
Total net resources .....	\$248,904 92
(Assessments paid in advance, \$36,031.)	

## III. DISBURSEMENTS.

Losses and claims paid.....	\$50,014 40
Advance payments returned to rejected applicants.....	474 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	43,916 70
Commissions paid or allowed for collecting assessments... ..	5,236 14
Salaries of managers and agents not paid by commissions,	4,826 11
Salaries of officers.....	11,190 38
Salaries and other compensation of office employes.....	9,652 48
Medical examiners' fees, whether paid direct by members or otherwise .....	438 25
Advertising and printing.....	11,015 48
Traveling expenses.....	3,634 50
Legal expenses.....	1,706 02
Postage.....	6,036 76
Furniture, books, etc.....	4,283 24
<hr/>	
Total disbursements.....	152,424 96
<hr/>	
Balance.....	\$96,479 96
(Advance assessments applied, included above, \$18,960.85.)	
(Total expenses, \$101,936.06).	

## IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$62,000 00	
Loans secured by pledge of bonds, stocks or other market- able collateral .....	7,033 03	
Cost value of bonds and stocks owned absolutely .....	10,060 00	
Agents' ledger balances .....	700 21	
Cash in office .....	2,135 70	
Cash deposits in banks on emergency or reserve fund account .....	11,849 28	
In hands of collectors .....	2,701 74	
	<hr/>	
Total net or invested assets .....		\$96,479 96

## V. NON-INVESTED ASSETS.

Furniture, books, etc.....		2,340 89
		<hr/>
Gross assets.....		\$98,820 85

## VI. LIABILITIES.

Advance assessments.....	\$17,070 15	
All other liabilities (not including contingent mortuary), viz: expense funds not yet used .....	4,617 48	
Due individuals and firms on acct and bills payable...	399 43	
	<hr/>	
Total actual liabilities.....		22,087 06
		<hr/>
Balance, net assets.....		\$76,733 79

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$15,080 00	
Mortuary assessments .....	800 00	
	<hr/>	
Total due from members.....	15,880 00	
Deduct estimated cost of collection.....	794 00	
	<hr/>	
Net amount due from members.....		\$15,086 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, fifteen) reported (number of claims, eighty-three).....	\$ 855 00	
	1,660 00	
	<hr/>	
Total contingent mortuary liabilities.....		\$2,515 00



EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889 . . . . .	11,070	\$40,009,775 00
Policies or certificates written during the year 1890 . . . . .	22,660	58,661,550 00
Total . . . . .	33,730	98,671,325 00
Deduct number and amount which have ceased to be in force during 1890 . . . . .	18,650	42,339,825 00
Total policies or certificates in force Dec. 31, 1890 . . . . .	15,080	56,331,500 00
Losses and claims on policies or certificates incurred during the year 1890 . . . . .	1,494	50,014 40
Losses and claims on policies or certificates paid during the year 1890 . . . . .	1,494	50,014 40
Policies or certificates terminated by death during 1890 . . . . .	8	6,550 00
Policies or certificates terminated by lapse during 1890 . . . . .	18,642	42,333,275 00

BUSINESS IN MAINE DURING 1890.

Policies or certificates in force December 31, 1889 . . . . .	106	\$ 367,000 00
Policies or certificates written during the year 1890 . . . . .	2,258	5,391,400 00
Total . . . . .	2,364	5,758,400 00
Deduct number and amount which have ceased to be in force during 1890 . . . . .	1,364	2,818,050 00
Total policies or certificates in force Dec. 31, 1890 . . . . .	1,000 <sup>2</sup>	\$2,940,350 00
Losses and claims on policies or certificates incurred during the year 1890 . . . . .	83	2,406 24
Losses and claims on policies or certificates paid during the year 1890 . . . . .	83	2,406 24
Policies or certificates terminated by lapse during 1890 . . . . .	1,364	2,818,050 00

MERCANTILE MUTUAL ACCIDENT ASSOCIATION,  
 BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

ALBERT J. WRIGHT, *President.*      WILLIAM L. WELLMAN, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$12,502 89

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$7,101 00	
Annual dues as per contract, without any deduction. ....	10,216 39	
Assessments: disability, \$21,847.54; expense, \$1,129.68,	22,977 22	
Total paid by members.....	40,294 61	
Interest .....	442,38	
Cash received from all other sources .....	481 29	
Total income .....		41,218 28
Total net resources.....		\$52,721 17

III. DISBURSEMENTS.

Losses and claims paid.....	\$19,865 57	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	7,825 19	
Salaries of officers and other compensation of officers. ....	6,003 51	
Salaries and other compensation of office employees... ..	1,279 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	1,134 00	
Advertising and printing.....	807 50	
All other items, viz: postage, rent and sundries.....	1,898 58	
Total disbursements.....		38,813 35
Balance.....		\$14,907 82
(Total expenses, \$18,947.78.)		

IV. NET OR INVESTED ASSETS.

Cash in office.....	\$1,000 24	
Cash deposits in State treasury on emergency or reserve fund account.....	8,372 50	
All other deposits.....	5,535 08	
Total net or invested assets.....		\$14,907 8

V. LIABILITIES.

Amount deposited by members for future payments.....	\$481 29
Balance, net assets.....	\$14,426 53

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	\$2,600
not yet called for losses resisted..	9,000
not yet called for losses reported..	1,250
Amount due from members.....	\$12,850 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 5)....	\$ 250
reported (number of claims, 25).....	1,250
resisted (number of claims 2).....	9,000
Total contingent mortuary liabilities.....	\$10,500 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889. ....	3,315	\$14,031,050 00
Policies or certificates written during the year 1890...	1,621	4,092,000 00
Total.....	4,936	18,123,050 00
Deduct number and amount which have ceased to be in force during 1890.....	1,503	4,119,750 00
Total policies or certificates in force Dec. 31, 1890,	3,433	14,003,300 00
Losses and claims on policies or certificates unpaid December 31, 1889.....	20	11,050 00
Losses and claims on policies or certificates incurred during the year 1890.....	231	18,865 57
Total.....	251	29,915 57
Losses and claims on policies or certificates paid during the year 1890.....	232	19,865 57
Policies or certificates terminated by death during 1890	1	5,000 00
Policies or certificates terminated by lapse during 1890	1,502	4,114,750 00

BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1890....	327	\$802,250 00
Deduct number and amount which have ceased to be in force during 1890.....	38	63,750 00
Total policies or certificates in force Dec. 31, 1890.	289	738,500 00
Losses and claims on policies or certificates incurred during the year 1890.....	9	1,061 77
Losses and claims on policies or certificates paid during the year 1890.....	9	1,061 77
Policies or certificates terminated by lapse during 1890	38	63,750 00

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President.*      BENJAMIN F. DYER, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$35,719 29

II INCOME.

Gross amount of membership fees required or represented		
by applications, without deduction .....	\$46,574 00	
Annual dues as per contract, without any deduction.....	1,142 50	
Assessments: indemnity, \$56,371.28; expense, \$49,764.75,	106,136 03	
Re-issue of certificate .....	50	
	<hr/>	
Total paid by members .....	153,853 03	
Interest .....	306 85	
	<hr/>	
Total income.....		154,159 88
Total net resources .....		<hr/> \$189,879 17

(Assessments paid in advance, \$8,083.65.)

III. DISBURSEMENTS.

Losses and claims paid.....	\$43,899 69	
Advance payments returned to rejected applicants .....	786 75	
Commissions and fees retained by or paid or allowed to		
agents on account of fees and dues.....	45,988 87	
Commissions paid or allowed for collecting assessments... ..	8,776 90	
Salaries of officers, \$6,537.54; other compensation of offi-		
cers, \$552.50.....	7,090 04	
Salaries and other compensation of office employes .....	14,054 14	
Medical examiners' fees, whether paid direct by members		
or otherwise.....	6,923 00	
Rent, \$2,237 05; taxes, \$1,130.01; advertising and print-		
ing, \$5,603.69.....	8,970 75	
All other items, viz: re-insurance, furniture and fixtures,		
traveling expenses, postage and general expenses.....	3,867 62	
	<hr/>	
Total disbursements .....		140,357 76
Balance .....		<hr/> \$49,521 41

(Advance assessments applied, included above, \$7,102.37.)

(Total expenses, \$95,671.32 )

## IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely .....	\$22,901 85	
Agents' ledger balances and bills receivable .....	2,610 24	
Cash in office .....	531 46	
Cash deposited in banks and trust companies .....	23,477 86	
		<hr/>
Total net or invested assets .....	49,521 41	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured .....	2,807 09	
		<hr/>
Total net or invested assets, less depreciation.....		\$46,714 32

## V. NON-INVESTED ASSETS.

Interest due, \$302.50; accrued, \$271 85 .....	\$574 35	
Furniture and fixtures .....	2,459 52	
		<hr/>
Total non-invested assets .....		3,033 87
		<hr/>
Gross assets .....		\$49,748 19

## VI. LIABILITIES.

Taxes due and accrued (estimated) .....	\$ 100 00	
Advance assessments .....	3,261 28	
All other liabilities (not including contingent mortuary) .....	500 00	
		<hr/>
Total actual liabilities .....		3,861 28
		<hr/>
Balance, net assets .....		\$45,886 91

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and indemnity assessments, called and not yet due .....	\$4,874 50	
Mortuary assessments, not yet called for losses unadjusted, for losses resisted ...	3,908 70	
	12,715 50	
	1,716 42	
		<hr/>
Amount due from members .....		\$23,215 12

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims sixty- four) estimated .....	\$3,908 70	
Losses reported (number of claims twenty-one) .....	1,716 42	
resisted (number of claims eleven) .....	17,590 00	
		<hr/>
Total contingent mortuary liabilities .....		\$23,215 12

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	7,843	\$30,808,750 00
Policies or certificates written during the year 1890.....	9,659	28,910,125 00
Total .....	<u>17,502</u>	<u>59,718,875 00</u>
Deduct number and amount which have ceased to be in force during 1890.....	8,129	22,435,125 00
Total policies or certificates in force Dec. 31, 1890 ..	9,373	37,283,750 00
Losses and claims on policies or certificates unpaid Dec. 31, 1889 .....	7	8,820 00
Losses and claims on policies or certificates incurred during the year 1890.....	916	52,669 69
Total.....	<u>923</u>	<u>61,489 69</u>
Losses and claims on policies or certificates paid during the year 1890 .....	912	43,899 69
Policies or certificates terminated by death during 1890..	4	16,000 00
Policies or certificates terminated by lapse during 1890..	8,125	22,419,125 00

BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	344	\$ 849,500 00
Policies or certificates written during the year 1890.....	1,335	2,613,125 00
Total.....	<u>1,679</u>	<u>3,462,625 00</u>
Deduct number and amount which have ceased to be in force during 1890.....	1,167	2,040,625 00
Total policies or certificates in force Dec. 31, 1890 ..	512	1,422,000 00
Losses and claims on policies or certificates incurred during the year 1890.....	144	4,599 78
Losses and claims on policies or certificates paid during the year 1890 .....	143	4,519 78
Policies or certificates terminated by lapse during 1890 ..	1,167	2,040,625 00

# UNITED STATES MUTUAL ACCIDENT ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1877.

CHARLES B. PEET, *President.*

JAMES R. PITCHER, *Secretary.*

## I. BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$143,810 55

## II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$64,048 00
Annual dues as per contract, without any deduction (dues of previous year).....	4,046 00
Assessments: indemnity, \$365,128; expense, including deposits, 442,575 .....	842,701 64
<b>Total paid by members.....</b>	<b>910,795 64</b>
Interest.....	2,328 13
Cash received from all other sources, viz: Emergency Fund Contribution.....	45,000 00
<b>Total income.....</b>	<b>958,123 77</b>
<b>Total net resources.....</b>	<b>\$1,101,934 32</b>

(Assessments paid in advance, \$243,875.73.)

