

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers *and* Institutions

FOR THE YEAR

1892.

VOLUME II.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1892.

Twenty-Fourth Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

PART I.

Fire and Marine Insurance.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1892.



STATE OF MAINE.

TWENTY-FOURTH ANNUAL REPORT

OF THE

Insurance Commissioner.

PART FIRST.

Fire and Marine Insurance.

To the Honorable Governor and Council:

In compliance with the provisions of law, Part First of the Twenty-fourth Annual Report of the Insurance Department of the State of Maine is herewith presented, embracing the Fire and Marine business transacted in the State and reported to this office, for the year A. D. 1891.

AUTHORIZED COMPANIES.

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

MAINE STOCK COMPANIES.

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

MAINE MUTUAL COMPANIES.

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

STOCK COMPANIES OF OTHER STATES.

Etna	Conn	Mercantile F. & M.	Mass
American	Mass	Mechanics' & Traders'	La
American	N. J	Merchants'	N. J
American Central	Mo	Merchants'	R. I
American Fire	N. Y	Michigan F. & M.	Mich
American Fire	Pa	National Fire	Conn
Boston Marine	Mass	National Fire	N. Y
Boylston	Mass	New Hampshire Fire	N. H
Buffalo German	N. Y	New York Bowery Fire	N. Y
Commerce	N. Y	Niagara Fire	N. Y
Connecticut Fire	Conn	North American	Mass
Continental	N. Y	Northwestern National	Wis
Delaware Mutual Safety	Pa	Orient	Conn
Equitable, F. & M.	R. I	Pacific Fire	N. Y
Fire Association	Pa	Pennsylvania Fire	Pa
Fireman's Fund	Cal	People's Fire	N. H
Firemen's Fire	Mass	Phoenix	N. Y
First National Fire	Mass	Phoenix	Conn
Franklin Fire	Pa	Providence Washington	R. I
German American	N. Y	Queen of America	N. Y
Germania Fire	N. Y	Reliance	Pa
Girard F. & M.	Pa	Rochester German	N. Y
Granite State, Fire	N. H	Springfield F. & M.	Mass
Greenwich	N. Y	Spring Garden	Pa
Hanover Fire	N. Y	St. Paul F. & M.	Minn
Hartford Fire	Conn	Traders'	Ill
Home	N. Y	Union	Pa
Ins. Co. of North America	Pa	United Firemen's	Pa
Ins Co of Pennsylvania	Pa	United States Fire	N. Y
Manufacturers' & Builders'	N. Y	Westchester Fire	N. Y
		Williamsburg City Fire	N. Y

MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Holyoke	Mass	Quincy..	Mass
Massachusetts.....	Mass	Traders' & Mechanics'	Mass

COMPANIES OF FOREIGN COUNTRIES.

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

Since my last annual report the following named companies have retired from Maine: The California of California, Citizens' of Pennsylvania, Dwelling-House of Massachusetts, Eliot of Massachusetts, Meriden of Connecticut, Neptune Fire and Marine of Massachusetts, Security of Connecticut, State Investment and Insurance of California, St. Paul German of Minnesota and Queen of England. The Mercantile Fire and Marine of Massachusetts and the Queen of America of New York were admitted to do business in Maine during the year 1891.

MAINE COMPANIES.

The Union and the Merchants' Insurance Companies of Bangor are the only Maine stock insurance companies now transacting business in the State. They do marine insurance only, and wrote during the year, \$8,894,085; receiving thereon in gross premiums, \$238,244.08, and paying for losses, \$136,597.22. The annual examination of these companies made in February last, shows that they are managed with the utmost care and by men long familiar with marine underwriting.

These companies are not large ones, but notwithstanding the fact that the Maine law requires the re-insurance reserve to be 100 per cent of the premiums on all lines written, they each maintain a good surplus and increase it year by year. With the reserve reckoned at 60 per cent of premiums on yearly risks a larger surplus would be apparent although nothing would be added to the real strength of the companies.

So long as these companies maintain their present high financial standing it can make no difference whether the reserve remains as it is or is reduced to 60 per cent on yearly risks, remaining at full premium on risks for shorter terms, but as an impairment of capital would occur sooner with full reserve charged against the company, than with the proposed modification, embarrassment might possibly be avoided by the change. Companies from other states do little marine business in Maine and it may be that our reserve requirements prevent the entrance of some companies. Complaint has reached the department from outside companies of this feature of our law and I suggest its change as indicated above.

MAINE MUTUALS.

Twenty-six Maine mutual fire insurance companies have made returns for the year 1891, one less than for 1890. The Webster Mutual has closed up its business and has written no risks for two years. The amount written by these companies it will be observed, is a trifle smaller than last year. With the exception of three companies, the Bangor Mutual, the Saco Mutual and the Patrons' Androscoggin, these companies do what may be called neighborhood insurance. One company, the Jefferson's Farmer's Mutual, organized late in December but had no report to make for 1891.

FOREIGN COMPANIES.

The year 1891 was the hardest on insurance companies in Maine of any since 1886, when occurred the conflagrations at Eastport, Farmington and Boothbay, and the losses paid by

insurance companies reached the sum of \$1,099,574.25, which exceeded the premiums received for that year by \$21,608.33.

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

Year.	Risks Written.	Premiums Rec'd.	Losses Paid.	Average Prem. Per Cent.
1887	82,468,407 57	1,138,331 07	589,949 22	1.38
1888	79,656,906 44	1,117,254 37	513,274 85	1.40
1889	87,804,428 88	1,181,582 60	525,589 57	1.34
1890	95,447,324 35	1,297,299 73	735,682 69	1.35
1891	95,961,085 57	1,291,798 98	795,533 07	1.34

It thus appears that these companies wrote \$513,761.22 in 1891 in excess of the amount written in 1890, receiving therefor \$6,000.75 less in premiums, and paying \$59,850.38 excess of losses.

The fire risks written by Maine mutual companies were : In 1887, \$3,210,558.47 ; 1888, \$2,971,449.86 ; 1889, \$2,898,529.14 ; 1890, \$2,902,812.22 ; 1891, \$2,680,896.

The fire risks written by special brokers for the year amounted to \$168,500, being \$125,875 in excess of the amount written in 1890.

The amount of fire insurance, of record, written in Maine for 1891, may be summarized as follows :

Companies of other states and countries	\$95,961,085 57
Maine mutuals	2,680,896 00
Special brokers	168,500 00

Total \$98,710,481 57

The ratio of fire losses to premiums for 1891 was 61.59 per cent against 55.86 per cent in 1890, and 44.49 per cent in 1889. The ratio for all the companies doing business in Maine in all the states in which they operated for 1891, was 60.04 per cent.

The marine and inland insurance of record written in Maine during the year 1891, was \$10,228,679 ; \$8,894,085 of which was written by Maine companies, and \$1,334,594 by companies of other states and countries. This shows a loss

of \$465,426, as compared with the amount written in 1890, and \$94,895 as compared with 1889.

The ratio of losses to premiums in marine business written in Maine for 1891, was 56.43 per cent, against 58.66 per cent in 1890, and 62.05 per cent in 1889. The ratio of the business done by all the companies operating in Maine on the business done in all the states, was 61.39 per cent.

It will be borne in mind that the foregoing is the Maine business, returns of which reached the insurance department. There is a considerable amount of both fire and marine business transacted in the State that is not made public. The mill mutuals write large risks on the cotton, woolen, paper and other mills in the State, also on other lines of property protected by sprinklers. Certain lines not so desirable are also written at the home offices or agencies in cities outside of Maine by companies not authorized to do business here, and very likely there may have been licensed companies, which, in violation of the resident agent act of 1891, have written on Maine property outside of Maine agencies, but the amount thus written must be small.

Several of the companies that withdrew from Maine during the year failed to make return of their business written, to the estimated amount of \$2,000,000. Had these companies made return of this business the amount written in Maine by authorized fire companies in 1891 would have exceeded the amount written in 1890 by about \$2,500,000, a portion of which may reasonably be placed to the credit of the resident agent law of 1891, which aforesaid was written in agencies outside of Maine or in the home offices of companies of other states.

STATISTICAL TABLES.

Table No. 1 shows the capital, surplus or impairment of capital, on the 31st day of December, 1891, the difference between the income and expenditures, with ratio of expenditures to income, and of losses paid to premiums received, for the year ending December 31st, 1891, of fire, fire-marine and marine insurance companies transacting business in this State.

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

Table No. 3 shows the nature of their liabilities.

Table No. 4 shows the nature of their income.

Table No. 5 shows the nature of their expenditures.

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

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

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

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

Annexed to this report, and forming a part of it, will be found abstracts of the several annual statements made to this department in accordance with law, showing the condition of the several companies on the 31st of December, 1891.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, March 25, 1892.



STATISTICAL TABLES.

Table I—Showing the Capital, Surplus or impairment of Capital on the 31st day of December, 1891, and the difference between Income and Expenditures, ratio of expenditures and ratio of losses for the year ending December 31st, 1891, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State

Name of Company.	Paid up capital.	Surplus over all liabilities.	Income above expenditures.	Expenditures above income.	Ratio of expenditures to income	Ratio of losses paid to premiums received.
MAINE STOCK COMPANIES.						
Merchants'	\$100,000 00	\$ 20,014 66	\$13,868 15	-	84.55	66.00
Union	100,000 00	107,306 28	15,738 97	-	88 24	66.23
Total.....	\$200,000 00	\$127,320 94	\$29,607 12	-	86.76	66.14
STOCK COMPANIES OF OTHER STATES.						
Aetna, Conn.	\$4,000,000 00	\$3,702,019 39	\$191,640 59	-	94.94	55.46
American, Mass.	300,000 00	35,434 16	3,633 59	-	98.82	63.38
American, N. J.	600,000 00	1,108,824 06	64,172 71	-	88.44	53.15
American Central, Mo.	600,000 00	314,677 53	19,706 16	-	97.25	60.70
American Fire, N. Y.	400,000 00	242,167 42	209,212 69	-	84.39	49.53
American Fire, Pa.	500,000 00	307,152 28	103,996 61	-	95.44	64.57
Boston Marine, Mass.	1,000,000 00	1,222,653 69	184,686 55	-	83.06	65.24
Boylston, Mass.	557,200 00	76,716 05	6,949 99	-	98.01	64.46
Buffalo German, N. Y.	200,000 00	912,470 83	-	\$9,449 46	102.11	73.08
Commerce, N. Y.	200,000 00	56,205 19	-	3,201 18	102.48	64.21
Connecticut Fire, Conn.	1,000,000 00	550,589 16	88,295 11	-	93.66	59.46
Continental, N. Y.	1,000,000 00	1,645,761 24	67,939 20	-	97.44	59.04
Delaware, Pa.	702,875 00	380,978 80	-	27,433 54	104.10	54.32
Equitable Fire and Marine, R. I.	300,000 00	59,214 01	-	4,319 57	101.32	66.69
Fire Association, Pa.	500,000 00	910,384 10	-	16,551 13	100.82	68.20
Fireman's Fund, Cal.	1,000,000 00	608,397 86	217,413 69	-	86.66	52.92
Firemen's Fire, Mass.	400,000 00	311,395 94	-	7,432 79	105.24	61.41

First National Fire	200,000 00	4,504 45	8,040 88	-	93.85	58.62
Franklin Fire, Pa.	400,000 00	962,940 39	-	11,493 42	101.83	64.21
German American, N. Y.	1,000,000 00	2,255,389 43	124,601 69	-	95.64	59.71
Germania Fire, N. Y.	1,000,000 00	913,959 62	114,250 38	-	91.23	54.77
Girard Fire and Marine, Pa.	300,000 00	531,941 25	26,934 50	-	94.53	46.81
Granite State Fire, N. H.	200,000 00	41,951 28	76,437 47	-	82.39	52.20
Greenwich, N. Y.	200,000 00	114,292 15	-	58,230 70	104.71	69.78
Hanover Fire, N. Y.	1,000,000 00	455,438 36	-	96,108 95	107.71	65.28
Hartford Fire, Conn.	1,250,000 00	2,552,339 51	252,557 82	-	93.17	68.12
Home, N. Y.	3,000,000 00	1,290,390 26	368,788 24	-	93.05	56.44
Insurance Company of North America, Pa.	3,000,000 00	2,225,475 31	248,476 20	-	95.34	63.52
Insurance Company of Pennsylvania, Pa.	200,000 00	61,157 97	-	33,548 42	109.78	75.49
Manufacturers' and Builders', N. Y.	200,000 00	38,166 98	-	6,044 40	101.85	64.28
Mercantile Fire and Marine, Mass.	400,000 00	102,681 04	11,549 09	-	94.47	58.63
Mechanics' and Traders', La.	375,000 00	83,866 93	19,087 47	-	95.92	62.30
Merchants', N. J.	400,000 00	299,202 62	-	40,219 17	104.19	70.00
Merchants', R. I.	200,000 00	57,834 31	-	15,418 48	105.02	73.63
Michigan Fire and Marine, Mich.	400,000 00	130,451 64	25,793 22	-	95.61	63.13
National Fire, Conn.	1,000,000 00	578,674 37	262,026 53	-	84.24	48.32
National Fire, N. Y.	200,000 00	7,130 47	-	23,868 69	109.98	71.59
New Hampshire Fire, N. H.	700,000 00	400,881 84	99,925 14	-	88.33	55.77
New York Bowery Fire, N. Y.	300,000 00	54,158 18	-	140,344 01	155.63	116.06
Niagara Fire, N. Y.	500,000 00	320,783 55	125,342 46	-	94.14	58.09
North American, Mass.	200,000 00	6,958 42	-	19,571 33	112.75	85.07
Northwestern National, Wis.	600,000 00	385,401 60	55,196 34	-	91.95	51.64
Orient, Conn.	1,000,000 00	155,376 67	106,988 60	-	91.48	58.60
Pacific Fire, N. Y.	200,000 00	250,125 95	-	28,577 99	110.24	72.99
Pennsylvania Fire, Pa.	400,000 00	1,404,134 71	80,795 03	-	94.41	66.36
People's Fire, N. H.	350,000 00	70,107 65	52,435 75	-	91.63	61.61
Phenix, N. Y.	1,000,000 00	547,089 82	249,514 84	-	93.94	58.28
Phoenix, Conn.	2,000,000 00	1,334,460 81	12,602 57	-	99.59	64.33
Providence Washington, R. I.	400,000 00	51,317 92	86,674 04	-	93.77	61.30
Queen of America, N. Y.	500,000 00	1,025,157 21	469,961 17	-	12.92	30.74

STATISTICAL TABLES.

XIII

Table I--Concluded.