## III. DISBURSEMENTS.

Losses and claims paid.....	\$384,124 82
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	134,312 91
Commissions paid or allowed for collecting assessments ..	24,465 32
Salaries of managers and agents not paid by commissions,	99,314 01
Salaries of officers.....	21,001 62
Salaries and other compensation of office employes.....	86,771 36
Medical examiners' fees, whether paid direct by members or otherwise.....	16,364 74
Rent, \$21,841.71; taxes, 5,419.12; advertising and printing, \$36,310.73 .....	63,571 56
All other items, viz: furniture, \$2,781.32; postage and exchange, \$25,326.28; books and stationery, \$9,502.20; legal expenses, \$12,375.20; traveling expenses, \$9,339.70; miscellaneous charges, \$11,053.55.....	70,360 25
<b>Total disbursements.....</b>	<b>900,286 59</b>
<b>Balance.....</b>	<b>\$201,647 73</b>

(Advance assessments applied, included above, \$244,913.03.)  
(Total expenses, \$516,161.77.)

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate (reserve fund account).....	\$87,000 00	
Cost value of bonds and stocks owned absolutely (reserve fund account).....	11,837 47	
Agents' ledger balances.....	4,621 94	
Cash in office.....	2,682 21	
Cash deposited with Atlantic Trust Company on emergency or reserve fund account.....	13,000 00	
All other deposits.....	82,506 11	
Total net or invested assets.....		\$201,647 73

V. LIABILITIES.

Advance assessments.....	\$46,698 57	
All other liabilities (not including contingent mortuary), viz: miscellaneous bills, (estimated) \$6,000; special deposits, \$36,035.94.....	42,035 94	
Total actual liabilities.....		88,734 51
Balance, net assets.....		\$112,913 22

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$13,040 00	
not yet called for losses unadjusted.....	27,766 05	
for losses resisted... ..	23,000 00	
for losses reported .. ..	21,955 37	
Total due from members.....	85,761 42	
Deduct estimated cost of collection.....	3,600 00	
Net amount due from members.....		\$82,161 42

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 28)... ..	\$766 05	
reported (number of claims, 124).....	11 955 37	
resisted (number of claims, 2).....	3,000 00	
Total contingent mortuary liabilities.....		\$15,721 42



VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1889.....	52,541	\$254,313,750 00
Reinstated during 1890.....	868	4,282,500 00
Policies or certificates written during the year 1890...	32,185	151,311,450 00
Total.....	<u>85,594</u>	<u>409,907,700 00</u>
Deduct number and amount which have ceased to be in force during 1890.....	30,212	139,610,200 00
Total policies or certificates in force December 31, 1890.....	55,382	270,297,500 00
Losses and claims on policies or certificates unpaid December 31, 1889.....	-	69,789 96
Losses and claims on policies or certificates incurred during the year 1890.....	-	387,056 28
Total.....	-	<u>456,846 24</u>
Losses and claims on policies or certificates paid during the year 1890.....	3,400	384,124 82
Policies or certificates terminated by death during 1890.....	31	160,000 00
Policies or certificates terminated by lapse during 1890,	30,181	139,447,700 00

BUSINESS IN MAINE DURING 1890.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1890...	265	\$1,253,750 00
Deduct number and amount which have ceased to be in force during 1890.....	64	277,750 00
Total policies or certificates in force December 31, 1890.....	<u>201</u>	<u>\$976,000 00</u>
Losses and claims on policies or certificates incurred during the year 1890.....	11	1,778 56
Losses and claims on policies or certificates paid during the year 1890.....	10	1,752 85
Polices or certificates terminated by lapse during 1890,	64	277,750 00



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MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

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

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ANCIENT ORDER OF HIBERNIANS,  
(FIRST DIVISION).

PORTLAND, ME.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

TIMOTHY B. SHEEHAN, *President.*                      PATRICK PLUNKET, *Secretary.*

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Balance on hand December 31, 1889 ..... \$1,908 36

INCOME.

Entrance fees.....	\$ 39 00	
Annual dues.....	352 45	391 45
Total .....		\$2,299 81

DISBURSEMENTS.

Death losses, number 1 .....	\$ 50 00	
Claims for accident or sickness, number 23.....	245 00	
All other expenditures.....	96 25	391 25
Balance on hand December 31, 1890.....		\$1,908 56

MEMBERSHIP.

Total membership December 31, 1889.....	115
Admitted during the year .....	13
Total.....	128
Terminated during the year: by death, 1; by lapse, 3.....	4
Total membership December 31, 1890.....	124

BUSINESS ALL IN MAINE.

ANCIENT ORDER OF HIBERNIANS,  
(SECOND DIVISION).

PORTLAND, ME.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1881.

J. A. O'NEIL, *President.*

E. J. CURRAN, *Secretary.*

Balance on hand December 31, 1889..... \$161 13

INCOME.

Entrance fees.....	\$ 36 00	
Annual dues.....	281 60	317 60
<b>Total</b> .....		<b>\$478 73</b>

DISBURSEMENTS.

Claims for accident or sickness, number, 20.....	\$210 00	
All other expenditures .....	202 16	412 16
<b>Balance on hand December 31, 1890</b> .....		<b>\$66 57</b>

MEMBERSHIP.

Total membership December 31, 1889.....	167
Admitted during the year .....	12
<b>Total membership December 31, 1890</b> .....	<b>179</b>

BUSINESS ALL IN MAINE.

CASCO BAY COMMANDERY,

PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ROBERT W. JACKSON, *President.*      JOSEPH A. KENNEDY, *Secretary.*

Balance on hand December 31, 1889..... \$608 14

INCOME.

Assessments .....	\$2,171 41	
Entrance fees.....	24 00	
Annual dues.....	424 20	
All other sources.....	193 83	2,813 44
<b>Total .....</b>		<b>\$3,421 58</b>
Claims for death losses .....		\$2,261 38

DISBURSEMENTS.

Claims for death losses .....	\$2,261 38	
Claims for accident or sickness.....	206 00	
Salaries of officers and clerks.....	55 00	
All other expenditures .....	280 97	2,803 35
<b>Balance on hand December 31, 1890 .....</b>		<b>\$618 23</b>

MEMBERSHIP.

Total membership December 31, 1889.....	99
Admitted during the year .....	4
<b>Total.....</b>	<b>103</b>
Terminated during the year: by death, 1; by lapse, 5 .....	6
<b>Total membership December 31, 1890.....</b>	<b>97</b>

BUSINESS ALL IN MAINE.

## CITIZENS' MUTUAL RELIEF SOCIETY,

PORTLAND, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1875.

CHARLES H. BAKER, *President*      FRANKLIN J. ROLLINS, *Secretary*.

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 Balance on hand December 31, 1889..... \$2,981 97

## INCOME.

Assessments .....	\$11,909 00	
Annual dues .....	634 00	
Second notice fees .....	97 80	
Dividends from investment of permanent fund .....	102 06	12,742 86
Total .....		<u>\$15,724 83</u>

## DISBURSEMENTS.

Death losses, number, 20.....	\$12,715 00	
Salaries of officers and clerks.....	550 00	
Postage.....	83 85	
Printing, \$45.50; advertising, \$9; janitor, \$12.....	66 50	
Books and stationery.....	94 25	13,509 60
		<u>\$2,215 23</u>

## MEMBERSHIP.

Total membership December 31, 1889, about.....	689
Terminated during the year: by death, 18; by lapse, about 96.....	<u>114</u>
Total membership December 31, 1890, about.....	575

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Membership, about.....	689	
Deduct number and amount ceased to be in force during 1890, about	<u>114</u>	
Total membership December 31, 1890, about.....	575	
Losses or claims paid during the year 1890.....	20	\$12,715 00
Losses or claims incurred during the year 1890.....	18	<u>10,906 00</u>



GOOD TEMPLARS' RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ERNEST H. BROOKS, *President.*

J<sup>O</sup>SEPH A. KENNEDY, *Secretary.*

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Balance on hand December 31, 1889 .....	\$18 05
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Balance on hand December 31, 1890 .....	18 05
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MEMBERSHIP.

Total membership December 31, 1889.....	17
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Total membership December 31, 1890.....	17
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BUSINESS ALL IN MAINE.

## L'UNION ST. JOSEPH,

WATERVILLE, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1889.

J. B. LANGEIER, *President.*

NAPOLEON LOUBIER,	} <i>Secretaries.</i>
ARTHUR DAVIAU,	

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Balance on hand December 31, 1889.....	\$ 61 25
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## INCOME.

Annual dues.....	132 05
Total.....	<u>\$193 30</u>

## DISBURSEMENTS.

Claims for accident or sickness.....	\$15 00	
All other expenditures.....	77 92	92 92
Balance on hand December 31, 1890.....		<u>\$100 38</u>

## MEMBERSHIP.

Total membership, December 31, 1889.....	25
Admitted during the year.....	13
Total.....	<u>38</u>
Terminated during the year by lapse.....	4
Total membership, December 31, 1890.....	<u>34</u>

BUSINESS ALL IN MAINE.

MAINE CENTRAL RAILROAD RELIEF  
ASSOCIATION,

PORTLAND, ME.

ORGANIZED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

Balance on hand November 1, 1889..... \$5,261 91

INCOME.

Assessments .....	\$9,769 25	
Entrance fees.....	1,342 00	
Monthly dues.....	7,744 50	
All other sources, viz: annual balances, interest, etc .....	1,486 33	20,342 08
Total.....		<u>\$25,603 99</u>

DISBURSEMENTS.

Death losses, number, 10.....	\$10,000 00	
Claims for accident or sickness, number, 201.....	4,598 00	
Salaries of officers and clerks.....	540 00	
All other expenditures, viz: examinations.....	11 25	15,149 25
Balance on hand December 31, 1890.....		<u>\$10,454 74</u>

MEMBERSHIP.

Total membership November 1, 1889.....	846
Admitted during the year .....	600
Total.....	<u>1,446</u>
Terminated during the 14 months: by death, 12; dropped or withdrawn, 119..	131
Total membership December 31, 1890.....	1,315

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force November 1, 1889.....	815	
Certificates written during the year, 1890 .....	571	
Total .....	<u>1,386</u>	
Deduct number and amount ceased to be in force during 1890....	129	
Total certificates in force December 31, 1890.....	1,257	
Losses or claims on certificates paid during the year 1890, deaths,	10	\$10,000 00
accidents or sickness .....	201	4,598 00
incurred during the year 1890, deaths,	12	12,090 00

## MAINE COMMERCIAL TRAVELERS' ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

LUTHER B. ROBERTS, *President.* CHARLES R. PHINNEY, *Secretary.*

Balance on hand December 31, 1889.....	\$154 00
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## INCOME.

Entrance fees.....	4 00
Balance on hand December 31, 1890.....	<u>\$158 00</u>

## MEMBERSHIP.

Total membership, December 31, 1889 ..	93
Admitted during the year.....	2
Total.....	<u>95</u>
Terminated during the year: by lapse.....	4
Total membership, December 31, 1890.....	<u>91</u>

BUSINESS ALL IN MAINE.

MAINE STATE PYTHIAN RELIEF ASSOCIATION,  
 PORTLAND, ME.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

HENRY C. PEABODY, *President.*

JOSEPH F. CHUTE, *Secretary.*

Balance on hand December 31, 1889..... \$8,202 50

INCOME.

Assessments.....	\$25,241 00	
Entrance fees.....	486 00	
Interest.....	355 70	
Second notices (fines).....	77 80	
Advance assessments.....	163 00	26,323 50
Total.....		\$34,526 00

DISBURSEMENTS.

Death losses, number, 19.....	\$22,895 00	
Salaries of officers and clerks, and commissions.....	2,199 50	
Postage and printing.....	391 45	
Advance assessments applied.....	161 00	25,646 95
Balance on hand December 31, 1890.....		\$8,879 05

MEMBERSHIP.

Total membership December 31, 1889.....	1,939
Admitted during the year.....	162
Total.....	2,101
Terminated during the year: by death, 19; by lapse, 58.....	77
Total membership December 31, 1890.....	2,024

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	1,939	\$2,734,935
Certificates written during the year 1890.....	162	222,455
Total.....	2,101	2,957,390
Deduct number and amount ceased to be in force during 1890....	77	106,125
Total certificates in force December 31, 1890.....	2,024	2,851,265
Losses or claims on certificates paid during the year 1890.....	19	22,895
Losses or claims on certificates incurred during the year 1890.....	19	22,895

## MASONS' MUTUAL RELIEF ASSOCIATION,

MECHANIC FALLS, ME.

COMMENCED BUSINESS IN 1875.

A. J. WESTON, *President.*

J. H. DECOSTER, *Secretary.*

Balance on hand December 31, 1889 ..... \$815 49

### INCOME.

Assessments .....	\$25,617 55	
Entrance fees .....	25 00	25,642 55
Total .....		<u>\$26,458 04</u>

### DISBURSEMENTS.

Death losses, number, 25 .....	\$25,000 00	
Salaries of officers and clerks .....	920 40	
All other expenditures, viz: postage, postal cards, books and stationery .....	419 57	26,339 97
Balance on hand December 31, 1890 .....		<u>\$118 07</u>

### MEMBERSHIP.

Total membership December 31, 1889 .....	1,705
Admitted during the year ..	<u>204</u>
Total .....	1,909
Terminated during the year: by death, 32; by lapse, 80 .....	<u>112</u>
Total membership December 31, 1890 .....	1,797

### BUSINESS IN MAINE.

Certificates in force December 31, 1889 .....	1,705
Certificates written during the year 1890 .....	<u>204</u>
Total .....	1,900
Deduct number and amount ceased to be in force during 1890 .....	<u>112</u>
Total certificates in force December 31, 1890 .....	1,797
Losses or claims on certificates paid during the year 1890 .....	25
Losses or claims on certificates incurred during the year 1890 .....	32

## NORTHEASTERN MASONIC RELIEF ASSOCIATION,

AUGUSTA, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

WM. L. THOMPSON, *President*,J. E. BLANCHARD, *Secretary*.

Balance on hand December 31, 1889 .....	\$333 46
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## INCOME.

Assessments.....	\$241 00	
Entrance fees.....	2 00	
All other sources, viz: interest.....	11 29	254 29
Total.....		\$587 75

## DISBURSEMENTS.

Death losses, number, 2.....	\$360 00	
All other expenditures, viz: printing and postage.....	9 22	369 22
Balance on hand December 31, 1890.....		\$218 53

## MEMBERSHIP.

Total membership, December 31, 1889 .....	142
Admitted during the year .....	1
Reinstated during the year .....	39
Total.....	182
Terminated during the year: by death, 3; by lapse, 41 .....	44
Total membership, December 31, 1890.....	138

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889 .....	142	
Reinstated during the year .....	39	
Certificates written during the year 1890.....	1	
Total.....	182	
Deduct number and amount ceased to be in force during 1890 .....	44	
Total certificates in force December 31, 1890.....	138	
Losses or claims on certificates paid during the year 1890.....	2	\$360 00
Losses or claims on certificates incurred during the year 1890.....	3	

## ODD FELLOWS' BENEFIT ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

A. J. CUMMINGS, *President.*O. T. HODSDON, *Secretary.*

Balance on hand December 31, 1889.....	\$1,172 40
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## INCOME.

Assessments .....	\$797 00	
Annual dues.....	99 50	
All other sources.....	93 10	989 60
Total .....	<u>990 00</u>	<u>\$2,162 00</u>

## DISBURSEMENTS.

Death losses, number, 4 .....	\$732 00	
Salaries of officers and clerks.....	42 70	
All other expenditures .....	136 47	911 17
Balance on hand December 31, 1890 .....	<u>136 47</u>	<u>\$1,250 83</u>

## MEMBERSHIP.

Total membership December 31, 1889.....	219
Terminated during the year: by death, 4; by lapse, 29 .....	<u>33</u>
Total membership December 31, 1890.....	186

BUSINESS ALL IN MAINE.



ODD FELLOWS' GRADED MUTUAL RELIEF  
ASSOCIATION,

NORWAY, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

A. S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

Balance on hand December 31, 1889 ..... \$2,985 07

INCOME.

Assessments .....	\$7,075 00	
Entrance fees.....	306 00	
Annual dues.....	1,080 00	
All other sources, viz: interest.....	100 00	8,566 00
Total .....		<u>\$11,546 07</u>

DISBURSEMENTS.

Death losses, number, 7.....	\$6,597 00	
Salaries of officers and clerks.....	476 26	
All other expenditures, viz: postage and printing.....	212 45	7,285 71
Balance on hand December 31, 1890 .....		<u>\$4,260 36</u>

MEMBERSHIP.

Total membership December 31, 1889.....	1,089
Admitted during the year .....	153
Total.....	<u>1,242</u>
Terminated during the year: by death, 9; by lapse, 12 .....	21
Total membership December 31, 1890.....	<u>1,221</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	1,089	*\$775,389 00
Certificates written during the year 1890 .....	153	267,120 00
Total .....	<u>1,242</u>	<u>1,042,509 00</u>
Deduct number and amount ceased to be in force during 1890....	21	24,655 00
Total certificates in force December 31, 1890.....	<u>1,221</u>	<u>\$1,017,844 00</u>
Losses or claims on certificates paid during the year 1890.....	7	6,597 00
Losses or claims on certificates incurred during the year 1890....	5	5,028 00

\*Estimated.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,  
PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President.*

CHARLES F. PLUMMER, *Secretary.*

Balance on hand December, 1889. .... \$54 00

INCOME.

Assessments.....	\$24,340 39	
Entrance fees.....	5 00	
Annual dues.....	854 00	
All other sources....	537 72	25,737 11
Total .....		<u>\$25,791 11</u>

DISBURSEMENTS.

Death losses.....	\$23,448 00	
Salaries of officers and clerks.....	624 19	
All other expenditures .....	510 98	24,583 17
Balance on hand December 31, 1890.....		<u>\$1,207 94</u>

MEMBERSHIP.

Total membership, December 31, 1890 .....	1,040
Admitted during the year.....	3
Total.....	<u>1,043</u>
Terminated during the year: by death, 23; by lapse, 304.....	327
Total membership, December 31, 1890 .....	<u>716</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	1,040	\$1,040,000 00
Certificates written during the year 1890 .....	3	3,000 00
Total.....	<u>1,043</u>	<u>1,043,000 00</u>
Deduct number and amount ceased to be in force during 1890 ..	327	327,000 00
Total certificates in force December 31, 1890.....	716	<u>716,000 00</u>
Losses or claims on certificates paid during the year 1890.....	-	23,448 00
Losses or claims on certificates incurred during the 1890.....	-	23,000 00

PATRONS' MUTUAL AID SOCIETY OF MAINE,  
AUBURN, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

JAMES L MARTIN, *President.*

JOHN L. HAM, *Secretary.*

Balance on hand December 31, 1889 ..... \$1,363 76

INCOME.

Assessments .....	\$3,565 00	
Entrance fees.....	252 00	
Annual dues.....	21 60	
All other sources, viz: reinstatement fees, \$3.75; interest, \$43.69 .....	47 44	3,886 04
Total .....		\$5,249 80

DISBURSEMENTS.

Death losses, number, 5 .....	\$3,726 00	
Salaries of officers and clerks .....	126 25	
All other expenditures, viz: printing, \$43.45; postage, \$91.79; licenses, \$31.00; commissions paid agents, \$63.00; medical examinations, \$43.00; admission fees returned, \$25.00; ser- vices and expenses of board of directors, \$46.80; paid E. H. Libby \$25 00 on expense account; all other expenses, \$19.92, .....	388 96	4,241 21
Balance on hand December 31, 1860 .....		\$1,008 59

MEMBERSHIP.

Total membership December 31, 1889.....	750
Admitted during the year.....	44
Total .....	794
Terminated during the year: by death, 8; by lapse, 11.....	19
Total membership December 31, 1890.....	775

BUSINESS ALL IN MAINE.