Name of Company.	Paid up capital.	Surplus over all liabilities.	Income above expenditures.	Expenditures above income.	Ratio of expenditures to income.	Ratio of losses paid to premiums received.
Reliance, Pa.....	\$300,000 00	\$250,377 33	-	\$7,169 42	103.05	78.53
Rochester German, N. Y.....	200,000 00	280,864 80	\$100,291 64	-	80.05	47.96
Springfield Fire and Marine, Mass.....	1,500,000 00	601,301 21	18,523 47	-	99.04	66.43
Spring Garden, Pa.....	400,000 00	210,948 46	-	71,291 33	118.84	82.16
St. Paul Fire and Marine, Minn.....	500,000 00	658,158 44	101,901 25	-	92.29	63.51
Traders', Ill.....	500,000 00	526,950 70	33,282 93	-	95.12	61.87
Union, Pa.....	250,000 00	15,009 17	-	28,427 21	109.92	77.21
United Firemen's, Pa.....	300,000 00	81,115 27	-	13,948 28	104.47	80.07
United States Fire, N. Y.....	250,000 00	213,467 88	-	23,633 48	109.48	72.14
Westchester Fire, N. Y.....	300,000 00	421,802 88	35,592 46	-	96.80	57.78
Williamsburg City Fire, N. Y.....	250,000 00	612,476 43	-	59,892 93	109.82	68.70
Total.....	\$41,085,075 00	\$35,030,756 90	\$4,325,218 07	\$736,177 88	93.54	59.47
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	* \$100,000 00	\$480,032 07	\$13,751 85	-	92.69	41.78
Massachusetts, Mass.....	* 200,000 00	39,363 50	-	\$10,701 03	122.33	55.52
Quincy, Mass.....	-	362,121 83	27,376 79	-	82.71	23.90
Traders' and Mechanics', Mass.....	-	398,985 15	34,529 32	-	80 53	33.05
Total.....	\$300,000 00	\$1,280,552 55	\$75,657 96	\$10,701 03	88.64	34.75
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.....	†\$200,000 00	\$100,372 45	-	\$ 3,879 92	100.68	74.92
Caledonian, Scot.....	200,000 00	258,332 60	-	17,254 71	102.54	66.84
City of London, Eng.....	200,000 00	140,855 33	-	16,089 87	103.65	70.00
Commercial Union, Eng.....	200,000 00	906,758 75	\$233,147 67	-	92.21	64.85
Guardian Assurance, Eng.....	200,000 00	438,643 35	-	68,111 21	105.98	69.73

Hamburg-Bremen Fire, Ger.....	200,000 00	109,154 84	71,072 33	-	93.64	62.84
Imperial Fire, Eng.....	200,000 00	593,665 49	-	146,328 38	112.22	77.90
Lancashire, Eng.....	200,000 00	251,577 77	416,184 24	-	85.52	47.83
Lion Fire, Eng.....	200,000 00	233,173 49	58,793 31	-	88.87	58.85
London and Liverpool and Globe, Eng.....	200,000 00	2,686,220 75	412,250 23	-	91.80	65.48
London and Lancashire, Eng.....	200,000 00	410,648 29	83,518 41	-	95.54	61.00
London Assurance, Eng.....	200,000 00	574,853 58	-	26,581 43	102.31	69.09
Manchester Fire, Eng.....	200,000 00	318,003 51	218,449 36	-	73.65	38.89
Northern Assurance, Eng.....	200,000 00	351,100 89	-	48,946 16	104.22	71.48
North British and Mercantile, Eng.....	200,000 00	1,136,477 43	68,097 01	-	96.99	68.76
Norwich Union Fire, Eng.....	200,000 00	502,589 28	129,948 07	-	90.87	61.43
Phoenix Assurance, Eng.....	200,000 00	455,124 72	146,867 14	-	92.49	60.77
Royal, Eng.....	200,000 00	1,912,557 82	279,072 12	-	93.45	64.05
Scottish Union and National, Scot.....	200,000 00	1,182,529 80	130,122 40	-	83.56	59.36
Sun Fire, Eng.....	200,000 00	681,432 46	102,885 80	-	94.36	63.96
Union Assurance, Eng.....	200,000 00	254,089 76	101,267 78	-	48.70	19.77
Western Assurance, Canada.....	200,000 00	383,972 76	-	2,116 45	100.16	69.81
Total.....	\$4,400,000 00	\$13,882,135 04	\$2,451,675 87	\$329,308 13	91.46	61.58

STATISTICAL TABLES.

RECAPITULATION.

Maine Stock Companies.....	\$ 200,000 00	\$ 127,320 94	\$ 29,607 12	-	86.76	66.14
Stock Companies of other States.....	41,085,075 00	35,030,756 90	4,325,218 07	\$736,177 88	92.54	59.47
Mutual Companies of other States.....	300,000 00	1,280,552 55	75,657 96	10,701 03	87.64	34.75
Companies of Foreign Countries.....	†4,400,000 00	13,882,135 04	2,451,675 87	329,308 13	91.46	61.58
Aggregate.....	\$45,985,075 00	\$50,320,765 43	\$6,882,159 02	\$1,076,187 04	92.80	60.11

* Guarantee capital:

† Deposit capital.

XV

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

Name of Company.	Real estate.	Loans on bonds and mortgages.	Interest on bonds and mortgages.	Stocks and bonds owned
MAINE STOCK COMPANIES.				
Merchants'.....	-	\$64,000	-	\$ 39,642 50
Union.....	-	10,875	\$434 74	191,227 50
Total.....	-	\$74,875	\$434 74	\$230,870 00
STOCK COS. OF OTHER STATES.				
Ætna, Conn.	\$275,000 00	\$42,900 00	\$441 47	\$9,061,769 00
American, Mass.	-	-	-	485,137 44
American, N. J.	294,076 65	1,329,560 38	20,694 73	459,875 00
American Central, Mo.....	500,000 00	9,000 00	-	688,400 00
American Fire, N. Y.	-	24,220 00	248 03	1,091,590 00
American Fire, Pa.	255,997 40	1,227,149 13	22,944 89	1,175,871 13
Boston Marine, Mass.....	31,740 78	596,700 00	4,173 79	1,190,656 75
Boylston, Mass.....	-	205,800 00	2,556 75	482,382 25
Buffalo German, N. Y.....	300,600 00	506,525 00	2,526 05	323,022 30
Commerce, N. Y.....	75,000 00	31,900 00	-	139,380 00
Connecticut Fire, Conn.....	99,600 00	779,300 00	-	1,408,101 00
Continental, N. Y.....	734,360 00	165,235 00	3,228 40	3,941,887 00
Delaware, Pa.....	145,000 00	137,200 00	1,525 05	928,970 00
Equitable F. & M., R. I.....	129,900 00	99,183 33	961 00	310,700 00
Fire Association, Pa.....	178,809 41	1,774,904 80	35,774 05	2,352,475 00
Fireman's Fund, Cal.	313,757 03	402,375 00	2,227 18	1,130,715 00
Firemen's Fire, Mass.....	-	246,800 00	2,466 32	557,191 87
First National Fire, Mass.....	530 00	152,381 90	2,700 73	79,807 50
Franklin Fire, Pa.....	341,850 00	455,249 67	8,022 23	1,610,574 00
German American, N. Y.....	-	-	-	5,142,391 00
Germania Fire, N. Y.....	295,130 67	184,500 00	4,287 50	2,394,467 00
Girard F. & M., Pa.....	297,800 00	705,650 00	13,758 29	403,122 50
Granite State Fire, N. H.....	-	88,600 00	1,587 84	267,497 00
Greenwich, N. Y.....	170,000 00	11,100 00	213 00	1,102,195 91
Hanover Fire, N. Y.....	250,000 00	23,000 00	96 66	2,030,817 25
Hartford Fire, Conn.....	379,575 60	1,302,000 00	22,390 05	4,082,850 75
Home, N. Y.....	1,544,938 96	695,568 68	13,170 45	5,695,649 89
Ins. Co. of No. America, Pa.,	307,000 00	2,547,398 73	27,635 13	4,496,880 00
Ins. Co. of Pennsylvania, Pa.,	325,121 00	91,850 00	1,633 08	220,508 19
Manufact'rs' & Builders', N. Y.	-	70,000 00	819 43	288,593 50
Mercantile F. & M, Mass....	-	79,500 00	444 58	511,806 00
Mechanics' & Traders', La....	-	25,200 00	400 00	610,997 00
Merchants', N. J.....	273,210 10	416,373 00	7,465 17	695,015 00
Merchants', R. I.....	-	110,500 00	1,376 06	286,862 50
Michigan F & M, Mich.....	21,031 18	653,057 91	19,220 50	63,541 00
National Fire, Conn.	61,654 97	667,300 00	13,285 38	1,710,106 00
National Fire, N. Y.....	-	9,438 98	229 38	306,072 50
New Hampshire Fire, N. H. ..	9,000 00	550,096 86	-	1,072,134 96
New York Bowery Fire, N. Y.	-	16,200 00	101 24	452,290 00
Niagara Fire, N. Y.....	778,600 00	26,950 00	701 70	1,320,240 00

December, 1891, of Fire, Fire Marine and Marine Insurance Business in this State.

Loans on collaterals.	Cash in office and bank.	Interest on stocks and bonds owned and on collateral loans.	Premiums in course of collection.	All other assets.	Total assets.
\$28,000 00	\$15,533 03	\$3,871 25	\$17,443 79	\$39,655 94	\$208,146 51
2,375 00	27,991 41	1,571 24	21,430 00	71,295 16	327,200 05
\$30,375 00	\$43,524 44	\$5,442 49	\$38,873 79	\$110,951 10	\$535,346 56
\$ 6,030 00	\$736,471 51	\$ 525 75	\$536,001 30	-	\$10,659,139 03
38,306 25	30,181 73	2,603 65	31,256 27	\$9,478 95	596,964 29
-	27,510 15	5,458 34	43,353 53	1,891 91	2,182,420 69
158,000 00	65,682 66	-	101,479 29	-	1,521,961 95
55,670 00	143,084 35	13,792 94	350,570 05	5,907 14	1,685,082 51
156,750 00	175,421 65	1,837 38	68,924 06	8,644 89	3,053,540 53
64,800 00	242,228 93	4,977 42	182,192 10	601,949 72	2,919,419 49
92,100 00	73,027 35	2,934 00	38,942 27	13,066 65	915,809 27
169,800 00	92,088 25	2,592 95	52,544 13	4,333 74	1,454,032 42
3,900 00	90,253 68	582 83	9,061 82	1,079 09	351,157 42
4,300 00	190,622 52	-	150,304 73	-	2,632,228 25
-	452,235 15	33,154 20	293,825 01	192,859 95	5,806,784 71
120,000 00	61,380 12	285 56	106,857 94	35,698 56	1,536,917 23
900 00	23,479 64	-	31,497 74	1,437 00	598,058 71
165,400 00	225,060 89	13,408 13	321,894 46	125 00	5,067,851 74
286,200 00	347,607 53	7,844 20	277,911 14	75,752 74	2,844,389 82
-	15,081 81	5,537 92	14,654 34	-	841,732 26
9,500 00	26,822 76	556 75	21,238 10	3,242 50	296,780 24
569,400 00	126,115 28	3,583 61	58,682 64	-	3,173,477 43
-	420,774 72	4,187 00	311,855 73	-	5,879,208 45
-	88,861 03	-	198,948 96	5,330 62	3,171,525 78
11,750 00	91,855 01	208 35	62,406 50	39,005 46	1,625,556 11
44,480 00	75,315 29	1,748 78	68,657 37	-	547,886 28
62,399 99	25,013 33	3,185 50	203,681 24	19,586 44	1,597,375 41
850 00	86,138 94	8,846 08	149,426 98	2,154 28	2,551,330 19
30,000 00	346,720 61	466 67	561,082 38	17,960 78	6,743,046 84
\$47,735 00	537,899 90	37,968 50	487,706 07	10,002 55	9,370,640 00
142,700 00	770,038 72	-	664,951 19	321,616 23	9,278,220 00
-	52,419 94	345 00	26,690 91	24,918 62	743,506 74
95,600 00	17,475 35	4,508 48	54,199 85	-	531,196 61
-	19,838 72	2,841 65	21,307 58	3,099 21	638,837 74
-	44,484 49	-	91,413 75	-	772,495 24
-	38,961 59	1,866 43	133,841 09	1,574 15	1,568,306 53
22,300 00	30,951 64	572 95	37,940 47	-	490,503 62
700 00	35,168 32	349 58	99,901 66	7,489 11	900,459 26
450 00	204,778 79	2,664 33	244,557 33	-	2,904,796 80
-	9,053 78	973 75	40,746 57	-	366,514 86
23,750 00	103,123 87	16,123 00	65,732 51	-	1,839,961 20
3,700 00	9,044 43	5,099 34	97,334 07	586 13	584,355 21
13,000 00	296,947 44	6,331 39	268,384 12	12,029 98	2,723,184 63

Table II—

Name of Company.	Real estate.	Loans on bonds and mortgages.	Interest on bonds and mortgages	Stocks and bonds owned.
North American, Mass	\$44,200 72	\$ 65,260 00	\$1,209 02	\$194,683 37
Northwestern National, Wis..	-	425,300 00	3,893 10	963,960 00
Orient, Conn.	22,745 78	253,972 21	8,252 45	1,455,976 35
Pacific Fire, N. Y.	-	195,900 00	1,666 12	436,585 00
Pennsylvania Fire, Pa.	134,500 00	437,020 00	5,030 09	2,291,305 00
People's Fire, N. H.	-	260,682 60	4,137 75	277,860 00
Phenix, N. Y.	1,723,701 95	167,675 00	2,732 87	2,094,255 50
Phoenix, Conn.	303,296 07	545,634 48	55,743 70	3,980,793 00
Providence Washington, R. I.,	-	-	-	1,116,012 00
Queen of America, N. Y.	-	-	-	2,693,428 12
Reliance, Pa.	100,000 00	115,650 00	1,523 29	572,010 00
Rochester German, N. Y.	190,829 84	381,740 00	5,776 66	127,273 00
Springfield F. & M., Mass.	109,000 00	330,000 00	7,686 67	2,778,699 00
Spring Garden, Pa.	201,000 00	408,516 71	-	428,915 00
St. Paul, F. & M., Minn.	107,247 96	702,970 07	19,603 51	582,366 27
Traders', Ill.	1,500 00	144,153 07	2,349 07	1,281,180 00
Union, Pa.	160,000 00	9,900 00	150 00	224,603 50
United Firemen's, Pa.	115,800 00	639,781 50	11,149 31	267,625 00
United States Fire, N. Y.	-	505,500 00	2,140 00	83,718 75
Westchester Fire, N. Y.	214,000 00	348,200 00	2,471 99	838,200 00
Williamsburg City Fire, N. Y.	634,843 90	437,850 00	1,460 64	346,856 60
Total.	12,451,999 97	22,826,374 01	376,302 35	83,609,048 65
MUT. COS. OF OTHER STATES.				
Holyoke, Mass.	\$40,000 00	\$114,750 00	\$1,941 92	\$662,011 75
Massachusetts, Mass.	-	122,800 00	1,224 47	190,736 50
Quincy, Mass.	-	17,000 00	55,120 00	347,805 00
Traders' & Mechanics', Mass..	-	217,785 00	-	118,017 50
Total.	\$40,000 00	\$472,335 00	\$58,286 39	\$1,318,570 75
COS. OF FOREIGN COMPANIES.				
British America, Canada.	-	-	-	\$649,912 50
Caledonian, Scotland.	-	\$50,000 00	-	771,937 50
City of London, Eng.	-	-	-	574,360 00
Commercial Union, Eng.	\$863,497 01	-	-	1,570,880 00
Guardian Assurance, Eng.	-	226,000 00	\$2,277 20	1,241,750 00
Hamburg-Bremen Fire, Ger.	-	9,000 00	168 75	1,051,325 00
Imperial Fire, Eng.	476,634 70	-	-	1,014,766 66
Lancashire, Eng.	-	382,992 85	-	1,781,070 00
Lion Fire, Eng.	-	206,550 00	4,062 10	419,500 00
L. & L. & Globe, Eng.	1,574,500 00	2,310,687 50	29,336 09	2,115,937 50
London & Lancashire, Eng.	298,130 00	-	-	1,641,200 00
London Assurance, Eng.	-	-	-	1,554,290 00
Manchester Fire, England.	-	50,000 00	-	872,935 00
Northern Assurance, Eng.	114,544 44	-	-	1,258,120 00
No British & Mercantile, Eng.	-	-	-	2,939,541 00

STATISTICAL TABLES.