PORTLAND LODGE No. 142, NEW ENGLAND  
ORDER OF PROTECTON,

PORTLAND, ME.

INCORPORATED IN 1890. INSTITUTED IN 1890.

S. MAJOR HAMMITT, *Warden.*

ERNEST H. BROOKS, *Secretary.*

INCOME.

Assessments .....	\$283 85	
Entrance fees .....	168 00	
Annual dues .....	201 00	
All other sources.....	103 00	
Total. ....		\$755 85

DISBURSEMENTS.

Death losses .....	\$282 45	
Claims for accident or sickness .....	12 00	
Salaries of officers and clerks .....	40 00	
All other expenditures.....	323 75	658 20
Balance on hand December 31, 1890.....		\$97 65

MEMBERSHIP.

Admitted during the year .....	83
Terminated during the year, by death and by lapse .....	15
Total membership, December 31, 1890.....	68

BUSINESS ALL IN MAINE.

## PORTLAND MASONIC RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1873.

JUDSON B. DUNBAR, *President.*ALBRO E. CHASE, *Secretary.*

Balance on hand December 31, 1889 .....	\$558 09
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## INCOME.

Assessments .....	\$14,356 47	
Entrance fees .....	41 00	
Annual dues .....	799 00	
Rent of office .....	87 50	
Interest .....	1,676 25	16,960 22
Total .....		\$17,518 31

## DISBURSEMENTS.

Death losses .....	\$13,366 83	
Salaries of officers and clerks .....	175 00	
Rent .....	175 00	
Postal cards and printing .....	143 09	
Sundries .....	844 72	14,704 64
Balance on hand December 31, 1890 .....		\$2,813 67

## MEMBERSHIP.

Total membership, December 31, 1889 .....	747
Admitted during the year .....	7
Total .....	754
Terminated during the year: by death, 23; by lapse, 62. ....	85
Total membership December 31, 1890 .....	669

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889 .....	747	\$747,000 00
Certificates written during the year 1890 .....	7	7,000 00
Total .....	754	754,000 00
Deduct number and amount ceased to be in force during 1890 .....	85	85,000 00
Total certificates in force December 31, 1890 .....	669	669,000 00
Losses or claims on certificates paid during the year 1890 .....	-	13,366 83
Losses or claims on certificates incurred during the year 1890 ..	22	21,600 00

## PORTLAND TEMPERANCE REFORM CLUB,

PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEO. N. E. KIMBALL, *President.*

THOMAS A. OAKES, *Secretary.*

Balance on hand December 31, 1889 ..... \$10 15

### INCOME.

Entrance fees.....	\$12 75	
Annual dues.....	89 50	
All other sources.....	455 77	558 02
Total .....		\$568 17

### DISBURSEMENTS.

All other expenditures. ....		548 23
Balance on hand December 31, 1890.....		\$19 94

### MEMBERSHIP.

Total membership December 31, 1889.....		126
Admitted during the year .....		51
Total.....		177
Terminated during the year: by death, 5; by lapse, 49 .....		54
Total membership December 31, 1890.....		123

BUSINESS ALL IN MAINE.

SONS OF VETERANS' RELIEF ASSOCIATION,

ROCKLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1888

JAMES N. ARMSTRONG, *President.*                      EDWARD K. GOULD, *Secretary.*

Balance on hand December 31, 1889 ..... \$5 86

INCOME.

Assessments .....	\$70 71	
Entrance fees.....	63 42	
Annual dues .....	75 80	
All other sources.....	22 19	232 12
Total .....		\$237 98

DISBURSEMENTS.

Claims for accident or sickness (number, 13).....	\$114 50	
All other expenditures .....	109 72	224 22
Balance on hand December 31, 1890 .....		\$13 76

MEMBERSHIP.

Total membership December 31, 1889.....	29
Admitted during the year.....	64
Total.....	93
Terminated during the year: by death, 2; by lapse, 11.....	13
Total membership December 31, 1890.....	80

BUSINESS ALL IN MAINE.

YORK COUNTY ODD FELLOWS' MUTUAL RELIEF  
ASSOCIATION,

SACO, ME.

COMMENCED BUSINESS IN 1873.

CHARLES H. BRACKETT, *President*

W. L. HOLT, *Secretary*.

Balance on hand December 31, 1889 ..... \$783 38

INCOME.

Assessments.....	\$955 50	
Entrance fees.....	8 00	
Bank dividends.....	30 51	994 01
Total .....		<u>\$1,777 39</u>

DISBURSEMENTS.

Death losses, (number, 3) .....	\$896 00	
Salaries of officers and clerks.....	68 43	
Printing .....	24 00	988 43
Balance on hand December 31, 1889.....		<u>\$788 96</u>

MEMBERSHIP.

Total membership, December 31, 1889.....	304
Admitted during the year.....	<u>4</u>
Total.....	308
Terminated during the year: by death, 4; by lapse, 10.....	<u>14</u>
Total membership, December 31, 1890.....	294

BUSINESS ALL IN MAINE.



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FRATERNAL BENEFICIARY ORGANIZATIONS OF  
OTHER STATES.

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

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# AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

ENOCH S. BROWN, *President*.

ADAM WARNOCK, *Secretary*.

Balance on hand December 31, 1889 ..... \$532,883 39

### INCOME.

Assessments .....	\$2,541,323 34	
Entrance fees .....	6,850 25	
Annual dues .....	15,855 74	
All other sources, viz: interest, \$16,084.49; relief returned, \$9,300; fines, \$1,264; supplies, \$2,469.44; relief department, \$2,430.09.....	31,548 02	2,595,577 35
<b>Total .....</b>	<b>31,548 02</b>	<b>2,595,577 35</b>
		<b>\$3,128,460 74</b>

### DISBURSEMENTS.

Death losses .....	\$2,378,500 00	
Claims for accident or sickness .....	93,324 09	
Salaries of officers and clerks .....	18,389 76	
Rent, \$1,500; taxes, \$86.....	1,586 00	
Advertising and printing .....	7,376 35	
Supplies, postage and office expenses .....	9,857 10	2,509,033 30
<b>Balance on hand December 31, 1890.....</b>	<b>9,857 10</b>	<b>2,509,033 30</b>
		<b>\$619,427 44</b>

### MEMBERSHIP.

Total membership December 31, 1889 .....	62,457
Admitted during the year .....	5,011
<b>Total .....</b>	<b>67,468</b>
Terminated during the year: by death, 817; by lapse and surrender, 4,067...	4,894
<b>Total membership December 31, 1890 .....</b>	<b>62,574</b>

### BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.. .....	397	\$1,283,500 00
Certificates written during the year 1890.....	2	2,000 00
<b>Total .....</b>	<b>397</b>	<b>1,285,500 00</b>
Deduct number and amount ceased to be in force during 1890..	27	83,000 00
<b>Total certificates in force December 31, 1890 .....</b>	<b>370</b>	<b>1,202,500 00</b>
Losses or claims on certificates paid during the year 1890 .....	3	5,500 00
Losses or claims on certificates incurred during the year 1890 ..	3	5,500 00

## ANCIENT ORDER OF UNITED WORKMEN,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

JOHN C. BICKFORD, *President.*

HUGH DOHERTY, *Secretary.*

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Balance on hand December 31, 1889.....	\$13,784 48
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### II. INCOME.

Assessments .....	\$197,378 00	
All other sources.....	22,592 78	219,970 78
Total.....		\$233,755 26

### DISBURSEMENTS.

Death losses.....	\$204,000 00	
Salaries of officers and clerks.....	4,702 50	
All other expenditures.....	19,581 94	228,284 44
Balance on hand December 31, 1890.....		\$5,470 82

### MEMBERSHIP.

Total membership, December 31, 1889.....	16,543
Admitted during the year.....	4,252
Total.....	20,795
Terminated during the year: by death, 106; by suspension, 179 .....	285
Total membership, December 31, 1890.....	20,510

### BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	3,418	\$6,836,000
Certificates written during the 1890.....	450	900,000
Total.....	3,868	7,736,000
Deduct number and amount ceased to be in force during 1890....	81	162,000
Total certificates in force December 31, 1890.....	3,787	7,574,000
Losses or claims on certificates paid during the year 1890 .....	28	56,000
Losses or claims on certificates incurred during the year 1880....	28	56,000

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

EDWARD PAGE, *Leader.*

JULIUS M. SWAIN, *Secretary.*

Balance on hand December 31, 1889..... \$6,408 63

INCOME.

Assessments .....	\$137,305 04	
Per capita tax.....	4,530 30	
All other sources.....	1,720 60	143,555 94
Total.....		<u>\$149,964 57</u>

DISBURSEMENTS.

Death losses, number 46 .....	\$139,000 00	
Salaries of officers and clerks.....	3,247 00	
All other expenditures.....	2,486 79	144,733 79
Balance on hand December 31, 1890.....		<u>\$5,230 78</u>

MEMBERSHIP.

Total membership December 31, 1889 .....	5,721
Admitted during the year.....	<u>590</u>
Total.....	6,311
Terminated during the year: by death, 55; by lapse, 300 .....	<u>355</u>
Total membership December 31, 1890 .....	5,956

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	94	\$192,000
Certificates written during the year 1890 .....	<u>2</u>	<u>4,000</u>
Total.....	96	196,000
Deduct number and amount ceased to be in force during 1890 .....	<u>6</u>	<u>12,500</u>
Total certificates in force December 31, 1890.....	90	183,500
Losses or claims on certificates paid during the year 1890.....	2	5,500
Losses or claims on certificates incurred during the year 1890.....	2	5,500

## KNIGHTS OF HONOR,

ST. LOUIS, MO.

COMMENCED BUSINESS IN 1873.

A. R. SAVAGE, *Dictator*.B. F. NELSON, *Secretary*.

Balance on hand December 31, 1889.....	\$24,638 54
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## INCOME.

Assessments .....	\$3,483,981 87	
Annual dues .....	33,447 91	
All other sources .....	36,105 42	3,553,535 20
Total.....		\$3,578,173 74

## DISBURSEMENTS.

Death losses, number, 1,780.....	\$3,482,000 00	
Salaries of officers and clerks.....	20,233 00	
All other expenditures .....	35,753 76	3,537,986 76
Balance on hand December 31, 1890.....		\$40,186 58

## MEMBERSHIP.

Total membership, December 31, 1889.....	131,753
Admitted during the year. ....	12,062
Total .....	143,815
Terminated during the year: by death, 1,946; by lapse, 6,657.....	8,603
Total membership, December 31, 1890.....	135,212

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	711	\$1,359,000
Certificates written during the year 1890.....	33	44,000
Total .....	744	1,403,000
Deduct number and amount ceased to be in force during 1890. ...	38	68,500
Total certificates in force December 31, 1890.....	706	1,334,500
Losses or claims on certificates paid during the year 1890.....	11	21,000
Losses or claims on certificates incurred during the year 1890.....	11	21,000

KNIGHTS OF PYTHIAS OF THE WORLD,  
CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President.*

W. B. KENNEDY, *Secretary.*

Balance on hand December 31, 1889..... \$92,907 15

INCOME.

Assessments .....	\$653,394 20	
Entrance fees.....	7,966 00	
All other sources .....	6,291 38	667,651 58
Total.....		\$760,558 73

DISBURSEMENTS.

Death losses, number 259.....	\$555,096 00	
Salaries of officers and clerks.....	7,150 99	
All other expenditures.....	20,953 24	583,200 23
Balance on hand December 31, 1890 .....		\$177,358 50

MEMBERSHIP.

Total membership December 31, 1889 .....	20,635
Admitted during the year.....	3,889
Total .....	24,524
Terminated during the year: by death, 272; by lapse, 751.....	1,023
Total membership December 31, 1890.....	23,501

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	192	\$339,000
Certificates written during the year 1890 .....	1	3,000
Total .....	193	342,000
Deduct number and amount ceased to be in force during 1890 .....	9	17,000
Total certificates in force December 31, 1890.....	184	325,000
Losses or claims on certificates paid during the year 1890 .....	2	4,000
Losses or claims on certificates incurred during the year 1890.....	1	3,000

## MASONIC NATIONAL HEALTH AND ACCIDENT ASSOCIATION,

ORANGE, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

WARREN M. KING, *President*.

FRANK S. EWING, *Secretary*.

Balance on hand December 31, 1889..... \$13 18

### INCOME.

Assessments.....	\$3,186 29	
Entrance fees.....	90 00	
Annual dues.....	1,208 64	4,484 93
Total.....		\$4,498 11

### DISBURSEMENTS.

Claims for accident or sickness (number, 114) .....	\$3,186 84	
Salaries of officers and clerks.....	912 44	
All other expenditures .....	386 20	4,485 48
Balance on hand December 21, 1890.....		\$12 63

### MEMBERSHIP.

Total membership, December 31, 1889 .....	349	
Admitted during the year.....	45	394
Total.....	394	
Terminated during the the year: by death, 1; by lapse, 105.....	106	288
Total membership December 31, 1890.....	288	

### BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	24	
Certificates written during the year 1890.....	2	
Total.....	26	
Deduct number ceased to be in force during 1890.....	11	
Total certificates in force December 31, 1890.....	15	
Losses or claims on certificates paid during the year 1890.....	5	\$132 14
Losses or claims on certificates incurred during the 1890.....	6	



# MASONS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM PROVIN, *President.*

JAMES A. LAKIN, *Secretary.*

Balance on hand December 31, 1889. . . . . \$13,095 40

## INCOME.

Assessments . . . . .	\$57,657 86	
Entrance fees. . . . .	36,115 00	
Annual dues. . . . .	26,719 20	
All other sources. . . . .	4,248 90	
		124,740 06
Total. . . . .		\$137,836 36

## DISBURSEMENTS.

Death losses, number, 3 . . . . .	\$13,000 00	
Claims for accident or sickness, number, 602 . . . . .	37,144 04	
Salaries of officers and clerks. . . . .	12,825 47	
All other expenditures. . . . .	53,905 66	
		116,875 17
Balance on hand December 31, 1890. . . . .		\$20,961 19

## MEMBERSHIP.

Total membership December 31, 1889 . . . . .	7,006
Admitted during the year . . . . .	7,223
Total . . . . .	14,229
Terminated during the year: by death, 3; by lapse, 4,138 . . . . .	4,141
Total membership December 31, 1890 . . . . .	10,088

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889. . . . .	374	\$945,000 00
Certificates written during the year 1890 . . . . .	281	
Total. . . . .	655	
Deduct number ceased to be in force during 1890 . . . . .	245	
Total certificates in force December 31, 1890. . . . .	410	
Losses or claims on certificates paid during the year 1890 . . . . .	57	\$2,670 68
Losses or claims on certificates incurred during the year 1890. . . . .	57	2,670 68

## NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JOHN J. WHIPPLE, *President*.EDWARD L. NOYES, *Secretary*.

Balance on hand December 31, 1889 .....	\$27,337 65
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## INCOME.

Assessments .....	\$95,851 20	
Entrance fees.....	6,116 00	
Annual dues .....	26,332 00	
All other sources.....	5,219 98	133,519 18
<b>Total .....</b>		<b>\$160,856 83</b>

## DISBURSEMENTS.

Death losses, number, 49.....	\$101,000 00	
Salaries of officers and clerks.....	4,610 67	
All other expenditures .....	10,812 77	116,423 44
<b>Balance on hand December 31, 1890.....</b>		<b>\$44,433 39</b>

## MEMBERSHIP.

Total membership December 31, 1889.....	7,265
Admitted during the year .....	2,142
<b>Total.....</b>	<b>9,407</b>
Terminated during the year by death and by lapse .....	529
<b>Total membership December 31, 1890.....</b>	<b>8,878</b>

## BUSINESS IN MAINE.

	<i>Number</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	1,107	\$1,864,000
Certificates written during the year 1890.....	519	851,000
<b>Total.....</b>	<b>1,626</b>	<b>2,715,000</b>
Deduct number and amount ceased to be in force during 1890....	154	175,000
<b>Total certificates in force December 31, 1890.....</b>	<b>1,472</b>	<b>\$2,540 00</b>
Losses or claims on certificates paid during the year 1890.....	12	23,000
Losses or claims on certificates incurred during the year 1890....	12	23,000

## NORTHERN LEGION,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

JOSEPH W. SPAULDING, *President*.      SANFORD C. CHASE, *Secretary*.

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Balance on hand December 31, 1889.....	\$578 61
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## INCOME.

Assessments.....	\$1,470 90	
Annual dues.....	97 50	1,568 40
Total.....		<u>\$2,147 01</u>

## DISBURSEMENTS.

Death losses.....	\$540 65	
Claims for accident or sickness.....	870 00	
All other expenditures.....	45 90	1,456 55
Balance on hand December 31, 1890.....		<u>\$690 46</u>

## MEMBERSHIP.

Total membership, December 31, 1889.....	357
Admitted during the year.....	34
Total.....	<u>391</u>
Terminated during the year: by death, 3; by lapse, 11.....	14
Total membership, December 31, 1890.....	<u>377</u>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during the year 1890.....	19	\$34,000
Total certificates in force December 31, 1890.....	58	
Losses or claims on certificates paid during the year 1890.....	-	90

## NORTHERN MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED L. BARBOUR, *President*.                      WALTER WRIGHT, *Secretary*.

Balance on hand December 31, 1889.....	\$1,499 82
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## INCOME.

Assessments.....	\$36,629 96	
Entrance fees .....	368 00	
Annual dues .....	2,162 30	
Sale of supplies, etc. . . . .	388 35	
Certificate fees .....	378 50	
Interest.....	36 72	
Loan .....	300 00	40,263 83
		40,263 83
Total .....		\$41,763 65

## DISBURSEMENTS.

Death losses, number, 16 .....	\$26,920 00	
Claims for accident or sickness, number 114 .....	9,352 50	
Salaries of officers and clerks.....	750 00	
All other expenditures, viz: general expenses .....	4,027 70	41,050 20
		41,050 20
Balance on hand December 31, 1890 .....		\$713 45

## MEMBERSHIP.

Total membership December 31, 1889.....	1,757
Admitted during the year .....	278
	2,035
Total.....	2,035
Terminated during the year: by death, 16; by lapse, 178.....	194
	1,841
Total membership December 31, 1890.....	1,841

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	115	\$180,000 00
Deduct number and amount ceased to be in force during 1890,	3	6,035 00
	112	173,965 00
Total certificates in force December 31, 1890 .....		173,965 00
Losses or claims on certificates paid during the year 1890....	1	\$2,000 00

ODD FELLOWS' FRATERNAL ACCIDENT  
ASSOCIATION OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, JR., *President.*

HERBERT N. KINGSBURY, *Secretary.*

Balance on hand December 31, 1889..... \$7,468 46

INCOME.

Assessments.....	\$33,992 10	
Entrance fees.....	19,615 00	
Annual dues.....	16,996 05	70,603 15
Total.....		\$78,071 61

DISBURSEMENTS.

Claims for accident, number, 511.....	\$31,089 25	
Salaries of officers and clerks.....	5,732 75	
All other expenditures.....	31,012 04	67,834 04
Balance on hand December 31, 1890.....		10,237 57

MEMBERSHIP.

Total membership, December 31, 1889.....	5,656
Reinstated during 1890.....	186
Admitted during the year.....	3,923
Total.....	9,763
Terminated during the year by lapse.....	3,285
Total membership, December 31, 1890.....	6,480

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	525	\$1,024,725
Certificates written during the year 1890.....	294	615,250
Total.....	819	1,639,975
Deduct number and amount ceased to be in force during 1890.....	302	558,250
Total certificates in force December 31, 1890.....	517	\$1,081,725
Losses or claims on certificates paid during the year 1890.....	85	\$4,899 33
Losses or claims on certificates incurred during the year 1890.....	85	4,899 33

# ODD FELLOWS' MUTUAL AID AND ACCIDENT ASSOCIATION,

PIQUA, OHIO.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. R. GEORGE, *President.*

J. L. MCKINNEY, *Secretary.*

Balance on hand December 31, 1889.....	\$14,390 92
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### INCOME.

Assessments.....	\$107,000 15	
Entrance fees.....	9,566 93	
Annual dues.....	11,126 14	127,693 22
Total.....		\$142,084 14

### DISBURSEMENTS.

Death losses (number, 56).....	\$87,000 00	
Claims for accident (number, 518).....	17,205 00	
Salaries of officers and clerks.....	7,285 40	
All other expenditures.....	16,755 14	128,245 14
Balance on hand December 31, 1890.....		\$13,839 00

### MEMBERSHIP.

Total membership, December 31, 1889.....	8,342
Admitted during the year.....	3,060
Reinstated during the year.....	75
Total.....	11,477
Terminated during the year: by death, 56; by lapse, 1,180; by increase, 124..	1,360
Total membership, December 31, 1890.....	10,117

### BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	13	\$16,000
Certificates written during the year 1890.....	66	99,000
Total.....	79	115,000
Deduct number and amount ceased to be in force during 1890...	1	1,000
Total certificates in force December 31, 1890.....	78	114,000

\*ORDER OF FRATERNAL GUARDIANS,  
PHILADELPHIA, PA.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

JOSEPH C. SMITH, *Guardian*.