CONTINUED.

Loans on collaterals.	Cash in office and bank.	Interest on stocks and bonds owned and on collateral loans.	Premiums in course of collection.	All other assets.	Total assets.
\$2,300 00	\$22,672 17	\$1,715 29	\$27,592 62	\$193 35	\$359,816 54
-	164,835 99	3,266 67	67,554 94	1,432 00	1,630,242 70
11,940 00	106,454 84	17,623 37	200,951 18	542 70	2,078,468 88
-	12,810 65	3,444 17	38,453 15	64 42	688,923 51
507,100 00	81,677 77	2,204 39	164,153 12	-	3,625,990 37
52,000 00	58,898 30	7,286 81	102,005 65	61,500 00	824,371 11
-	547,156 88	7,849 14	892,321 37	337,858 12	5,773,550 83
118,322 50	282,833 15	3,037 17	383,546 78	1,179 94	5,676,386 79
-	93,090 40	-	152,838 90	70,365 96	1,432,307 29
-	275,277 31	39,946 05	52,101 17	35,717 11	3,096,469 76
-	22,401 71	-	21,128 53	1,355 00	834,068 53
-	118,451 14	-	86,059 38	-	910,130 02
60,000 00	108,296 68	26,163 90	211,267 67	855 50	3,631,969 42
120,350 00	64,837 36	18,053 38	31,563 75	-	1,273,236 20
296,800 00	154,984 03	11,972 00	107,329 23	34,621 46	2,617,894 53
-	52,050 13	8,722 50	54,777 07	22,032 53	1,566,764 37
28,500 00	29,459 80	1,213 34	77,170 32	1,658 54	532,855 50
77,700 00	36,101 46	1,849 85	36,584 42	3,972 65	1,190,614 19
-	14,022 92	1,325 00	64,577 15	-	671,283 82
-	10,964 98	-	138,903 33	2,851 01	1,685,591 31
6,000 00	18,155 56	3,667 70	68,283 17	10,055 64	1,527,473 21
3,981,483 74	\$8,862,055 10	\$357,303 14	\$9,563,120 15	2,007,077 36	144,034,764 47
-	\$9,083 49	\$7,511 01	\$ 731 19	\$2,757 50	\$838,786 86
-	6,911 39	1,513 78	3,345 90	-	326,532 04
\$136,557 09	36,904 73	6,236 60	10,183 18	220 00	610,026 60
267,268 80	33,995 59	5,729 45	4,683 25	-	647,479 59
\$403,825 89	\$6,895 20	\$20,990 84	\$18,943 52	\$2,977 50	\$2,422,825 09
-	\$31,870 32	\$8,215 03	\$101,880 22	-	\$791,878 07
-	66,568 75	-	77,039 06	-	965,545 32
-	36,519 80	2,080 00	70,479 25	-	683,439 05
-	617,115 41	24,038 18	473,326 93	\$37,101 45	3,585,958 98
-	90,761 64	12,333 34	111,158 36	416 67	1,684,717 27
-	55,509 77	1,000 00	95,029 66	6,492 00	1,218,525 18
-	111,935 22	2,895 83	198,604 61	4,049 48	1,868,886 50
-	536,795 81	-	235,921 27	-	2,936,779 93
\$31,500 00	82,771 27	5,827 50	103,965 94	-	854,176 81
10,000 00	1,014,225 96	774 53	770,490 21	36,895 47	7,862,847 26
-	166,692 86	-	343,051 75	4,866 53	2,459,911 14
-	42,559 30	-	141,650 19	-	1,738,479 49
-	35,514 65	-	225,304 79	-	1,184,754 44
-	70,473 67	9,291 66	178,288 35	3,745 25	1,634,463 37
-	73,792 74	52,988 00	376,453 48	10,777 76	3,453,552 98

Table II—

Name of Company.	Real estate.	Loans on bonds and mortgages	Interest on bonds and mortgages	Stocks and bonds owned.
Norwich Union Fire, Eng.	-	\$40,000 00	\$150 00	\$1,522,486 26
Phoenix Assurance, Eng.	-	-	-	1,807,855 00
Royal, Eng.	\$1,818,200 10	-	-	3,247,880 00
Scottish Union & Nat'l, Scot.,	-	1,056,300 00	15,657 57	695,150 17
Sun Fire, Eng.	200,000 00	499,000 00	15,795 00	1,240,470 00
Union Assurance, Eng.	-	-	-	541,700 00
Western Assurance, Canada ...	-	-	-	853,952 50
Total.	\$5,345,506 25	\$4,830,530 35	\$67,446 77	\$29,367,019 09

RECAPIT

Maine Stock Companies.	-	\$ 74,875 00	\$ 434 74	\$ 230,870 00
Stock Cos. of Other States.	12,451,999 97	22,826,374 01	376,302 35	83,609,048 65
Mutual Cos. of Other States ..	40,000 00	472,335 00	58,286 39	1,318,570 75
Cos. of Foreign Countries ...	5,345,506 25	4,830,530 35	67,446 77	29,367,019 09
Aggregate.	17,837,506 22	28,204,114 36	502,470 25	114,525,508 49

CONCLUDED.

Loans on collaterals.	Cash in office and bank.	Interest on stocks and bonds owned and on collateral loans.	Premiums in course of collection.	All other assets.	Total assets.
-	\$166,795 80	\$16,628 32	\$ 94,833 66	\$2,723 45	\$1,843,617 49
-	512,725 17	-	226,314 32	-	2,546,894 49
-	909,814 23	5,600 00	689,407 26	22,247 68	6,693,149 27
-	135,019 60	4,625 00	122,509 25	3,315 29	2,032,576 88
-	142,837 51	21,264 01	389,251 86	1,750 00	2,510,368 38
-	15,034 29	3,025 00	10,126 47	17,381 25	587,267 01
-	247,825 16	-	185,341 03	30,307 69	1,317,426 37
\$41,500 00	\$5,163,178 92	\$170,586 40	\$5,220,407 93	\$182,069 97	\$50,388,245 68

ULATION.

\$ 30,375 00	\$ 43,524 44	\$ 5,442 49	\$ 38,873 79	\$ 110,951 10	\$ 535,346 56
3,981,483 74	8,862,055 10	357,303 14	9,563,120 15	2,007,077 36	144,034,764 47
403,825 89	86,895 20	20,990 84	18,943 52	2,977 50	2,422,825 09
41,500 00	5,163,178 92	170,586 40	5,220,407 93	182,069 97	50,388,245 68
4,457,184 63	\$14,155,653 66	\$554,322 87	\$14,841,345 39	2,303,075 93	197,381,181 80

Table III—Showing the Nature of the Liabilities on the 31st Day of December, 1891, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

XXII

INSURANCE COMMISSIONER'S REPORT.

Name of Company.	LOSSES UNPAID.			Re-insurance fund.	Other liabilities.	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
MAINE STOCK COMPANIES.							
Merchants'.....	-	\$30,460 69	-	\$57,671 16	-	\$ 88,131 85	\$188,131 85
Union.....	-	26,867 13	-	92,187 64	\$839 00	119,893 77	219,893 77
Total.....	-	\$57,327 82	-	\$149,858 80	\$839 06	\$208,025 62	\$408,025 62
STOCK CO'S OF OTHER STATES.							
Ætna, Conn.....	\$109,877 15	\$202,920 75	\$33,183 55	\$2,517,232 26	\$93,905 93	\$2,957,119 64	\$6,957,119 64
American, Mass.....	6,244 69	34,527 46	1,587 00	201,989 78	17,181 20	261,530 13	561,530 13
American, N. J.....	14,479 83	14,766 92	5,194 54	421,758 45	17,396 89	473,596 63	1,073,596 63
American Central, Mo.....	23,790 41	39,307 32	9,543 70	519,421 10	15,221 89	607,284 42	1,207,284 42
American Fire, N. Y.....	36,520 73	117,602 61	-	792,551 64	96,240 11	1,042,915 09	1,442,915 09
American Fire, Pa.....	65,413 16	282,882 95	50,622 23	1,884,848 55	2,621 36	2,286,388 25	2,786,388 25
Boston Marine, Mass.....	-	219,182 00	-	477,583 89	-	696,765 89	1,696,765 89
Boylston, Mass.....	41,398 23	-	-	227,920 63	12,574 36	281,893 22	839,093 22
Buffalo German, N. Y.....	4,682 54	15,614 00	2,905 41	310,209 30	8,150 34	341,561 59	541,561 59
Commerce, N. Y.....	-	16,390 00	-	76,052 98	2,509 25	94,952 23	294,952 23
Connecticut Fire, Conn.....	152,586 81	15,396 04	-	913,656 24	-	1,081,639 09	2,081,639 09
Continental, N. Y.....	244,915 77	244,915 77	29,370 00	2,636,775 36	249,962 40	3,161,023 47	4,161,023 47
Delaware, Pa.....	33,160 41	63,809 00	500 00	258,995 07	96,598 95	453,063 43	1,155,938 43
Equitable Fire and Marine, R. I.....	8,526 00	26,835 00	8,268 00	191,525 70	3,690 00	238,844 70	538,844 70
Fire Association, Pa.....	143,366 93	118,501 94	17,512 00	3,269,480 21	108,606 56	3,657,467 64	4,157,467 64
Fireman's Fund, Cal.....	21,589 93	120,769 51	13,063 33	1,045,121 34	35,447 85	1,235,991 96	2,235,991 96
Fireman's Fire, Mass.....	9,025 71	10,808 75	-	104,699 81	5,802 65	130,336 32	530,336 32
First National Fire, Mass.....	11,144 15	4,393 04	-	72,490 98	4,247 62	92,275 79	292,275 79
Franklin Fire, Pa.....	22,910 91	28,905 00	789 98	1,748,790 28	9,140 87	1,810,537 04	2,210,537 04

German American, N. Y.	54,142 22	255,490 19	30,979 18	2,209,234 42	73,973 01	2,623,819 02	3,623,819 02
Germania Fire, N. Y.	78,236 23	21,751 27	13,691 91	1,115,328 32	28,555 43	1,257,566 16	2,257,566 16
Girard Fire and Marine, Pa.		42,203 32	6,991 43	700,472 00	43,948 11	793,614 86	1,093,614 86
Granite State Fire, N. H.	20,500 55	14,301 80	1,817 55	250,224 47	19,090 63	305,935 00	505,935 00
Greenwich, N. Y.	8,092 62	296,759 09	40,704 41	832,427 14	105,100 00	1,283,083 26	1,483,083 26
Hanover Fire, N. Y.	68,802 58	40,382 68	23,632 43	935,663 99	27,410 15	1,095,891 83	2,095,891 83
Hartford Fire, Conn.	98,124 81	206,171 28	25,010 52	2,566,400 72	45,000 00	2,940,707 33	4,190,707 33
Home, N. Y.	162,956 89	543,452 68	28,933 34	4,117,657 00	227,249 92	5,080,249 74	8,080,249 74
Ins Co of North America, Pa.	103,341 00	369,772 00	10,253 00	3,549,811 54	19,567 15	4,052,744 69	7,052,744 69
Ins. Co. of Pennsylvania, Pa.	-	34,426 00	-	412,922 77	35,000 00	482,348 77	682,348 77
Manufacturers' and Builders', N. Y.	33,415 97	20,487 73	4,576 62	187,983 77	46,565 54	293,029 63	493,029 63
Mercantile Fire and Marine, Mass.		16,107 00	1,963 00	110,321 23	7,765 47	136,156 70	536,156 70
Mechanics' and Traders', La.	14,905 20	49,755 17	6,334 10	220,972 94	21,660 90	313,628 31	688,628 31
Merchants', N. J.	77,662 96	78,263 85	15,088 37	654,247 27	43,841 46	869,103 91	1,269,103 91
Merchants', R. I.	16,637 76	23,648 81	3,708 13	181,404 47	3,270 14	232,669 31	432,669 31
Michigan Fire and Marine, Mich. .	21,651 30	13,583 10	3,397 70	309,934 17	21,141 35	370,007 62	770,007 62
National Fire, Conn.	45,703 10	103,306 73	11,300 35	1,105,184 68	58,627 57	1,326,122 43	2,326,122 43
National Fire, N. Y.	18,746 65	13,010 00	2,302 90	118,010 53	7,314 41	159,384 49	359,384 49
New Hampshire Fire, N. H.	47,374 20	46,343 00	632,215 66	632,215 66	13,146 50	739,079 36	1,439,079 36
New York Bowery Fire, N. Y.	37,432 05	21,292 87	5,148 13	126,835 15	39,488 83	230,197 03	530,197 03
Niagara Fire, N. Y.	-	308,054 79	32,944 35	1,517,799 61	43,602 29	1,902,401 04	2,402,401 04
North American, Mass.	2,922 25	13,816 87	-	111,505 51	24,613 49	152,858 12	352,858 12
Northwestern National, Wis.	17,468 57	44,976 00	-	564,190 06	18,206 47	644,841 10	1,244,841 10
Orient, Conn.	-	149,628 37	5,613 12	767,850 72	-	923,092 21	1,923,092 21
Pacific Fire, N. Y.	13,661 29	13,690 37	3,285 00	185,521 43	22,639 48	238,797 56	438,797 56
Pennsylvania Fire, Pa.	26,097 02	113,294 65	11,350 00	1,667,613 99	3,500 00	1,821,855 66	2,221,855 66
People's Fire, N. H.	19,760 09	14,723 03	2,300 00	347,079 34	20,401 00	404,263 46	754,263 46
Phoenix, N. Y.	-	245,177 53	35,074 14	3,689,986 23	256,223 11	4,226,461 01	5,226,461 01
Phoenix, Conn.	-	377,392 30	13,850 00	1,950,683 68	-	2,341,925 98	4,341,925 98
Providence Washington, R. I.	19,899 88	151,134 06	5,236 00	804,719 44	-	980,989 37	1,380,989 37
Queen of America, N. Y.	69,604 06	90,531 49	-	1,365,115 05	46,061 95	1,571,312 55	2,071,312 55
Reliance, Pa.	2,821 89	31,179 73	-	248,279 13	1,410 45	283,691 20	583,691 20
Rochester German, N. Y.	23,414 19	17,983 50	277 25	365,573 20	22,017 08	429,265 22	629,265 22

STATISTICAL TABLES.