WILLIAM E KREWSON, *Secretary*.

Balance on hand December 31, 1889 ..... \$56,497 88

INCOME.

Assessments .....	\$165,741 00	
Charter fees .....	5,919 00	
Annual dues, per capita .....	5,160 75	
Supply account .....	12,987 37	
Interest .....	3,528 44	193,336 56
Total .....		\$249,834 44

DISBURSEMENTS.

Death losses, number, 17.....	\$8,375 00	
Salaries of officers and clerks .....	7,161 23	
All other expenditures .....	17,743 60	33,279 83
Balance on hand December 31, 1890 .....		\$216,554 61

MEMBERSHIP.

Total membership December 31, 1890.....	2,364	
Admitted during the year .....		4,499
Total.....		6,868
Terminated during the year: by death, 17; by lapse, 154.....		171
Total membership December 31, 1890.....		6,692

\*Admitted under chapter 87 of the Public Laws of 1891, May 4, 1891.

## ORDER OF THE IRON HALL,

INDIANAPOLIS, IND.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

F. D. SOMERBY, *Justice.*E. J. WALKER, *Accountant.*

Balance on hand December 31, 1889 .....	\$898,034 25
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## INCOME.

Assessments .. .. .	\$1,313,722 60	
Reserve cash .. .. .	5,043 99	
Reserve held by branches .. .. .	429,445 80	
General fund receipts .. .. .	74,097 21	1,822,309 60
Total .. .. .		\$2,720,343 85

## DISBURSEMENTS.

Death losses, number 194 .. .. .	\$39,123 50	
Claims for accident or sickness, number 7,804 .. .. .	365,897 00	
Final benefits, number 898 .. .. .	652,682 50	
Salaries of officers and clerks .. .. .	35,647 71	
All other expenditures .. .. .	38,857 48	1,132,208 19
Balance on hand December 31, 1890 .. .. .		\$1,588,135 66

## MEMBERSHIP.

Total membership December 31, 1889 .. .. .	45,865
Admitted during the year .. .. .	12,030
Total .. .. .	57,895
Terminated during the year: by death and by lapse .. .. .	3,989
Total membership December 31, 1890 .. .. .	53,906

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889 .. .. .	600	\$443,600 00
Certificates written during the year 1890 .. .. .	75	60,800 00
Total .. .. .	675	504,400 00
Deduct number and amount ceased to be in force during 1890 .. .. .	28	19,600 00
Total certificates in force December 31, 1890 .. .. .	647	\$484,800 00
Losses or claims on certificates paid during the year 1890 .. .. .	88	4,275 50
Losses or claims on certificates incurred during the year 1890 .. .. .	93	4,035 50



**ORDER OF TONTI,  
PHILADELPHIA, PENN.**

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

HENRY K. WHEELER, *President.*

D. H. KENNEY, *Secretary.*

Balance on hand December 31, 1889..... \$347,584 13

**INCOME.**

Assessments.....	\$640,644 27	
Certificate fees.....	4,354 00	
Per capita tax.....	16,219 00	
Sale of supplies.....	6,265 21	
Interest.....	19,584 17	687,066 65
<b>Total.....</b>		<b>\$1,034,650 78</b>

**DISBURSEMENTS.**

Claims for accident or sickness, number 5,042.....	\$320,817 93	
Salaries of officers and clerks.....	15,110 50	
Rents and taxes.....	1,045 97	
Supplies, printing, &c.....	4,892 20	
Office fixtures.....	5,995 27	347,861 87
<b>Balance on hand December 31, 1890.....</b>		<b>\$686,788 91</b>

**MEMBERSHIP.**

Total membership, December 31, 1889.....	15,149
Admitted during the year.....	4,357
<b>Total.....</b>	<b>19,506</b>
Terminated during the year: by death, 55; by lapse, 1,551.....	1,606
<b>Total membership, December 31, 1890.....</b>	<b>17,845</b>

**BUSINESS IN MAINE.**

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	64	\$54,200 00
Certificates written during the 1890.....	19	11,400 00
<b>Total.....</b>	<b>83</b>	<b>65,600 00</b>
Deduct number and amount ceased to be in force during 1890.....	13	9,000 00
<b>Total certificates in force December 31, 1889.....</b>	<b>70</b>	<b>56,000 00</b>
Losses or claims on certificates paid during the year 1889.....	27	1,754 50

## ORDER OF UNITED FRIENDS,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

J. B. BRAYTON, *President.*O. M. SHEDD, *Secretary.*

Balance on hand December 31, 1889.....	\$11,561 19
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## INCOME.

Assessments .....	\$487,348 28	
Annual dues.....	5,871 58	
All other sources.....	5,738 35	498,958 21
Total .....		\$510,519 40

## DISBURSEMENTS.

Death losses, number, 276.....	\$491,500 00	
Salaries of officers and clerks.....	5,800 00	
All other expenditures.....	5,592 49	502,892 49
Balance on hand December 31, 1890.....		\$7,616 91

## MEMBERSHIP.

Total membership December 31, 1889.....	22,503
Admitted during the year .....	2,244
Total.....	24,747
Terminated during the year: by death, 288; by lapse, 2,116.....	2,404
Total membership, December 31, 1890.....	23,343

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	518	\$907,000 00
Certificates written during the year 1890.....	56	85,000 00
Total.....	574	992,000 00
Deduct number and amount ceased to be in force during 1890..	43	113,000 00
Total certificates in force December 31, 1890.....	531	879,000 00
Losses or claims paid during the year 1890.....	12	\$22,500 00
Losses or claims incurred during the year 1890.....	13	24,500 00

**RED MEN'S FRATERNAL ACCIDENT ASSOCIATION  
OF AMERICA,  
WESTFIELD, MASS.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ROBERT H. KNEIL, *President*.

ROBERT GOWDY, *Secretary*.

Balance on hand December 31, 1889..... \$139 93

INCOME.

Assessments .....	\$3,578 62	
Entrance fees .....	1,532 00	
Annual dues .....	1,792 27	
All other sources .....	121 10	7,023 99
<b>Total .....</b>		<b>\$7,163 92</b>

DISBURSEMENTS.

Claims for accident or sickness, number, 50 .....	\$2,702 71	
Salaries of officers and clerks .....	402 95	
All other expenditures .....	3,042 42	6,148 08
<b>Balance on hand December 31, 1890 .....</b>		<b>\$1,015 84</b>

MEMBERSHIP.

Total membership December 31, 1889 .....	611
Admitted during the year .....	766
<b>Total .....</b>	<b>1,377</b>
Terminated during the year, by death and by lapse .....	531
<b>Total membership December 31, 1890 .....</b>	<b>846</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889 .....	84	\$239,500 00
Certificates written during the year 1890 .....	5	11,000 00
<b>Total .....</b>	<b>89</b>	<b>250,500 00</b>
Deduct number and amount ceased to be in force during 1890 ..	40	100,750 00
<b>Total certificates in force December 31, 1890 .....</b>	<b>49</b>	<b>149,750 00</b>
Losses or claims on certificates paid during the year 1890 .....	2	28 57
Losses or claims on certificates incurred during the year 1890 ..	2	28 57

## RED MEN'S MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

WINFIELD S. SLOCUM, *President.*                      GEORGE T. LINCOLN, *Secretary.*

Balance on hand December 31, 1889.....		\$13 00
--	--	---------

## INCOME.

Entrance fees.....	\$ 84 00	
Annual dues.....	177 10	261 10
Total .....		<u>\$274 10</u>

## DISBURSEMENTS.

All other expenditures.....		261 00
Balance on hand December 31, 1890.....		<u>\$13 10</u>

## MEMBERSHIP.

Total membership December 31, 1889.....	67
Admitted during the year .....	28
Total.....	<u>95</u>
Terminated during the year by lapse .....	15
Total membership December 31, 1890.....	<u>80</u>

## BUSINESS IN MAINE.

	<i>Number.</i>
Certificates written during the year 1890 .....	1
Total certificates in force December 31, 1890.....	7

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

L. R. WATTS, *Regent*.

W. O. ROBSON, *Secretary*.

Balance on hand December 31, 1889 . . . . . \$180,778 19

INCOME.

Assessments . . . . .	\$2,803,059 96	
Entrance fees, benefit certificates and changes . . . . .	34,388 50	
Annual dues, per capita tax . . . . .	35,009 17	
All other sources, viz: interest, rent, supplies sold, fines from delinquent councils, cards to members at large, dispensations, etc . . . . .	20,367 92	2,892,825 55
Total . . . . .		<u>\$3,073,603 74</u>

DISBURSEMENTS.

Death losses, number, 923 . . . . .	\$2,717,302 20	
Salaries of officers and clerks . . . . .	27,357 78	
All other expenditures, viz: official visits to councils, instituting councils and extending the order, mileage per diem to members of Supreme Council, rent, general expense, including postage, etc. . . . .	53,180 29	2,797,840 27
Balance on hand December 31, 1890 . . . . .		<u>\$275,763 47</u>

MEMBERSHIP.

Total membership December 31, 1889 . . . . .	97,993
Admitted during the year . . . . .	16,802
Total . . . . .	<u>114,795</u>
Terminated during the year: by death, 919; by lapse, 2,510 . . . . .	3,429
Total membership December 31, 1890 . . . . .	<u>111,366</u>

BUSINESS IN MAINE.

	<i>Number</i>	<i>Amount.</i>
Certificates in force December 31, 1889 . . . . .	511	\$1,507,500
Certificates written during the year 1890 . . . . .	8	2,000
Total . . . . .	<u>519</u>	<u>1,528,500</u>
Deduct number and amount ceased to be in force during 1890 . . . . .	18	5,000
Total certificates in force December 31, 1890 . . . . .	501	<u>\$1,474,500</u>
Losses or claims on certificates paid during the year 1890 . . . . .	6	18,000
Losses or claims on certificates incurred during the year 1890 . . . . .	5	15,000

ROYAL CONCLAVE OF KNIGHTS AND LADIES,  
BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

GEORGE R. KELSO, *Councillor.*

BENJ. F. SPILMAN, *Secretary.*

Balance on hand December 31, 1889..... \$7,501 58

INCOME.

Assessments .....	\$48,068 85	
Entrance fees.....	3,654 00	
Annual dues.....	1,769 00	
All other sources.....	4,268 57	57,760 42
Total.....		<u>\$65,262 00</u>

DISBURSEMENTS.

Death losses, number, 22 .....	\$33,836 45	
Claims for total disability and sickness, number, 418.....	15,144 00	
Salaries of officers and clerks.....	3,482 18	
All other expenditures.....	12,237 06	64,699 69
Balance on hand December 31, 1890.....		<u>\$562 31</u>

MEMBERSHIP.

Total membership, December 31, 1889.....	2,024
Admitted during the year .....	<u>1,034</u>
Total.....	3,058
Terminated during the year: by death, 22; by lapse, 764.....	<u>786</u>
Total membership, December 31, 1890.....	2,272

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889 .....	149	\$362,000 00
Certificates written during the year 1890 .....	373	<u>560,500 00</u>
Total .....	522	922,500 00
Deduct number and amount ceased to be in force during 1890....	126	<u>208,000 00</u>
Total certificates in force December 31, 1890.....	396	714,500 00
Death losses on certificates paid during the year 1890.....	1	2,106 19
Death losses on certificates incurred during the year 1890 .....	2	4,000 00

## ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1882.

JAMES G. WHITEHOUSE, *Premier.*DARIUS WILSON, *Secretary.*

Balance on hand December 31, 1889.....	\$7,198 92
--	------------

## INCOME.

Assessments .....	\$333,547 77	
Entrance fees.....	2,828 00	
Annual dues.....	11,077 35	
All other sources.....	10,515 18	\$357,968 30
Total.....		<u>\$365,167 22</u>

## DISBURSEMENTS.

Death losses, number 123 .....	\$322,462 48	
Salaries of officers and clerks.....	8,768 27	
All other expenditures.....	13,010 14	351,240 89
Balance on hand December 31, 1890.....		<u>\$13,926 33</u>

## MEMBERSHIP.

Total membership December 31, 1889.....	15,223
Admitted during the year.....	<u>1,157</u>
Total .....	16,380
Terminated during the year: by death, 137; by lapse, 3,159.....	<u>3,296</u>
Total membership December 31, 1890.....	13,084

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	487	\$993,000
Certificates written during the year 1890.....	7	<u>9,000</u>
Total .....	494	1,002,000
Deduct number and amount ceased to be in force during 1890....	214	<u>410,000</u>
Total certificates in force December 31, 1890.....	280	\$592,000

## ROYAL TEMPLARS OF TEMPERANCE,

BUFFALO, N. Y.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1877.

R. D. MUNGER, *President.*SAMUEL NELSON, *Secretary.*

Balance on hand December 31, 1889.....	\$6,557 63
--	------------

## INCOME.

Assessments.....	\$302,516 77	
Entrance fees.....	1,003 41	
Annual dues.....	13,583 54	
All other sources.....	4,677 52	321,781 24
Total.....	<u>                    </u>	<u>\$328,338 87</u>

## DISBURSEMENTS.

Death losses (number, 190).....	\$283,037 36	
Claims for total disability.....	21,855 00	
Salaries of officers and clerks.....	6,860 06	
All other expenditures.....	10,656 03	322,408 45
Balance on hand December 31, 1890.....	<u>                    </u>	<u>\$5,930 42</u>

## MEMBERSHIP.

Total membership, December 31, 1889.....	15,701
Admitted during the year.....	<u>1,341</u>
Total.....	17,042
Terminated during the year: by death, 194; by lapse, 1,715.....	<u>1,909</u>
Total membership, December 31, 1890.....	15,133

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	100	\$141,000
Certificates written during the year 1890.....	<u>8</u>	<u>10,000</u>
Total.....	108	151,000
Deduct number and amount ceased to be in force during 1890....	<u>10</u>	<u>16,000</u>
Total certificates in force December 31, 1890.....	98	135,000
Losses or claims on certificates paid during the 1890.....	4	4,500
Losses or claims on certificates incurred during the year 1890....	4	4,500



UNITED FELLOWSHIP,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1880.

HENRY DAMON, *Director.*

F. W. SEAVEY, *Secretary.*

Balance on hand December 31, 1889..... \$3,846 40

INCOME.

Assessments .....	\$19,221 92	
Entrance fees.....	258 00	
Annual dues.....	1,578 00	
All other sources.....	267 95	21,325 87
Total.....		\$25,172 27

DISBURSEMENTS.

Death losses (number, 30).....	\$21,903 60	
Salaries of officers and clerks.....	1,260 77	
All other expenditures.....	840 50	24,004 87
Balance on hand December 31, 1890.....		\$1,167 40

MEMBERSHIP.

Total membership December 31, 1889.....	1,555
Admitted during the year.....	179
Total.....	1,734
Terminated during the year: by death, 21; by lapse, 494.....	515
Total membership December 31, 1890.....	1,219

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889 .....	649	\$1,298,000 00
Certificates written during the year 1890.....	43	86,000 00
Total.....	692	1,384,000 00
Deduct number and amount ceased to be in force during 1890...	230	460,000 00
Total certificates in force December 31, 1890 .....	462	924,000 00
Losses or claims on certificates paid during the year 1890.....	15	12,618 86
Losses or claims on certificates incurred during the year 1890 ...	9	7,029 41

## UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

FESSENDEN I. DAY, *President.*

W. R. COOPER, *Secretary.*

Balance on hand December 31, 1889..... \$9,157 73

### INCOME.

Assessments .....	\$301,642 24	
Entrance fees.....	3,329 00	
Annual dues.....	7,694 59	
All other sources, viz: medical examiners' fees paid by applicant.....	1,817 50	
Merchandise, supplies, etc.....	1,235 78	315,719 11
Total.....		\$324,876 84

### DISBURSEMENTS.

Death losses.....	\$293,342 95	
Paid deputies.....	1,700 66	
Salaries of officers and clerks.....	5,372 57	
Medical examiners' fees .....	1,817 50	
Rent, \$250; stationery, \$1,550.....	1,800 00	
Supplies, \$1,492.95; freight, \$111.04; postage, \$1,028.13; furniture and fixtures, \$112.75; incidentals, \$87.39...	2,832 26	306,865 94
Balance on hand December 31, 1890.....		\$18,010 90

### MEMBERSHIP.

Total membership December 31, 1889.....	15,519
Admitted during the year.....	3,099
Total .....	18,618
Terminated during the year: by death, 167; by lapse, 1,109 .....	1,276
Total membership December 31, 1890 .....	17,342

### BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	3,751	\$4,525,500 00
Certificates written during the year 1890.....	776	936,000 00
Total .....	4,527	5,461,500 00
Deduct number and amount ceased to be in force during 1890..	303	365,500 00
Total certificates in force December 31, 1890.....	4,224	\$5,096,000 00
Losses or claims on certificates paid during the year 1890 .....	28	44,019 65
Losses or claims on certificates incurred during the year 1890..	32	50,019 65

UNITED ORDER OF THE PILGRIM FATHERS,  
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

MOSES P. BROWN, *President*.                      JAMES E. SHEPARD, *Secretary*.

Balance on hand December 31, 1889..... \$8,258 20

INCOME.

Assessments.....	\$177,895 09	
Entrance fees.....	8,703 71	
Medical examiners' fees.....	2,123 75	
Interest and rent.....	142 04	
Charter fees.....	600 00	
Certificates and supplies.....	1,504 99	
Miscellaneous.....	144 36	191,113 94
Total.....		\$199,372 14

DISBURSEMENTS.

Death losses and claims.....	\$178,170 80	
Salaries of officers and clerks.....	2,550 00	
Medical examiners' fees.....	2,123 75	
Rent, taxes, advertising and printing.....	167 50	
Advertising and printing.....	1,200 89	
All other expenditures.....	5,488 00	189,700 94
Balance on hand December 31, 1890.....		\$9,671 20

MEMBERSHIP.

Total membership, December 31, 1889.....	11,313
Admitted during the year.....	1,610
Total.....	12,923
Terminated during the year.....	515
Total membership, December 31, 1890.....	12,408

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	1,237	\$2,061,000
Certificates written during the year 1890.....	145	226,000
Total.....	1,382	2,287,000
Deduct number and amount ceased to be in force during 1890....	40	67,000
Total certificates in force December 31, 1890.....	1,342	2,220,000
Losses or claims on certificates paid during the year 1890.....	6	9,000
Losses or claims on certificates incurred during the year 1890.....	6	9,000

## UNITED STATES MASONIC ACCIDENT ASSOCIATION,

FITCHBURG, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JOHN W. KIMBALL, *President.*

C. S. PERRY, *Secretary.*

Balance on hand December 31, 1889 ..... \$263 16

### INCOME.

Assessments.....	\$4,318	
Entrance fees.....	1,885	
Annual dues.....	2,872	9,075 00
Total.....		\$9,338 16

### DISBURSEMENTS.

Claims for accident or sickness, number, 59.....	\$3,435 30	
Salaries of officers and clerks.....	2,393 00	
All other expenditures, viz: printing, rent, stationery, steam, gas and traveling expenses.....	2,716 38	8,544 68
Balance on hand December 31, 1890.....		\$793 48

### MEMBERSHIP.

Total membership December 31, 1889.....	684	
Admitted during the year.....	380	
Total.....	1,064	
Terminated during the year by death and lapse.....	261	
Total membership December 31, 1890.....		803

### BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1889.....	105	\$ 416,500
Certificates written during the year 1890.....	332	1,180,550
Total.....	437	1,597,050
Deduct number and amount ceased to be in force during 1890....	87	315,500
Total certificates in force December 31, 1890.....	350	1,281,550
Losses or claims on certificates paid during the year 1890.....	17	107,318

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## ERRATA.