XXIII

Table III—Concluded.

Name of Company.	LOSSES UNPAID			Re-insurance fund.	Other liabilities.	Total liabilities except capital.	Total liabilities including capital.
	Adjusted	Unadjusted.	Resisted				
Springfield Fire and Marine, Mass.	\$97,082 63	\$113,099 14	\$31,482 67	\$1,257,314 62	\$31,690 15	\$1,530,669 21	\$3,030,669 21
Spring Garden, Pa.	8,779 14	46,133 10	2,700 00	603,765 64	1,109 86	662,487 74	1,062,487 74
St. Paul Fire and Marine, Mich...	57,026 07	48,398 60	7,491 58	746,819 84	-	859,736 09	1,359,736 09
Traders', Ill.	21,144 21	46,885 93	11,040 87	426,379 54	34,363 12	539,813 67	1,039,813 67
Union, Pa.	33,960 78	14,672 42	1,592 41	163,269 67	54,351 05	267,846 33	517,846 33
United Firemen's, Pa.	12,897 58	18,098 48	3,426 50	760,680 37	14,395 99	809,498 92	1,109,498 92
United States Fire, N. Y.	7,095 05	15,518 49	3,400 00	169,681 69	12,120 71	207,815 94	457,815 94
Westchester Fire, N. Y.	54,128 02	53,186 96	3,500 00	828,832 25	24,141 20	963,788 43	1,263,788 43
Williamsburg City Fire, N. Y.	8,234 83	23,248 80	4,430 41	467,446 91	161,335 83	664,696 78	914,696 78
Total	\$2,108,441 13	\$5,745,161 24	\$587,367 11	\$57,018,463 66	\$2,459,200 43	\$67,918,633 57	\$109,003,708 57
MUTUAL Co's OF OTHER STATES.							
Holyoke, Mass.	-	\$1,250 00	\$2,000 00	\$255,334 83	\$ 119 96	\$258,704 79	\$358,704 79
Massachusetts, Mass.	\$46 97	480 00	-	82,296 62	4,344 95	87,168 54	287,168 54
Quincy, Mass.	-	3,550 00	2,000 00	233,104 77	9,250 00	247,904 77	247,904 77
Traders' and Mechanics', Mass.	-	-	-	247,864 13	630 31	248,494 44	248,494 44
Total	\$46 97	\$5 280 00	\$4,000 00	\$818,600 35	\$14,345 22	\$842,272 54	\$1,142,272 54
Co's OF FOREIGN COUNTRIES.							
British America, Canada	\$42,328 87	\$39,737 48	\$7,055 78	\$390,544 44	\$31,839 05	\$491,505 62	\$691,505 62
Caledonian, Scot.	-	83,185 00	-	424,027 72	-	507,212 72	707,212 72
City of London, Eng.	28,599 06	22,117 26	7,055 00	267,250 28	17,562 12	342,583 72	542,583 72
Commercial Union, Eng.	-	298,949 54	19,597 66	2,080,789 04	79,863 99	2,479,200 23	2,679,200 23
Guardian Assurance, Eng.	54,778 00	66,481 00	8,351 00	898,350 82	18,113 10	1,046,073 92	1,246,073 92
Hamburg-Bremen Fire, Ger.	6,300 00	53,560 00	24,000 00	810,730 42	14,779 92	909,370 34	1,109,370 34
Imperial Fire, Eng.	20,708 16	61,898 69	16,065 62	880,458 00	36,090 54	1,015,221 01	1,215,221 01

Lancashire, Eng.....	45,139 84	234,277 81	27,103 52	2,122,292 80	56,388 19	2,485,202 16	2,685,202 16
Lion Fire, Eng.....	25,146 86	40,203 00	7,575 00	324,950 68	23,127 78	421,003 32	621,003 32
Liverpool & London & Globe, Eng.	10,342 88	711,974 82	27,750 00	4,026,405 48	200,153 33	4,976,626 51	5,176,626 51
London and Lancashire, Eng.....	74,243 71	129,122 88	32,113 47	1,510,611 17	97,201 64	1,843,292 87	2,043,292 87
London Assurance, Eng.....	-	100,317 31	-	863,308 60	-	963,625 91	1,163,625 91
Manchester Fire, Eng.....	49,810 86	40,954 82	11,880 50	520,533 82	42,570 91	665,750 93	865,750 93
Northern Assurance, Eng.....	50,963 93	88,166 95	39,170 00	866,097 40	38,964 20	1,083,362 48	1,283,262 48
North British and Mercantile, Eng	60,864 29	176,106 11	45,651 14	1,754,156 99	80,297 02	2,117,075 55	2,317,075 55
Norwich Union Fire, Eng.....	-	132,716 08	-	986,873 72	21,438 41	1,141,028 21	1,341,028 21
Phoenix Assurance, Eng.....	94,518 00	302,945 00	15,103 00	1,479,203 77	-	1,891,769 77	2,091,769 77
Royal, Eng.....	17,134 30	517,912 06	60,815 35	3,572,492 86	412,236 88	4,580,591 45	4,780,591 45
Scottish Union and National, Scot.	17,030 07	66,600 00	12,933 00	503,299 79	50,184 21	650,047 07	850,047 07
Sun Fire, Eng.....	62,901 34	109,795 00	18,570 00	1,347,509 32	90,160 33	1,628,935 98	1,828,935 98
Union Assurance, Eng.....	11,227 23	13,508 49	-	100,820 49	7,620 59	133,177 25	333,177 25
Western Assurance, Canada.....	-	102,398 73	2,300 00	604,579 97	24,174 91	733,453 61	933,453 61
Total.....	\$672,037 42	\$3,392,928 48	\$383,090 04	\$26,315,287 57	\$1,342,767 12	\$32,106,110 63	\$36,506,010 63

RECAPITULATION.

Maine Stock Companies.....	-	\$57,327 82	-	\$ 149,858 80	\$839 00	\$208,025 62	\$408,025 62
Stock Companies of other States ..	\$2,108,441 13	5,745,161 24	\$587,367 11	57,018,463 66	2,469,200 43	67,918,633 57	109,003,708 57
Mutual Companies of other States..	46 97	5,280 00	4,000 00	818,600 35	14,345 22	842,272 54	1,142,272 54
Companies of Foreign Countries ..	672,037 42	3,392,928 48	383,090 04	26,315,287 57	1,342,767 12	32,106,110 63	36,506,010 63
Aggregate.....	\$2,780,525 52	\$9,200,697 54	\$974,457 15	\$84,302,210 38	\$3,817,151 77	\$101,075,042 36	\$147,060,017 36

Table IV—Showing the Nature of the Income during the Year Ending December 31st, 1891, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PREMIUMS RECEIVED.		Interest on mortgages	Interest and dividends from all other sources	Income from rents and other sources	Total income.
	Fire.	Marine and Inland.				
MAIN STOCK COMPAN ES.						
Merchants'	-	\$122,879 72	-	\$10,976 78	-	\$133,856 50
Union.....	-	83,635 98	-	6,159 37	-	89,795 35
Total.....	-	\$206,515 70	-	\$17,136 15	-	\$223,651 85
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn.	\$3,171,834 22	\$154,653 61	\$2,267 50	\$455,834 94	\$4,801 12	\$3,789,391 39
American, Mass.	283,823 28	-	-	24,177 64	-	308,000 92
American, N. J.	464,089 44	-	69,110 77	17,028 18	5,217 08	555,445 47
American Central, Mo.	645,198 07	-	-	46,500 46	26,963 02	718,661 55
American Fire, N. Y.	1,284,739 56	-	3,247 00	52,377 45	-	1,340,364 01
American Fire, Pa.	2,099,052 44	-	61,373 05	73,421 91	51,383 42	2,285,230 82
Boston Marine, Mass.	-	1,060,152 41	24,348 89	64,008 20	861 50	1,149,374 00
Boylston, Mass.	274,893 79	38,184 13	8,965 87	27,263 68	12 50	349,319 97
Buffalo German, N. Y.	371,538 94	-	28,064 52	20,033 70	21,288 94	445,926 10
Commerce, N. Y.	111,526 21	-	1,459 48	9,615 94	6,127 01	128,728 64
Connecticut Fire, Conn.	1,279,837 00	-	48,316 71	65,900 25	-	1,394,053 96
Continental, N. Y.	2,409,268 25	-	8,365 57	206,510 82	36,399 16	2,660,543 80
Delaware, Pa.	313,592 77	302,002 25	4,630 71	46,298 96	2,300 03	668,824 72
Equitable Fire and Marine, R. I.	295,648 77	5,059 90	5,357 44	16,811 33	4,209 88	327,087 32
Fire Association, Pa.	1,777,005 99	-	100,074 57	33,506 86	4,568 55	2,015,155 97

Fireman's Fund, Cal.	1,236,765 14	262,707 52	46,407 27	58,890 01	25,219 74	1,629,989 68
Firemen's Fire, Mass.	103,213 61	-	12,086 44	26,403 52	-	141,703 57
First National Fire, Mass.	114,644 65	-	-	13,248 95	2,801 90	130,748 95
Franklin Fire, Pa.	486,698 10	-	55,509 97	75,189 81	10,555 14	627,899 60
German American, N. Y.	2,635,720 86	-	223,239 18	-	-	2,858,960 04
Germany Fire, N. Y.	1,188,451 32	-	6,865 00	108,149 33	-	1,303,465 65
Girard Fire and Marine, Pa.	424,424 48	-	42,001 86	19,513 75	7,154 98	493,095 07
Granite State Fire, N. H.	410,356 44	-	6,748 34	16,677 67	-	434,282 45
Greenwich, N. Y.	1,019,673 98	167,477 75	453 00	52,171 60	17,418 30	1,257,194 63
Hanover Fire, N. Y.	1,147,228 26	-	1,947 50	97,292 54	-	1,246,468 30
Hartford Fire, Conn.	3,260,915 81	-	78,935 21	333,214 47	24,732 65	3,697,798 14
Home, N. Y.	4,745,630 83	164,731 14	41,371 28	253,941 68	104,992 24	5,310,667 17
Insurance Company of North America, Pa.	3,316,535 10	1,612,700 75	144,518 37	244,777 09	21,456 56	5,339,987 87
Insurance Company of Pennsylvania, Pa.	301,399 66	-	4,783 78	10,073 20	26,522 65	342,779 29
Manufacturers' and Builders', N. Y.	298,009 01	-	5,333 30	17,334 85	6,949 83	327,627 01
Mercantile Fire and Marine, Mass.	155,993 73	14,528 42	2,283 33	26,900 90	9,262 47	208,968 85
Mechanics' and Traders', La.	391,050 93	38,360 02	37,850 97	1,034 10	-	468,296 02
Merchants', N. J.	891,261 45	-	22,670 08	36,125 56	8,597 85	958,654 88
Merchants', R. I.	285,045 09	-	5,113 98	16,707 43	-	306,866 50
Michigan Fire and Marine, Mich.	458,676 98	80,804 15	44,781 61	2,831 05	1,031 91	588,125 70
National Fire, Conn.	1,537,524 24	-	37,963 02	85,435 90	2,243 44	1,663,166 60
National Fire, N. Y.	227,404 43	-	461 32	11,141 45	-	239,007 20
New Hampshire Fire, N. H.	769,515 65	-	33,909 91	52,926 30	-	856,351 86
New York Bowery Fire, N. Y.	229,260 42	-	961 34	22,052 00	-	252,273 76
Niagara Fire, N. Y.	2,038,127 59	26,355 14	2,713 00	57,491 41	17,313 87	2,142,001 01
North American, Mass.	137,936 47	-	3,767 68	9,033 65	2,759 07	153,496 87
Northwestern National, Wis.	607,567 84	8,228 20	26,173 86	44,430 16	-	686,400 06
Orient, Conn.	1,145,650 38	18,329 50	15,602 19	76,274 01	592 33	1,256,448 41
Pacific Fire, N. Y.	254,912 09	-	9,605 47	14,069 91	300 00	278,887 47
Pennsylvania Fire, Pa.	1,279,011 26	-	23,168 30	140,532 29	2,838 16	1,445,550 01
People's Fire, N. H.	562,227 81	25,203 89	17,877 31	21,172 91	-	626,481 92
Phenix, N. Y.	3,924,797 98	-	9,467 53	92,260 62	94,857 96	4,120,384 09
Phoenix, Conn.	2,907,910 27	-	28,133 29	205,018 13	6,777 79	3,147,839 48

Table IV—*Concluded.*

Name of Company	PREMIUMS RECEIVED.		Interest on mortgages.	Interest and dividends from all other sources.	Income from rents and other sources	Total income.
	Fire.	Marine and Inland.				
Providence Washington, R. I.	\$914,201 12	\$428,649 61	-	\$48,865 35	-	\$1,391,716 08
Queen of America, N. Y.	1,662,128 81	-	-	26,120 02	-	1,688,248 83
Reliance, Pa.	190,631 32	-	\$ 5,823 40	35,120 33	\$3,136 06	234,711 11
Rochester German, N. Y.	459,195 41	-	17,101 21	6,890 04	19,542 26	502,728 92
Springfield Fire and Marine, Mass.	1,756,266 61	-	14,654 39	165,535 16	4,202 47	1,940,658 63
Spring Garden, Pa.	322,057 46	-	23,525 31	27,282 00	5,396 05	378,260 82
St. Paul Fire and Marine, Minn.	972,107 29	236,812 04	47,104 03	60,258 12	5,910 12	1,322,191 60
Traders', Ill.	621,564 86	-	10,785 10	50,392 47	-	682,742 43
Union, Pa.	265,316 47	-	592 50	14,315 60	6,104 45	286,329 02
United Firemen's, Pa.	253,873 41	-	39,316 44	18,377 71	106 78	311,674 34
United States Fire, N. Y.	203,868 66	16,382 05	27,669 15	1,273 40	10 50	249,203 76
Westchester Fire, N. Y.	1,053,116 37	-	27,457 33	31,751 30	164 00	1,112,489 00
Williamsburg City Fire, N. Y.	550,914 27	-	14,579 05	17,255 71	26,761 88	609,510 91
Total	\$60,729,326 66	\$4,661,322 48	\$1,485,820 11	\$3,871,536 86	\$625,280 12	\$71,373,286 23
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.	\$145,499 11	-	\$5,966 83	\$34,768 65	\$2,119 58	\$188,354 17
Massachusetts, Mass.	30,680 90	-	5,690 50	9,241 20	2,294 11	47,906 71
Quincy, Mass.	131,079 37	-	4,506 38	21,797 86	1,017 47	158,401 08
Traders' and Mechanics', Mass.	140,256 34	-	11,877 71	25,265 27	-	177,399 32
Total	\$447,515 72	-	\$28,041 42	\$91,072 98	\$5,431 16	\$572,061 28

COMPANIES OF FOREIGN COUNTRIES.