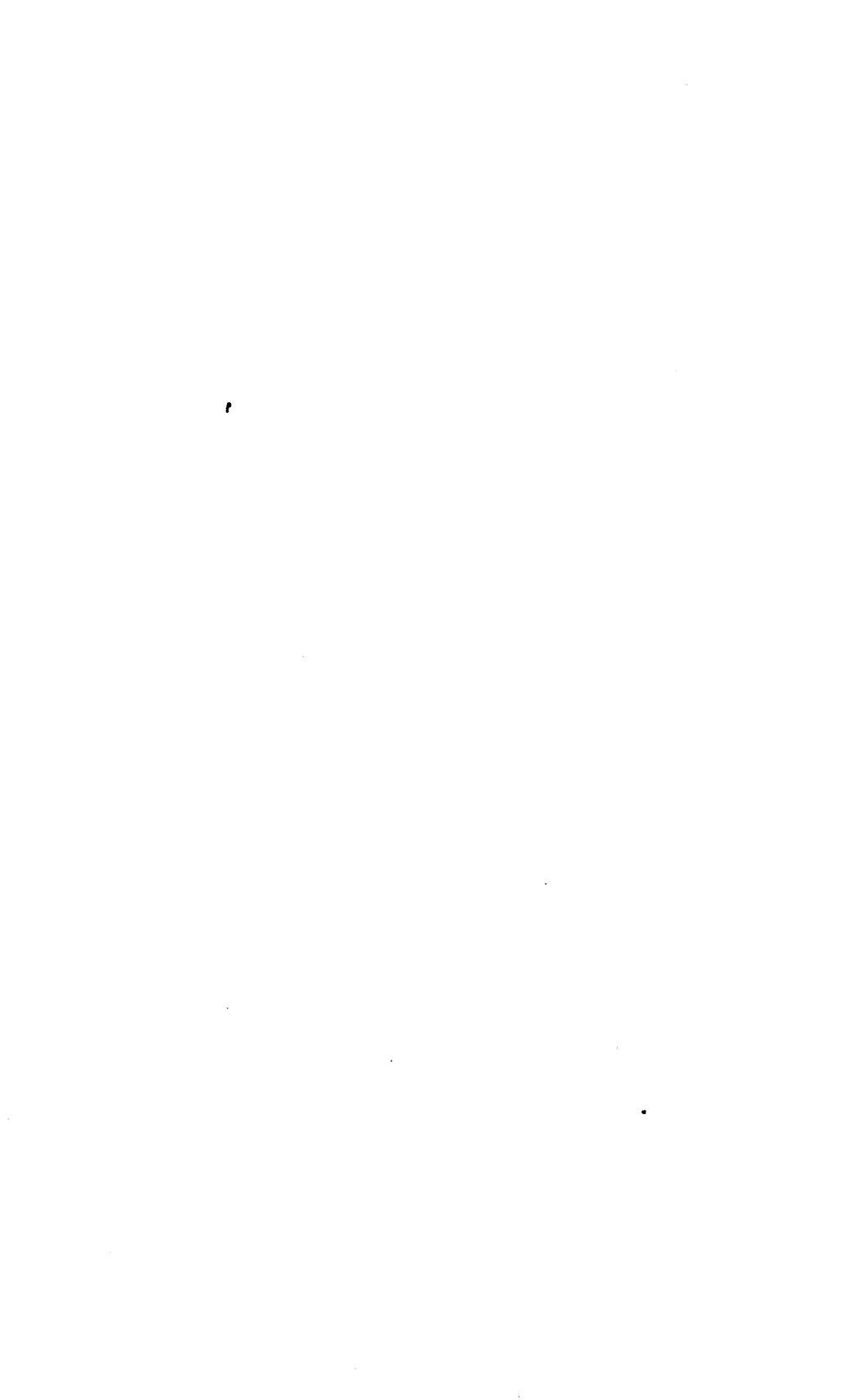
### PART I.

On page xv for "December, 1889" read December, 1890.

### PART II.

On page 76 for "Other expenditures" read \$173,216.19 instead of \$79,236.59.

On page 102 omit "All other assets, \$88,803.08."



# APPENDIX.

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## STATE OF MAINE.

### PUBLIC LAWS RELATING TO INSURANCE,

Enacted by the Legislature in the year 1891.

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#### Chapter 87.

An Act relating to Fraternal Beneficiary Organizations.

Any fraternal beneficiary corporation, association or society, organized under the laws of another state, issuing benefit certificates payable at stated periods of equal length, aggregating in the whole not less than twenty-eight years, and also payable at death to any beneficiary therein named, may be licensed by the insurance commissioner to do business within this state, upon complying with section six of chapter two hundred and thirty-four of the laws of eighteen hundred and eighty-nine.

[Approved March 21.]

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#### Chapter 92.

An Act to facilitate the enforcement of Insurance and Fraternal Beneficiary Laws.

Prosecutions for violation of insurance and fraternal beneficiary laws may be commenced by complaint and warrant before any municipal or police judge or trial justice, as in the case of other

offenses not within the final jurisdiction of such judge or justice, as provided in section five of chapter one hundred and thirty-two of the revised statutes.

[Approved March 25.]

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### Chapter III.

An Act to restore to certain corporations, rights of which they were derived by the repeal of chapter three hundred and seventy-three of the Public Laws of the year eighteen hundred and eighty-five.

SECT. 1. Fraternal beneficiary corporations, associations, or societies, whether incorporated under the laws of this or some other state, which pay disability or death benefits, or both, and also benefits to members or their families, at the ends of such periods of time as are fixed in their by-laws and written in their benefit certificates, and which were transacting business in the state on February twenty-eight, eighteen hundred and eighty-nine, may continue their work in the state in accordance with their respective constitutions, laws and usages, now existing, or as may hereafter be adopted, and increase their membership by instituting new subordinate bodies or branches, and through those already established, by conforming to the provisions of law relating to fraternal beneficiary organizations, not inconsistent herewith, and without incorporating thereunder, and without a license from the insurance commissioner.

SECT. 2. This act shall take effect when approved.

[Approved March 27.]

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### Chapter 112.

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

SECT. 1. Section seventy-two of chapter forty-nine of the revised statutes, is hereby amended by inserting after the word "state" in the eighth line thereof the words 'by constituted agents resident therein,' so that said section as amended, shall read as follows:

'SECT. 72. No foreign insurance company shall transact any insurance business in this state, unless it first obtains a license from the commissioner. Before receiving such license, it shall furnish

the commissioner with a certified copy of its charter and by-laws, with a statement under oath, signed by its president or secretary, showing its financial condition according to a form supplied by the commissioner. Upon receiving such copies and statement, the commissioner may grant a license authorizing the company to do insurance business in this state by constituted agents resident therein, subject to its laws, until the first day of the next July; and annually thereafter, such license may be renewed, so long as he regards the company responsible and safe, but in all cases to terminate on the first day of the succeeding July. For such license and each renewal, the company shall pay the commissioner twenty dollars.'

SECT. 2. Section seventy-three of said chapter is hereby amended so that said section as amended, shall read as follows :

'SECT. 73. The commissioner may issue a license to any person to act as an agent of a domestic insurance company upon his filing with the commissioner a duplicate power of attorney from the company or its authorized agent empowering him so to act; or a certificate from the company setting forth that such person has been duly appointed and authorized as agent thereof, and to any resident of the state to act as an agent of any foreign insurance company which has received a license to do business in this state as provided in section seventy-two upon his filing such power of attorney or certificate; and such license shall continue until the first day of the next July, and may be renewed from year to year on producing a certificate from the company that his agency is continued. For each such license or renewal the commissioner shall receive two dollars. And if any person solicits, receives, or forwards any risk or application for insurance to any company without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he forfeits not more than fifty dollars for each offense; but any policy issued on such application binds the company, if otherwise valid. Agents of duly authorized insurance companies may place risks with agents of other duly authorized companies when necessary for the adequate insurance of property.'

SECT. 3. Section seventy-four of said chapter is hereby amended so that said section as amended, shall read as follows :

'SECT. 74. The commissioner may license any person as broker to negotiate contracts of insurance for others than himself for a compensation, by virtue of which license he may effect insurance with any domestic company; or any resident of the state to nego-

tiate such contracts and effect insurance with the agents of any foreign company who have been licensed to do business in this state, as provided in sections seventy-two and seventy-three but with no others. For such license he shall pay five dollars, authorizing him thus to act until the first day of the next July; and on a payment of a similar fee his license may be renewed from year to year, ending on the first day of each July. Whoever, without such license, assumes to act as such broker, forfeits not more than fifty dollars, or by imprisonment not more than sixty days for each offense, and licenses of insurance agents and brokers may be revoked by the commissioner, upon conviction for the violation of any of the provisions of this and the preceding section.'

SECT. 4. The commissioner shall have power to revoke the license of any foreign insurance company authorized to do business in this state, that shall violate any of the provisions of sections seventy-two and seventy-three of chapter forty-nine of the revised statutes, as hereby amended.

SECT. 5. The commissioner shall issue a license to any person to act as an agent of any assessment life or casualty insurance company or association, or steam boiler insurance company, authorized to do business in the state, upon his filing with the commissioner a certificate of his appointment as such agent, and upon payment of the fee provided in section two of this act.

[Approved March 28.]

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### Chapter 134.

An Act additional to section five of "An Act to amend chapter forty-nine of the Revised Statutes, relating to Insurance."

He may also license any person as agent of a casualty insurance company to write contracts of accident insurance for the employes of railroads in Maine; all such business to be reported to an agent resident in this state and included in the return of the company as business in Maine.

[Approved April 3.]

### Chapter 128.

An Act to prohibit discrimination in Life or Endowment Insurance Policies.

SECT. 1. No life insurance company doing business in this state, shall make or permit any distinction or discrimination in favor of individuals between insurants of the same class and expectation of life, in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts which it makes. Nor shall any such company or any agent, sub-agent, broker, or any other person, make any contract of insurance or agreement as to such contract, other than as plainly expressed in the policy issued thereon. Nor shall any such company or agent, sub-agent, broker, or any other person, pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premium payable on the policy; or any special favor or advantage in the dividends or other benefit to accrue thereon; or any valuable consideration or inducement whatever, not specified in the policy contract of insurance.

SECT. 2. Any person or corporation violating any provision of this act shall be fined not more than two hundred dollars; and it is hereby made the duty of the insurance commissioner, on the conviction of any person acting as such agent, sub-agent, or broker, to revoke the certificate of authority issued to him at once, for the term of one year.

SECT. 3. Chapter two hundred and eighty-one of the public statutes approved March nine, eighteen hundred and eighty-nine, is hereby repealed.

[Approved April 2.]

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### Chapter 327.

[SPECIAL.]

An Act authorizing the admission of the New England Live Stock Insurance Company to do business in Maine.

SECT. 1. The New England Live Stock Insurance Company, a corporation chartered by special act of the legislature of Massachusetts in the year eighteen hundred and eighty-eight, may be licensed by the insurance commissioner to transact live stock insurance busi-

ness in this state under chapter two hundred and thirty-seven of the public laws of eighteen hundred and eighty-nine and shall be authorized to transact such business upon compliance with the provisions of said act so far as relates to the admission of companies of other states, excepting so much of said act as relates to the accumulation of a reserve fund, also excepting any provisions thereof not applicable to live stock insurance.

SECT. 2. Said company shall deposit quarterly in the months of March, June, September and December of each year in its name, in such trust company or national bank in this state as the insurance commissioner shall designate, all moneys received by it for its mortuary fund from policy holders in this state. Such deposits shall be withdrawn in such form and manner as said company and the commissioner shall determine, and be used only for the purpose of paying losses occurring in this state, so long as any liability to any policy holder in this state exists, but such losses shall be paid by the company when they become due whether said deposits are sufficient to pay them or not.

SECT. 3. The insurance commissioner is hereby authorized to revoke, either temporarily or permanently, the authority granted by this act whenever, on investigation, he is satisfied that said company has failed to comply with the provisions of this act or has unreasonably neglected to pay the lawful claims of its policy holders in this state.

[Approved April 2.]