British America, Canada.....	508,567 37	33,910 02	-	\$28,097 25	-	\$570,574 64
Caledonian, Scot.....	652,442 82	-	-	26,865 38	-	679,308 20
City of London, Eng.....	421,121 31	-	-	18,906 13	-	440,027 44
Commercial Union, Eng.....	2,726,721 74	182,471 65	6,360 62	39,848 50	\$39,573 05	2,994,975 56
Guardian Assurance, Eng.....	1,093,936 54	-	12,275 00	31,941 51	-	1,138,153 05
Hamburg-Bremen Fire, Ger.....	1,057,052 16	-	405 00	44,569 29	-	1,102,026 45
Imperial Fire, Eng.....	1,159,576 49	-	-	28,158 33	9,386 28	1,197,121 10
Lancashire, Eng.....	2,795,697 75	-	-	67,992 87	11,461 49	2,875,152 11
Lion Fire, Eng.....	501,765 87	-	10,376 48	16,484 39	-	528,626 74
Liverpool and London and Globe, Eng.....	4,813,522 25	-	87,323 84	64,532 99	66,008 93	5,031,388 01
London and Lancashire, Eng.....	2,795,697 75	-	-	67,992 87	11,461 49	2,875,152 11
London Assurance, Eng.....	1,103,654 23	-	-	45,270 00	-	1,148,924 23
Manchester Fire, Eng.....	804,912 11	-	-	24,390 65	-	829,302 76
Northern Assurance, Eng.....	1,117,127 17	-	-	40,840 69	-	1,157,967 85
North British and Mercantile, Eng.....	2,159,207 39	-	-	110,415 17	-	2,269,622 56
Norwich Union Fire, Eng.....	1,371,540 09	-	1,800 00	50,925 10	-	1,424,265 19
Phoenix Assurance, Eng.....	1,917,989 47	-	-	38,920 00	-	1,956,909 47
Royal, Eng.....	4,027,911 19	-	-	146,524 26	90,798 55	4,265,234 00
Scottish Union and National, Scot.....	713,336 57	-	54,663 68	23,793 31	-	791,793 56
Sun Fire, Eng.....	1,755,176 17	-	18,275 00	43,021 49	9,871 73	1,826,344 39
Union Assurance, Eng.....	181,357 33	-	-	15,950 00	103 18	197,410 51
Western Assurance, Canada.....	911,741 16	337,793 11	35,946 92	-	-	1,285,481 19
Total	\$34,590,054 93	\$554,174 78	\$227,426 54	\$975,440 17	\$238,664 70	\$36,585,761 12

RECAPITULATION.

Maine Stock Companies.....	-	\$ 206,515 70	-	\$ 17,136 15	-	\$ 223,651 85
Stock Companies of other States.....	\$60,729,326 66	4,661,322 48	\$1,485,820 11	3,871,536 86	\$625,280 12	71,373,286 23
Mutual Companies of other States.....	447,515 72	-	28,041 42	91,072 98	5,431 16	572,061 28
Companies of Foreign Countries.....	34,590,054 93	554,174 78	227,426 54	975,440 17	238,664 70	36,585,761 12
Aggregate	\$95,766,897 31	\$5,422,012 96	\$1,741,288 07	\$4,955,186 16	\$869,375 98	\$108,754,760 48

Table V—Showing the Nature of the Expenditures During the Year Ending December 31, 1891, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PAID FOR LOSSES.		Dividends paid.	Paid for commissions and brokerage.	Paid for salaries, etc.	Paid for taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine and Inland.						
MAINE STOCK COMPANIES.								
Merchants'	-	\$55,202 37	\$ 8,000 00	\$ 8,241 04	\$2,900 00	-	\$1,583 79	\$ 75,927 20
Union	-	81,394 85	20,000 00	10,075 03	4,600 00	-	2,047 65	118,117 53
Total	-	\$136,597 22	\$28,000 00	\$18,316 07	\$7,500 00	-	\$3,631 44	\$194,044 73
STOCK COS. OF OTHER STATES.								
Aetna, Conn.	\$1,814,368 29	\$30,621 35	\$720,000 00	\$536,167 89	\$210,033 78	\$60,512 62	\$226,016 87	\$3,597,750 80
American, Mass.	179,902 85	-	7,513 00	58,820 23	31,078 90	6,639 69	20,412 66	304,367 33
American, N. J.	246,667 20	-	62,427 75	82,713 74	47,569 68	17,804 78	34,069 61	491,272 76
American Central, Mo.	391,648 30	-	60,000 00	86,915 91	52,518 70	14,312 06	93,560 48	698,955 39
American Fire, N. Y.	636,416 47	-	40,000 00	255,050 60	85,693 79	16,825 99	97,164 47	1,131,151 32
American, Fire, Pa.	1,355,401 07	-	50,400 00	440,013 68	117,828 18	42,717 27	174,874 01	2,181,234 21
Boston Marine, Mass.	-	691,748 20	100,000 00	24,974 21	53,243 09	14,048 71	70,633 24	954,687 45
Boylston, Mass.	170,724 77	31,091 84	16,789 75	65,209 74	23,200 00	4,816 70	30,537 18	342,369 98
Buffalo German, N. Y.	275,201 45	-	40,000 00	82,340 99	22,175 77	7,599 88	28,077 47	455,375 56
Commerce, N. Y.	71,619 89	-	12,000 00	22,551 67	10,486 01	6,705 99	8,566 26	131,929 82
Connecticut Fire, Conn.	761,101 80	-	80,000 00	234,157 73	102,440 07	28,438 48	99,620 77	1,305,758 85
Continental, N. Y.	1,412,907 09	9,731 28	141,652 00	512,190 50	256,495 11	58,692 30	200,946 32	2,592,604 60
Delaware, Pa.	170,699 12	163,718 70	105,431 25	70,810 38	68,692 43	15,182 45	101,723 93	696,258 26
Equitable F. & M., R. I.	199,699 46	845 95	12,303 50	60,442 50	23,145 86	10,589 21	24,380 41	331,406 89
Fire Association, Pa.	1,211,934 59	-	200,000 00	384,777 18	161,402 90	56,223 17	17,369 26	2,031,707 10

Fireman's Fund, Cal	690,961 88	102,596 85	120,000 00	195,760 32	133,011 71	26,306 65	143,938 58	1,412,575 99
Firemen's Fire, Mass.	63,393 71	-	40,155 00	17,022 82	15,212 50	4,902 34	8,449 99	149,136 36
First National Fire, Mass.	67,236 07	-	16,000 00	25,466 92	6,712 50	1,231 98	6,060 60	122,708 07
Franklin Fire, Pa.	312,497 45	-	90,210 00	88,366 71	55,642 77	22,236 07	70,440 02	639,393 02
German American, N. Y.	1,573,795 29	-	200,000 00	428,300 43	210,431 27	72,429 63	249,401 73	2,734,358 35
Germany Fire, N. Y.	650,956 41	-	100,000 00	169,368 77	118,394 14	32,634 32	117,861 63	1,189,215 27
Girard F. & M., Pa.	198,690 19	-	72,000 00	94,700 53	58,278 00	14,450 16	28,041 69	466,160 57
Granite State Fire, N. H.	214,494 35	-	12,000 00	91,577 37	10,980 00	7,207 08	21,586 18	357,844 98
Greenwich, N. Y.	753,369 97	75,027 74	20,000 00	310,194 92	62,315 07	13,698 05	80,819 58	1,315,425 33
Hanover Fire, N. Y.	748,925 37	-	100,000 00	226,273 66	133,988 16	34,187 63	99,202 43	1,342,577 25
Hartford Fire, Conn.	2,058,550 95	-	300,000 00	539,742 49	222,908 43	67,224 75	256,813 70	3,445,240 32
Home, N. Y.	2,651,554 21	120,166 08	300,000 00	1,033,215 30	428,015 17	78,952 65	329,976 52	4,941,878 93
Ins. Co. of No. America, Pa.	2,111,124 95	1,019,965 21	450,000 00	856,206 15	238,289 76	109,872 94	306,052 66	5,091,511 67
Ins Co. of Pennsylvania, Pa.	227,485 23	52 69	20,000 00	63,639 37	38,500 47	9,502 63	17,147 32	376,327 71
Manuf'rs' & Builders', N. Y.	191,574 53	-	12,090 00	74,673 04	20,851 78	8,151 66	26,330 40	333,671 41
Mercantile F. & M., Mass.	93,126 16	6,852 63	27,777 00	39,484 82	10,200 00	4,277 09	15,702 06	197,419 76
Mechanics' & Traders', La.	265,562 24	1,986 62	37,500 00	62,014 22	32,160 00	13,335 06	36,620 41	449,208 55
Merchants', N. J.	623,962 38	-	40,024 26	177,606 99	42,811 65	22,012 20	92,426 57	998,874 05
Merchants', R. I.	209,883 22	-	8,000 00	56,215 70	40,240 50	7,945 56	-	322,284 98
Michigan F. & M., Mich.	287,971 91	52,622 62	32,000 00	107,964 08	13,970 59	13,654 52	54,148 76	562,332 48
National Fire, Conn.	743,045 32	-	100,000 00	289,779 85	126,087 74	39,036 90	103,190 26	1,401,140 07
National Fire, N. Y.	162,803 41	-	14,000 00	56,346 89	14,618 08	2,979 10	12,128 41	262,875 89
New Hampshire Fire, N. H.	429,214 21	-	48,000 00	172,380 64	41,580 08	22,506 08	42,745 71	756,426 72
New York Bowery Fire, N. Y.	266,089 85	-	22,097 75	34,389 06	31,948 07	8,221 45	29,871 59	392,617 77
Niagara Fire, N. Y.	1,199,270 98	-	49,940 00	372,721 35	141,280 00	48,303 00	205,143 22	2,016,658 55
North American, Mass.	117,347 46	-	-	27,137 69	13,031 68	4,918 41	10,632 96	173,068 20
Northwestern National, Wis.	313,838 52	4,176 70	€0,000 00	113,812 22	67,093 54	15,159 62	57,123 12	631,203 72
Orient, Conn.	664,553 11	17,637 61	60,000 00	239,398 62	57,547 16	24,324 71	85,998 60	1,149,459 81
Pacific Fire, N. Y.	186,063 84	-	22,000 00	55,446 04	18,561 95	5,569 83	19,818 80	307,465 46
Pennsylvania Fire, Pa.	848,754 41	-	60,000 00	315,859 32	45,049 60	28,963 50	66,128 15	1,364,754 98
People's Fire, N. H.	336,873 01	25,055 66	21,000 00	117,682 25	24,440 97	9,126 59	39,867 69	574,046 17
Phenix, N. Y.	2,287,420 74	-	100,000 00	778,039 70	294,087 22	64,701 82	346,619 77	3,870,869 25
Phoenix, Conn.	1,870,743 83	-	280,000 00	497,338 80	129,198 87	57,043 56	300,911 85	3,135,236 91

Table V—*Concluded.*

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INSURANCE COMMISSIONER'S REPORT.

Name of Company.	PAID FOR LOSSES.		Dividends paid.	Paid for commissions and brokerage.	Paid for salaries, etc.	Paid for taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine and Inland.						
Providence Washington, R. I....	\$553,559 80	\$269,686 77	\$24,000 00	\$268,062 69	\$68,896 42	\$27,447 53	\$93,388 83	\$1,305,042 04
Queen of America, N. Y.....	96,183 03	-	-	54,226 93	27,367 49	6,721 13	33,789 08	218,287 66
Reliance, Pa.....	149,712 27	-	24,000 00	38,288 98	13,849 98	5,386 34	10,642 96	241,880 53
Rochester German, N. Y.....	220,245 32	-	20,000 00	90,712 46	24,410 00	12,725 68	34,343 82	402,437 28
Springfield F. & M., Mass.	1,166,770 96	-	150,000 00	305,683 30	69,272 99	66,365 52	164,042 39	1,922,135 16
Spring Garden, Pa.....	246,631 61	-	64,000 00	74,062 91	14,877 54	15,429 57	16,550 52	449,552 15
St. Paul F. & M., Minn.....	605,940 27	161,900 70	60,000 00	263,639 57	50,448 74	21,854 68	56,506 39	1,220,290 35
Traders', Ill.....	384,604 03	-	50,000 00	122,406 67	49,049 50	20,830 58	22,568 72	649,459 50
Union, Pa.....	204,793 86	62 68	575 85	50,747 65	24,386 96	9,396 70	24,792 53	314,756 23
United Firemen's, Pa.....	203,277 47	-	21,000 00	55,133 98	20,185 74	7,450 54	18,574 89	325,622 62
United States Fire, N. Y.....	132,047 88	26,844 55	24,999 75	48,634 49	18,493 41	382 80	21,434 36	272,837 24
Westchester Fire, N. Y.....	608,494 27	-	30,000 00	239,749 72	42,013 83	24,183 64	132,455 02	1,076,896 54
Williamsburg City Fire, N. Y....	378,481 96	-	49,980 00	135,827 96	60,402 69	6,026 24	38,684 99	669,403 84
Total.....	\$36,076,240 65	\$2,812,392 43	\$4,801,866 86	\$12,007,694 12	\$4,485,716 15	\$1,424,254 56	\$5,159,528 14	\$66,767,692 91
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$60,800 22	-	\$63,340 88	\$22,417 23	\$14,930 75	\$1,780 97	\$11,282 27	\$174,602 32
Massachusetts, Mass.....	17,035 40	-	20,645 58	4,747 91	10,726 09	600 16	4,852 60	58,607 74
Quincy, Mass.....	31,334 26	-	58,955 54	20,832 42	11,329 36	2,323 34	6,249 39	131,024 29
Traders' & Mechanics, Mass.....	46,359 66	-	58,201 59	20,325 48	14,528 55	1,856 72	1,600 00	142,870 00
Total.....	\$155,529 54	-	\$201,143 59	\$68,323 04	\$51,562 75	\$6,561 19	\$23,984 24	\$507,104 35

Cos. of FOREIGN COUNTRIES.									
British America, Canada.....	\$381,745 54	\$24,686 21	-	\$106,343 22	\$15,050 00	\$15,618 17	\$31,011 42	\$574,454 56	
Caledonian, Scot.....	436,154 94	-	-	137,440 70	59,162 00	17,948 46	45,856 81	686,562 91	
City of London, Eng.....	294,788 76	-	-	99,958 26	34,040 05	15,040 34	12,289 90	456,117 31	
Commercial Union, Eng.....	1,795,567 45	91,064 61	-	539,110 29	130,554 22	82,989 00	122,542 32	2,761,827 89	
Guardian Assurance, Eng.....	762,908 03	-	-	220,700 02	120,876 36	30,528 44	71,251 41	1,206,264 26	
Hamburg-Bremen Fire, Ger.....	664,325 70	-	-	173,695 12	102,395 88	25,491 76	66,045 64	1,031,954 12	
Imperial Fire, Eng.....	903,415 40	-	-	246,241 18	115,390 82	45,387 76	33,014 32	1,343,449 48	
Lancashire, Eng.....	1,337,266 53	-	-	943,809 02	63,400 76	43,036 06	71,455 50	2,458,967 87	
Lion Fire, Eng.....	295,301 13	-	-	94,481 00	27,611 40	18,299 60	24,140 30	469,833 43	
L. & L. & Globe, Eng.....	3,152,174 11	-	-	889,121 00	245,400 36	91,025 09	241,417 22	4,619,137 78	
London & Lancashire, Eng.....	1,106,226 66	-	-	379,055 74	123,165 66	40,293 84	140,981 57	1,789,723 47	
London Assurance, Eng.....	762,544 86	-	-	229,387 26	87,845 41	28,323 64	67,404 49	1,175,505 66	
Manchester Fire, Eng.....	313,031 84	-	-	188,292 23	38,838 54	14,697 03	55,993 76	610,853 40	
Northern Assurance, Eng.....	798,548 30	-	-	184,663 17	77,185 18	35,181 69	111,135 67	1,206,914 01	
North British & Mercantile, Eng	1,484,809 29	-	-	295,680 51	282,641 13	61,332 17	77,062 45	2,201,525 55	
Norwich Union Fire, Eng.....	842,619 61	-	-	238,705 07	99,822 75	16,682 40	96,487 29	1,294,317 12	
Phoenix Assurance, Eng.....	1,165,603 32	-	-	332,906 96	73,701 60	56,804 65	181,025 80	1,810,042 33	
Royal, Eng.....	2,580,258 34	-	-	853,625 14	254,775 90	83,333 48	214,169 02	3,986,161 88	
Scottish Union & National, Scot	423,484 52	-	-	121,036 49	24,376 97	27,056 33	55,716 85	661,671 16	
Sun Fire, Eng.....	1,122,747 90	-	-	309,107 32	69,325 06	41,757 96	180,520 35	1,723,458 59	
Union Assurance, Eng.....	35,871 77	-	-	51,638 62	1,991 60	4,702 64	1,938 16	96,142 73	
Western Assurance, Canada.....	609,210 64	263,207 32	-	252,964 98	28,500 00	32,171 92	101,542 78	1,287,597 64	
Total.....	\$21,268,604 64	\$378,958 14	-	\$6,888,163 30	\$2,066,051 65	\$827,702 43	\$2,013,002 99	\$33,462,483 15	

STATISTICAL TABLES.

RECAPITULATION.

Maine Stock Companies.....	-	\$ 136,597 22	\$28,000 00	\$ 18,316 07	\$ 7,500 00	-	\$ 3,631 44	\$19,044 73	
Stock Companies of Other States,	\$36,076,240 65	2,812,392 43	4,801,866 86	12,007,694 12	4,485,716 15	\$1,424,254 56	5,159,528 14	66,767,692 91	
Mut. Companies of Other States..	155,529 54	-	201,143 59	68,323 04	51,562 75	6,561 19	23,984 24	507,104 25	
Companies of Foreign Countries...	21,268,604 64	378,958 14	-	6,888,163 30	2,086,051 65	827,702 43	2,013,002 99	33,462,483 15	
Aggregate.....	\$57,500,374 83	\$3,327,947 79	\$5,031,010 45	\$18,982,496 53	\$6,630,830 55	\$2,258,518 18	\$7,200,146 81	100,931,325 14	

XXXIII

Table VI—Showing the Risks in Force, Risks Written and Premiums Received Thereon, and Losses Paid, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State, for the Year Ending December 31, 1891.

Name of Company.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID	
	Fire.	Marine and Inland.	Fire.	Premiums rec'd thereon	Marine and Inland	Premiums rec'd thereon	Fire.	Marine and Inland.
MAINE STOCK COMPANIES.								
Merchants'	-	\$1,009,128	-	-	\$4,963,809 00	\$101,486 68	-	\$55,202 37
Union	-	1,371,524	-	-	3,930,276 00	136,757 40	-	81,394 85
Total	-	\$2 380,652	-	-	\$8,894,085 00	\$238,244 08	-	\$136,597 22
STOCK COS. OF OTHER STATES.								
Ætna, Conn.	\$390,377,913 00	\$3,299,205	\$300,783,099 00	\$3,654,228 00	\$69,108,622 00	\$181,227 44	\$1,814,368 29	\$30,621 35
American, Mass.	31,722,270 00	505,250	31,423,700 00	336,533 38	270,332 00	11,606 55	179,902 85	-
American, N. J.	97,742,416 00	-	163,781,583 00	1,385,812 65	-	-	216,667 20	-
American Central, Mo.	79,736,212 00	-	64,537,210 00	709,206 71	-	-	391,648 30	-
American Fire, N. Y.	145,868,201 00	-	153,093,492 00	1,625,842 39	-	-	636,416 47	-
American Fire, Pa.	244,347,023 00	-	267,732,085 00	2,507,838 24	-	-	1,355,401 07	-
Boston Marine, Mass.	-	11,686,775	-	-	69,436,413 00	1,282,063 06	-	691,748 20
Boylston, Mass.	37,754,635 00	234 688	30,682,193 00	333,035 82	6,266,814 00	42,240 95	170,724 77	31,091 84
Buffalo German, N. Y.	57,250,996 00	-	45,331,508 00	493,230 16	-	-	275,201 45	-
Commerce, N. Y.	14,599,712 00	-	13,499,346 00	131,682 63	-	-	71,619 89	-
Connecticut Fire, Conn.	139,819,794 00	-	127,155,488 00	1,539,641 61	-	-	761,101 80	-
Continental, N. Y.	534,858,229 00	-	334,452,338 00	2,796,876 39	-	-	1,412,907 09	9,731 28
Delaware, Pa.	34,076,485 00	-	41,248,358 00	445,070 26	41,766,079 00	344,683 29	170,699 12	163,718 70
Equitable F & M., R. I.	32,760,254 00	37,969	32,277,266 35	353,382 09	1,158,180 37	7,114 39	199,699 46	845 95
Fire Association, Pa.	308,204,813 00	-	178,617,086 00	2,181,837 11	-	-	1,211,934 59	-

Fireman's Fund, Cal.....	133,869,670 00	4,098,567	130,578,778 21	1,751,791 61	42,630,877 00	518,281 35	690,961 88	102,596 85
Firemen's Fire, Mass.....	19,876,892 00	-	14,775,361 00	121,897 13	-	-	103,213 61	
First National Fire, Mass. . .	10,852,269 00	-	10,353,347 00	132,757 52	-	-	67,236 07	
Franklin Fire, Pa.....	140,040,758 00	-	52,437,400 00	571,476 20	-	-	312,497 45	
German American, N. Y.....	473,709,889 00	-	367,084,017 00	3,332,745 09	-	-	1,573,795 29	
Germany Fire, N. Y.....	257,568,171 83	-	187,448,061 31	1,592,878 49	-	-	650,956 41	
Girard F. & M., Pa.....	82,919,512 00	-	50,552,085 00	517,260 18	-	-	198,690 19	
Granite State Fire, N. H.....	38,157,084 00	-	45,371,976 00	585,442 41	-	-	214,494 35	
Greenwich, N. Y.....	295,865,542 00	3,047,610	203,579,532 00	1,294,134 19	65,997,985 00	192,337 67	753,369 97	75,027 74
Hanover Fire, N. Y.....	182,496,817 44	-	145,739,863 84	1,377,039 27	-	-	748,925 37	
Hartford Fire, Conn.....	426,548,180 00	-	314,122,625 00	3,830,420 61	-	-	2,058,550 95	
Home, N. Y.....	808,589,083 00	5,760,915	751,054,446 00	6,114,338 45	-	-	50,165,937 00	191,744 28
Ins. Co. of No. America, Pa..	523,396,595 00	17,974,985	476,091,767 00	859,322 14	345,813,664 00	2,214,049 44	2,111,124 95	1,019,965 21
Ins. Co. of Pennsylvania, Pa., Manuf'rs' & Builders', N. Y.,	42,616,457 00	-	43,180,450 00	387,828 33	-	-	227,485 23	52 69
	45,761,610 00	-	44,760,403 00	360,691 47	-	-	191,574 53	
Mercantile F. & M., Mass. . .	21,234,573 00	2,270	19,118,366 00	198,673 41	1,240,250 00	16,505 02	93,126 16	6,852 63
Mechanics' & Traders', La. . .	29,258,857 00	-	42,897,940 00	574,939 75	7,193,662 00	41,318 12	265,562 24	1,986 62
Merchants', N. J.....	113,342,864 00	-	92,274,790 00	1,034,726 61	-	-	623,962 38	
Merchants', R. I.....	30,502,726 00	-	30,901,260 00	338,988 73	-	-	209,883 22	
Michigan F. & M., Mich.....	43,853,736 00	97,750	44,960,279 00	587,418 02	7,269,936 00	94,208 48	287,971 91	52,622 62
National Fire, Conn.....	174,145,268 00	-	169,302,579 00	1,880,799 37	-	-	743,045 32	
National Fire, N. Y.....	24,452,704 00	-	28,119,423 00	313,625 45	-	-	162,803 41	
New Hampshire Fire, N. H. . .	92,914,569 00	-	83,752,389 00	951,991 31	-	-	429,214 21	
New York Bowery Fire, N. Y. .	20,263,047 00	-	54,580,438 00	559,937 98	-	-	266,089 85	
Niagara Fire, N. Y.....	337,496,058 00	1,172,894	287,781,673 00	2,667,011 11	1,449,753 00	37,379 38	1,199,270 98	
North American, Mass.....	2,526,728 00	-	20,738,836 00	193,768 29	-	-	117,347 46	
Northwestern National, Wis.,	92,404,164 00	49,308	65,116,186 00	695,621 72	60,724 00	5,729 16	313,838 52	4,176 70
Orient, Conn.....	113,856,449 00	579,422	177,961,391 00	1,500,689 35	3,878,427 00	22,867 99	664,553 11	17,637 61
Pacific Fire, N. Y.....	43,680,263 00	-	38,098,446 00	333,823 62	-	-	186,068 84	
Pennsylvania Fire, Pa.....	* 186,973,219 00	-	130,143,342 00	1,600,787 18	-	-	848,754 41	
People's Fire, N. H.....	54,660,111 00	-	52,324,966 00	718,680 05	935,762 00	26,161 47	336,873 01	25,055 66
Phenix, N. Y.....	547,128,689 00	-	398,017,209 00	4,739,281 33	-	-	2,287,420 74	
Phoenix, Conn.....	348,340,378 00	-	315,032,253 00	3,233,872 05	-	-	1,870,743 83	

STATISTICAL TABLES.

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Table VI—CONCLUDED.

Name of Company.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums rec'd thereon.	Marine and Inland.	Premiums rec'd thereon.	Fire.	Marine and Inland.
Providence Washington, R. I.	\$125,262,029 00	\$6,625,564	\$120,094,804 00	\$1,148,372 83	111,228,455 00	\$595,108 80	\$553,559 80	\$269,686 77
Queen of America, N. Y.	236,060,001 00	-	39,122,266 00	443,773 09	-	-	96,183 03	-
Reliance, Pa.	24,240,385 00	-	26,171,330 00	224,682 84	-	-	119,712 27	-
Rochester German, N. Y.	63,287,664 00	-	51,457,574 00	594,363 96	-	-	220,245 32	-
Springfield F. & M., Mass. ...	190,860,299 00	-	157,947,240 00	2,005,930 01	-	-	1,166,770 96	-
Spring Garden, Pa.	38,383,196 10	-	41,910,802 52	423,631 03	-	-	264,631 61	-
St. Paul F. & M., Minn.	102,291,789 00	3,049,402	79,183,752 00	1,266,991 93	37,451,693 00	285,533 37	605,940 27	161,900 70
Traders', Ill.	60,085,736 00	-	61,006,932 00	802,123 03	-	-	384,604 03	-
Union, Pa.	30,621,348 00	-	37,859,365 00	382,445 40	-	-	204,793 86	62 68
United Firemen's, Pa.	34,040,218 00	27,492,827	32,971,694 00	310,553 69	1,786,700 00	40,362 78	203,277 47	-
United States Fire, N. Y.	44,068,931 00	455,547	42,621,375 00	294,149 02	969,931 00	24,756 60	132,047 88	26,844 55
Westchester Fire, N. Y.	162,612,095 00	-	116,675,703 00	1,213,884 74	-	-	608,494 27	-
Williamsburg City Fire, N. Y.	117,702,915 00	-	82,570,282 00	647,043 59	-	-	378,481 96	-
Total.....	\$8,598,137,247 27	\$86,471,007	\$7,245,900,567 71	\$69,519,460 09	\$15,914,259 37	\$,983,540 31	\$82,944,834 71	2,883,970 63
MUT. COR. OF OTHER STATES.								
Holyoke, Mass.	\$35,175,101 03	-	\$10,645,706 13	\$149,559 17	-	-	\$60,800 22	-
Massachusetts, Mass.	20,823,788 00	-	3,769,278 00	30,727 67	-	-	17,035 40	-
Quincy, Mass.	31,933,267 00	-	9,228,380 00	134,520 98	-	-	31,334 26	-
Traders' & Mechanics', Mass.,	32,858,192 00	-	9,461,038 00	141,680 92	-	-	46,359 66	-
Total.....	\$120,790,348 03	-	\$33,104,402 13	\$456,488 74	-	-	\$155,529 54	-

COS. OF FOREIGN COUNTRIES.									
British America, Canada	\$58,433,241 00	\$580,088	\$49,495,562 00	\$598,581 09	\$6,854,991 00	\$51,356 69	\$381,745 54	\$24,686 21	
Caledonian, Scotland.....	70,170,885 00	-	88,516,998 00	926,737 59	-	-	436,154 91		
City of London, Eng... ..	46,974,952 00	-	46,991,407 17	507,091 69	-	-	294,788 76		
Commercial Union, Eng... ..	393,856,103 00	260,550	318,543,777 00	3,289,189 78	32,577,433 00	202,244 22	1,795,567 45	91,064 61	
Guardian Assurance, Eng....	210,781,021 49	-	161,263,999 51	1,372,430 26	-	-	762,908 03		
Hamburg-Bremen Fire, Ger..	125,584,915 00	-	111,672,267 00	1,331,303 50	-	-	664,325 70		
Imperial Fire, Eng.....	182,090,319 58	-	169,447,027 28	1,456,398 95	-	-	903,415 40		
Lancashire, Eng.....	401,399,008 00	-	419,375,209 00	3,262,045 36	-	-	1,337,266 53		
Lion Fire, Eng.....	53,931,821 00	-	79,578,403 00	805,158 89	-	-	295,301 13		
L & L & Globe, Eng.....	753,593,347 00	-	670,335,604 00	6,074,626 16	-	-	3,152,174 11		
London & Lancashire, Eng... ..	320,554,731 00	-	270,956,159 00	2,772,950 36	-	-	1,106,226 66		
London Assurance, Eng.....	190,114,232 00	-	164,756,893 00	1,377,639 16	-	-	762,544 86		
Manchester Fire, Eng.....	72,512,985 62	-	96,943,276 89	1,199,682 57	-	-	313,031 84		
Northern Assurance, Eng.....	151,729,174 00	-	133,546,104 00	1,402,632 89	-	-	798,548 30		
No. British & Mercantile, Eng.	308,128,744 00	-	280,590,140 00	2,749,692 55	-	-	1,484,809 29		
Norwich Union Fire, Eng....	185,922,900 00	-	172,410,040 00	1,674,928 25	-	-	842,619 61		
Phoenix Assurance, Eng.....	299,402,844 00	-	361,270,809 00	2,744,157 80	-	-	1,165,603 32		
Royal, Eng.....	694,863,449 21	-	747,217,654 25	5,393,446 94	-	-	2,580,258 34		
Scottish Union & Nat'l, Scot.,	96,036,558 00	-	154,423,045 00	1,424,335 26	-	-	423,484 5		
Sun Fire, Eng.....	238,921,760 00	-	219,030,017 00	2,347,590 71	-	-	1,122,747 90		
Union Assurance, Eng.....	18,076,787 00	-	22,890,340 00	222,767 86	-	-	35,871 7		
Western Assurance, Canada..	84,756,743 00	4,498,174	88,437,343 00	1,139,633 25	82,085,790 00	466,607 61	609,210 61	263,207 32	
Total	\$4,957,836,520 90	\$5,338,812	\$4,827,692,075 10	\$44,072,920 87	121,518,217 00	\$720,208 52	\$21,268,604 64	\$378,958 14	

RECAPITULATION.

Maine Stock Companies	-	\$ 2,380,652	-	-	\$ 8,894,085 00	\$238,244 08	-	\$136,597 22
Stock Cos. of Other States....	\$8,598,137,247 27	86,471,007	\$7,245,900,567 71	\$69,519,460 09	815,914,259 37	5,983,540 31	\$82,944,834 74	2,883,970 63
Mut Cos. of Other States....	120,790,348 03	-	33,104,402 13	456,488 74	-	-	155,529 54	
Cos. of Foreign Countries.....	4,957,836,520 90	5,338,812	4,827,692,075 10	44,072,920 87	121,518,217 00	720,208 52	21,268,604 64	378,958 14
Aggregate	13,676,764,116 20	94,196,471	12,106,697,044 94	114,048,869 70	946,326,561 27	6,941,992 91	104,368,968 92	3,399,525 99

* Including perpetual risks and deposits.

Table VII—Showing the Business Transacted in Maine During the Year Ending December 31, 1891, by Fire, Fire-Marine and Marine Insurance Companies.

Name of Company.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.	Tax paid on premiums.
	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.		
MAINE STOCK COMPANIES.								
Merchants' Union.....	-	-	\$4,963,809 00	\$101,486 68	-	\$55,202 37	\$55,202 37	
Union.....	-	-	3,930,276 00	136,757 40	-	81,394 85	81,394 85	
Total.....	-	-	\$8,894,085 00	\$238,244 08	-	\$136,597 22	\$136,597 22	
STOCK COS. OF OTHER STATES.								
Ætna, Conn.....	\$6,358,584 00	\$74,801 37	-	-	\$40,906 59	-	\$30,872 74	\$677 89
American, Mass.....	636,866 00	8,239 29	-	-	4,198 89	-	3,678 89	189 05
American, N. J.....	254,065 00	2,593 81	-	-	375 34	-	125 34	51 87
American Central, Mo.....	204,140 00	2,928 93	-	-	3,103 95	-	2,103 95	58 57
American Fire, N. Y.....	994,776 00	17,571 32	-	-	6,011 76	-	6,351 76	231 19
American Fire, Pa.....	573,059 00	7,688 23	-	-	2,559 38	-	2,575 63	153 76
Boston Marine, Mass.....	-	-	\$1,110,286 00	\$9,676 24	-	\$3,291 34	5,714 66	162 25
Boylston, Mass.....	231,955 00	3,445 22	-	-	420 00	-	420 00	60 83
Buffalo German, N. Y.....	472,415 00	5,562 42	-	-	1,878 28	-	1,863 28	73 68
California, Cal.....	507,270 00	8,148 28	-	-	4,515 70	-	3,515 70	20 54
Commerce, N. Y.....	208,375 00	2,400 51	-	-	5 77	-	1,043 37	45 84
Connecticut Fire, Conn.....	1,720,900 00	21,612 89	-	-	16,004 27	-	14,705 47	112 17
Continental, N. Y.....	1,000,901 00	12,408 95	-	-	5,092 42	-	6,400 76	146 33
Delaware, Pa.....	402,032 00	5,724 92	-	-	2,713 94	-	2,739 00	114 49
Equitable, F. & M., R. I.....	345,055 00	3,951 95	-	-	560 66	-	560 66	79 03

Fire Association, Pa.....	1,938,283 00	28,239 82	-	-	29,288 81	-	27,637 20	564 79
Fireman's Fund, Cal.....	809,363 33	10,729 89	-	-	8,266 47	-	6,584 97	40 26
Firemen's Fire, Mass.....	164,293 00	2,291 76	-	-	2,362 14	-	2,362 14	45 83
First National Fire, Mass.....	632,002 00	10,256 19	-	-	10,412 39	-	11,772 33	205 12
Franklin Fire, Pa.....	625,815 00	7,102 00	-	-	5,818 16	-	5,877 15	142 04
German American, N Y.....	1,334,902 00	14,784 68	-	-	8,754 92	-	7,268 31	120 59
Germany Fire, N. Y.....	668,645 00	8,162 09	-	-	3,203 47	-	3,058 72	99 17
Girard F. & M., Pa.....	175,485 00	2,216 35	-	-	2,091 91	-	2,091 91	42 50
Granite State, Fire, N. H.....	3,354 623 00	48,623 74	-	-	15,389 08	-	18,408 81	601 74
Greenwich, N. Y.....	270,053 00	3,860 54	-	-	2,376 99	-	2,601 99	31 67
Hanover Fire, N. Y.....	1,573,613 34	22,696 18	-	-	16,964 24	-	17,489 41	114 63
Hartford Fire, Conn.....	3,915,122 00	39,357 84	-	-	12,621 74	-	14,724 77	534 72
Home, N. Y.....	4,986,593 00	62,594 55	-	-	35,837 39	-	37,408 19	535 14
Ins. Co. of North America, Pa.	3,625,746 00	51,524 97	-	-	39,230 02	-	36,783 36	963 21
Ins Co. of Pennsylvania, Pa...	784,137 00	15,723 49	-	-	11,347 13	-	11,293 94	356 96
Manufacturers' & Builders', N. Y.	158,201 00	2,330 85	-	-	15 00	-	15 00	46 31
Mercantile F. & M., Mass.....	82,850 00	1,032 77	-	-	-	-	-	20 65
Mechanics' & Traders', La.....	402,394 00	4,769 20	-	-	4,261 73	-	4,511 73	1 10
Merchants', N. J.....	1,010,812 38	13,659 50	-	-	13,632 03	-	11,579 15	273 19
Merchants', R. I.....	354,225 00	4,218 44	-	-	1,770 47	-	1,770 47	84 38
Michigan, F. & M., Mich.....	192,561 00	3,189 22	-	-	1,759 15	-	1,759 15	95 67
National Fire, Conn.....	1,896,333 00	24,428 19	-	-	9,620 29	-	10,508 79	296 15
National Fire, N. Y.....	33,600 00	257 85	-	-	-	-	-	5 15
Neptune F. & M., Mass.....	347,199 00	6,346 34	-	-	8,438 18	-	8,438 18	120 23
New Hampshire Fire, N. H..	1,162,893 00	16,044 42	-	-	8,631 97	-	7,022 30	160 44
New York Bowery Fire, N. Y..	105,900 00	1,160 70	-	-	1,250 37	-	1,250 37	1 60
Niagara Fire, N. Y.....	1,549,177 00	23,174 91	-	-	18,292 71	-	18,418 13	139 42
North American, Mass.....	331,235 00	3,635 00	-	-	2,275 46	-	1,673 14	90 06
Northwestern National, Wis...	94,425 00	1,057 11	-	-	1,070 68	-	1,070 68	21 14
Orient, Conn.....	2,522,737 00	29,780 59	-	-	10,531 52	-	12,918 71	384 98
Pacific Fire, N. Y.....	202,075 00	2,382 00	-	-	111 50	-	1,336 50	43 55
Pennsylvania Fire, Pa.....	2,442,256 50	37,697 82	-	-	36,144 04	-	39,019 76	753 95
People's Fire, N. H.....	1,502,402 00	18,508 72	-	-	8,076 00	-	9,066 76	208 66

Table VIII—Showing the Assets, Risks in Force, Risks Written, Premiums or Assessments Received and Losses Paid During the Year 1891, of Maine Mutual Fire Insurance Companies.

Name of Company.	Location.	Premium Notes.	Other Assets	Total Assets.	Risks in Force.	Risks Written.	Premiums or Assessments Received.	Losses Paid.
Bangor	Bangor ..	\$89,676 18	\$20,664 47	\$110,340 65	\$3,216,132 00	\$1,187,814 00	\$16,462 44	\$12,903 92
Brunswick Farmers'	Brunswick	11,258 00	56 16	11,314 16	187,675 00	32,550 00	60 09	
Casco ..	Casco ..	4,136 00	-	4,136 00	78,300 00	20,050 00		
Cumberland	Cumberland	12,192 23	517 59	12,709 82	222,120 00	45,725 00	802 72	710 00
Danville	Auburn	9,343 89	1,225 54	10,569 43	170,191 00	20,755 00	67 89	585 00
Dresden	Dresden	6,048 26	554 53	6,602 79	162,535 00	18,625 00	272 75	7 24
Eliot and Kittery	Eliot	57,705 64	70 00	57,775 64	961,766 00	109,125 00	1,451 00	1,293 13
Falmouth	Falmouth	29,108 55	881 18	29,989 73	300,578 00	39,575 00	118 72	
Fayette	Fayette	10,953 73	-	10,953 73	273,675 00	48,700 00		
Fryeburg	Fryeburg Center ..	2,885 12	-	2,885 12	67,263 00	18,685 00	820 25	
Gorham Farmers'	North Gorham	34,632 50	317 67	34,950 17	346,325 00	75,940 00	2,241 61	1,830 00
Harpswell	Harpswell	2,265 30	301 74	2,567 04	192,523 08	31,710 00	89 13	
Harrison	Harrison	11,684 30	1,130 85	12,815 15	222,860 00	87,340 00	343 41	157 50
Jay	Jay	6,827 39	44 81	6,872 20	153,419 00	26,310 00	1,200 33	1,508 00
Litchfield	Litchfield	10,460 45	33 54	10,493 99	205,335 00	48,400 00	76 04	
Lovell ..	Lovell ..	3,646 92	290 00	3,936 92	60,782 00	13,560 00	15 07	
North Yarmouth	North Yarmouth ..	18,872 82	68 71	18,941 53	354,294 00	62,388 00	533 99	402 00
Oxford County Patrons of Hus- bandry ..	South Paris	50,400 00	3,678 66	54,078 66	1,108,087 00	166,000 00	8,579 08	7,164 50
Patrons' Androscoggin	Auburn	77,600 00	176 27	77,776 27	1,084,481 00	281,244 00	6,104 12	7,180 66

Saco	Saco	5,546 34	67,954 42	73,400 76	520,325 00	145,600 00	1,501 62	10 13
Union Farmers'	Union	7,978 25	706 40	8,684 65	81,260 00	13,000 00	39 00	
Warren Farmers'	Warren	6,722 77	1,012 34	7,735 11	180,048 00	63,565 00	289 86	10 00
Wells	Wells	12,543 65	24 30	12,567 95	204,765 00	65,300 00	1,139 17	416 40
West Bangor and Hermon	Hermon	98,180 00	126 81	98,306 81	98,180 00	15,025 00	-	3 72
Wilton	Wilton	11,006 65	229 25	11,235 90	180,211 00	52,250 00	1,246 17	1,200 00
Windham	Windham	23,138 00	390 20	23,528 20	239,599 00	42,160 00	348 97	15 00
Woolwich	Woolwich	5,173 00	120 56	5,293 56	99,550 00	15,850 00		
Total		\$619,995 94	\$100,476 00	\$720,461 94	\$10,972,179 08	\$2,746,196 00	\$43,803 43	\$35,367 20

Table IX—Showing the Business Transacted by Special Brokers, for the Year Ending December 31, 1891.

Name.	Residence.	License Expired.	Date of License.	Number of Risks Written.	Amount Insured.	Premiums Received.	Tax Paid.
Charles G. Burrill	Ellsworth	November 2, 1890 ..	January 17, 1891 ..	1	\$ 1,000 00	\$ 30 00	\$ 30
Josiah Maxcy & Sons	Gardiner .....	.....	September 2, 1891..	3	54,500 00	550 04	5 50
Griffin & Wentworth	Skowhegan .....	.....	December 17, 1891.	4	113,000 00	1,412 50	14 12
Total .....	.....	.....	.....	8	\$168,500 00	\$1,992 54	\$19 92

MAINE STOCK MARINE INSURANCE COMPANIES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
THE STOCK MARINE INSURANCE COMPANIES OF THE
STATE OF MAINE, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER, 1891.**



MERCHANTS' INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President*

WILLIAM B. SNOW, *Secretary*.

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

1. ASSETS.

Loans on bond and mortgage (first liens)		\$64,000 00
Stocks and bonds owned by the company, market value.....		39,642 50
Loans secured by collaterals		28,000 00
Cash in company's office.....	\$ 223 04 }	15,533 03
Cash deposited in bank.....	15,309 99 }	
Interest due and accrued on stocks and bonds.....		497 91
Interest due and accrued on collateral loans.		3,373 34
Gross premiums in due course of collection.. ..		17,443 79
Bills receivable, not matured, taken for premiums.....		39,655 94

Aggregate of all the admitted assets of the company at their actual value..... **\$208,146 51**

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
B & N. A. R. R. stock, 5 per cent.....	\$10,000 00	\$11,800 00
City of Kingman bonds, 6 "	2,000 00	2,180 00
City of St. Paul bonds, 6 "	2,500 00	2,890 00
Bangor & Piscataquis R. R. Co. bonds, 5 per cent.....	2,000 00	2,040 00
Maine Central R. R. Co. " 7 "	1,000 00	1,320 00
City of Brewer bonds, 4 per cent.....	14,000 00	14,000 00
Wanego Township bonds, 6 per cent.....	1,000 00	1,112 50
Demand note, secured, 4½ per cent.....	1,500 00	1,500 00
Union Insurance Company stock.....	1,400 00	2,800 00
Total	\$35,400 00	\$39,642 50

LOANS ON COLLATERALS

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>
First National Bank, Bangor, stock	\$7,000 00	\$9,000 00	\$7,000 00
North National Bank, Rockland, stock.....	500 00	550 00	500 00
European & N. A. Railroad Co. "	2,500 00	2,950 00	2,500 00
Green Mountain Railroad Co., } Van Buren L & M. Co., }	6,000 00	5,000 00	3,000 00
Lockwood Company, Waterville, "	1,000 00	1,000 00	1,000 00
Smith Planing Mill Co., Brewer, "	3,500 00	3,500 00	2,000 00
First National Bank stock.....	\$1,000 }	2,500 00	2,500 00
Orono Pulp & Paper Co., stock	1,500 }		
Camden & Rockland Water Co, stock, \$1,500 }	2,000 00	2,000 00	1,000 00
Rockland Trust Co., " 500 }			

MAINE STOCK MARINE

LOANS ON COLLATERALS—*Concluded.*

Katahdin Ice Company, } stock	\$8,000 00	\$8,000 00	\$4,000 00
Merchants' Ins Company, }	.....	
United States bond, 4 per cent.....	2,000 00	2,340 00	2,000 00
Bucksport, Me, bonds, 6 per cent.....	1,000 00	1,020 00	1,000 00
Maine Central R. R. bonds, 5 per cent.....	1,000 00	1,020 00	1,000 00
Adams Water Works Co., bonds, 5 per cent...	500 00	500 00	500 00
City of St Paul bonds, 5 per cent.....	1,000 00	1,130 00	500 00
Total.....	\$38,500 00	\$40,510 00	\$28,000 00

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$30,460 69
Amount required to safely re-insure all outstanding risks.....	57,671 16
Total amount of liabilities, except capital stock and net surplus.....	88,131 85
Capital actually paid up in cash	100,000 00
Surplus beyond capital and other liabilities.....	20,014 66
Aggregate amount of liabilities including net surplus.....	\$208,146 51

III INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland).....	\$83,635 98
Received for interest on stock and bonds and all other sources.....	6,159 37
Aggregate amount of income received in cash	\$89,795 35

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine and inland).....	\$55,202 37
Cash dividends actually paid.....	8,000 00
Paid for commissions or brokerage.. ..	8,241 04
Salaries and other charges of officers, clerks and employes.....	2,900 00
All other expenditures, viz: expense account.....	1,583 79
Aggregate amount of expenditures in cash.....	\$75,927 20

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$ 883,979	\$50,766 54
Written during the year	4,963,809	101,486 68
Total	\$5,847,788	\$152,253 22
Deduct those expired and terminated.....	4,838,660	94,582 06
In force at end of the year.....	\$1,009,128	\$57,671 16

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine).....	\$4,963,809 00
Premiums received.....	101,486 68
Losses paid on risks taken.....	55,202 37
Losses incurred in Maine.....	55,202 37

UNION INSURANCE COMPANY,
BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ARAD THOMPSON, *President.*

A. F. STETSON, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$10,875 00
Interest due and accrued thereon		434 74
Stocks and bonds owned by the company, market value.....		191,227 50
Loans secured by collaterals.		2,375 00
Cash in company's principal office.	\$ 329 54 }	27,991 41
Cash deposited in bank.....	27,661 87 }	
Interest due and accrued on stocks and bonds.....		1,499 99
Interest due and accrued on collateral loans.....		71 25
Gross premiums in due course of collection		21,430 00
Bills receivable, not matured, taken for premiums		69,795 16
All other assets, viz: claims for collision.....		1,500 00
Aggregate of all the admitted assets of the company at their actual value		\$327,200 05

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
European and N. A. Railroad stock	\$13,200 00	\$15,870 00
Stillwater bonds, 5 per cent.....	16,000 00	16,320 00
Bangor bonds, 6 per cent.....	48,000 00	52,000 00
Bangor bonds, 7 per cent.....	6,000 00	7,200 00
St. Paul bonds, 7 per cent.....	11,000 00	13,200 00
St. Paul bonds, 5 per cent.	5,000 00	5,150 00
Bath, Me. bonds, 6 per cent	4,000 00	4,080 00
Maine Cental R. R. bonds, 6 per cent	2,000 00	2,200 00
Dubuque bonds, 6 per cent.....	5,000 00	5,250 00
U. P. R. R. bonds, 6 per cent.....	2,000 00	2,100 00
Fort Madison bonds, 5 per cent	2,000 00	2,060 00
Lombard Investment Co. bonds, 6 per cent.....	1,200 00	1,200 00
C. N. Nelson Lumber Co. bonds 6 per cent.....	8,000 00	8,080 00
Bangor & Katahdin Iron Works bonds, 6 per cent.....	9,000 00	9,450 00
City of Sandusky bonds, 5 per cent	3,000 00	3,030 00
B. & P. R. R. Extension, 5 per cent	5,000 00	5,087 50
City of Galion, Ohio, 5 per cent.....	7,000 00	7,140 00
Atholison, T. and S. Fe, 4 per cent	25,000 00	20,750 00
Eastern Mfg. Co. bonds, 6 per cent.....	5,000 00	5,000 00
Multonomah St. Ry. bonds, 6 per cent	3,000 00	3,030 00
Passenger and Belt Ry. bonds, 6 per cent	3,000 00	3,030 00
Total.....	\$184,000 00	\$191,227 50

LOANS ON COLLATERALS.

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

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$26,867 13
Amount required to safely re-insure all outstanding risks	92,187 64
All other demands against the company, viz: doubtful notes.	839 00
Total amount of liabilities, except capital stock and net surplus.	119,893 77
Capital actually paid up in cash	100,000 00
Surplus beyond capital and other liabilities	107,306 28
Aggregate amount of liabilities including net surplus.	\$327,200 05

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland)	\$122,879 72
Received for interest on stocks and bonds and all other sources	10,976 78
Aggregate amount of income received in cash	\$133,856 50

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (marine and inland)	\$81,394 85
Cash dividends actually paid	20,000 00
Paid for commissions or brokerage	10,075 03
Salaries and other charges of officers, clerks and employes	4,600 00
All other expenditures	2,047 65
Aggregate amount of expenditures in cash	\$118,117 53

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890.	\$ 1,230,879	\$ 85,542 12
Written during the year.	3,930,276	136,757 40
Total	\$5,161,155	\$222,299 52
Deduct those expired and terminated.	3,789,631	130,111 88
In force at end of the year	\$1,371,524	\$92,187 64

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$3,930,276 00
Premiums received	122,879 72
Losses paid on risks taken	81,394 85
Losses incurred in Maine.	81,394 85

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

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE STOCK
FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES OF
OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION
ON THE 31st DAY OF DECEMBER, 1891.**



ÆTNA INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

JOTHAM GOODNOW, *President.*

A. C. BAYNE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$275,000 00
Loans on bond and mortgage (first liens).....	42,900 00
Interest due and accrued thereon.....	441 47
Stocks and bonds owned by the company, market value.....	9,061,769 00
Loans secured by collaterals.....	6,030 00
Cash in company's principal office.....	\$ 8,401 20 }
Cash deposited in bank.....	728,070 31 }
	736,471 51
Interest due and accrued on special deposits.....	375 00
Interest due and accrued on collateral loans.....	150 75
Gross premiums in due course of collection.....	536,001 30

Aggregate of all the admitted assets of the company at their actual value..... \$10,659,139 03

II. LIABILITIES.

Losses adjusted and unpaid.....	\$109,877 15
Losses unadjusted, including all reported and supposed losses.....	225,445 75
Losses resisted, including interest, costs and expenses....	33,183 55
	<hr/>
Gross amount of claims for losses.....	368,506 45
Deduct re-insurance and salvage.....	22,525 00
	<hr/>
Net amount of unpaid losses and claims.....	\$345,981 45
Amount required to safely re-insure all outstanding risks.....	2,486,835 57
Amount required to reclaim perpetual risks.....	30,396 69
All other demands against the company, viz: commissions, etc.....	93,905 93
	<hr/>
Total amount of liabilities, except capital stock and ne. surplus.....	2,957,119 64
Capital actually paid up in cash.....	4,000,000 00
Surplus beyond capital and other liabilities.....	3,702,019 39

Aggregate amount of liabilities including net surplus..... \$10,659,139 03

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$3,171,834 22	\$154,653 61	\$3,326,487 83
Received for interest on mortgages.....			2,267 50
Received for interest on stocks and bonds and all other sources.....			455,834 94
Income from all other sources, viz: rents.....			4,801 12
Aggregate amount of income received in cash.....			\$3,789,391 39

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,814,368 29	\$30,621 35	\$1,844,989 64
Cash dividends actually paid.....			720,000 00
Paid for commissions or brokerage.....			536,167 89
Salaries and other charges of officers, clerks and employes.....			210,032 78
Paid State, national and local taxes.....			60,542 62
All other expenditures.....			226,016 87
Aggregate amount of expenditures in cash.....			\$3,597,750 80

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$372,129,118	\$4,498,578 98	\$2,680,220	\$51,534 97
Written during the year...	300,783,099	3,654,228 00	69,108,622	181,227 44
Total.....	\$672,912,217	\$8,152,806 98	\$71,788,842	\$233,062 41
Deduct those expired and terminated.....	264,477,132	3,222,823 21	68,489,637	166,588 70
In force at end of the year,	\$408,435,085	\$4,929,983 77	\$3,299,205	\$66,473 71
Deduct amount re-insured,	18,057,172	211,021 84		
Net amount in force. .	\$390,377,913	\$4,718,961 93	\$3,299,205	\$66,473 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$6,358,584 00
Premiums received.....	74,801 37
Losses paid on risks taken.....	4,906 59
Losses incurred in Maine.....	30,872 74

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818

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

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$485,137 44
Loans secured by collaterals	38,306 25
Cash in company principal office	\$ 715 29 }
Cash deposited in bank	29,466 44 }
Interest due and accrued on stocks and bonds	1,971 13
Interest due and accrued on collateral loans.....	632 52
Gross premiums in due course of collection.....	31,256 27
Bills receivable, not matured, taken for premiums.....	9,335 79
All other assets, viz: extra premiums.....	143 16
Aggregate of all the admitted assets of the company at their actual value.....	\$596,964 29

II LIABILITIES.

Losses adjusted and unpaid	\$ 6,244 69
Losses unadjusted, including all reported and supposed losses	39,285 96
Losses resisted, including interest, costs and expenses	1,587 00
Gross amount of claims for losses.....	47,117 65
Deduct re-insurance and salvage.	4,758 50
Net amount of unpaid losses and claims.....	\$ 42,359 15
Amount required to safely re-insure all outstanding risks.....	201,989 78
All other demands against the company, viz: commissions, etc.....	17,181 20
Total amount of liabilities, except capital stock and net surplus.....	261,530 13
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities	35,434 16
Aggregate amount of liabilities including net surplus.....	\$596,964 29

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$283,823 28
Received for interest on stocks and bonds and all other sources.....	24,177 64
Aggregate amount of income received in cash.....	\$308,000 92

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses.....	\$179,902 85
Cash dividends actually paid.....	7,513 00
Paid for commissions or brokerage.....	58,820 23
Salaries and other charges of officers, clerks and employes.....	31,078 90
Paid State, national and local taxes.....	6,639 69
All other expenditures, viz: 1st installment on 116 new shares B. & A. R. R., \$1,160; miscellaneous, \$19,252.66.....	20,412 66
Aggregate amount of expenditures in cash.....	<u>\$304,367 33</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890	\$29,084,838	\$332,164 54	\$929,615	\$22,130 97
Written during the year..	31,423,700	336,533 38	270,332	11,606 55
Total.....	<u>\$60,508,538</u>	<u>\$668,697 92</u>	<u>\$1,199,947</u>	<u>\$33,737 52</u>
Deduct those expired and terminated.....	25,115,438	271,684 83	391,667	16,039 65
In force at end of the year,	\$35,393,100	\$397,013 09	\$808,280	\$17,697 87
Deduct amount re-insured,	3,670,830	42,473 16	3,000	225 00
Net amount in force,	<u>\$31,722,270</u>	<u>\$354,539 33</u>	<u>\$805,280</u>	<u>\$17,472 87</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$636,866 00
Premiums received.....	8,239 29
Losses paid on risks taken.....	4,198 89
Losses incurred in Maine.....	3,678 89

AMERICAN INSURANCE COMPANY,
NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President.*

JAS. H. WORDEN, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$294,076 65
Loans on bond and mortgage (first liens)	1,329,560 38
Interest due and accrued thereon.....	20,694 73
Stocks and bonds owned by the company, market value	459,875 00
Cash in company's principal office	\$ 4,667 28
Cash deposited in bank	22,842 87
Interest due and accrued on stocks and bonds.....	5,458 34
Gross premiums in due course of collection.....	43,353 53
All other assets viz: rents due and accrued.....	1,891 91
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$2,182,420 69

II. LIABILITIES.

Losses adjusted and unpaid	\$14,479 83
Losses unadjusted, including all reported and supposed losses	16,800 23
Losses resisted, including interest, costs and expenses ..	5,194 54
<hr/>	
Gross amount of claims for losses.....	36,474 60
Deduct re-insurance and salvage.....	2,033 31
<hr/>	
Net amount of unpaid losses and claims.....	\$34,441 29
Amount required to safely re-insure all outstanding risks.....	421,758 45
All other demands against the company, viz: commissions, etc	17,396 89
<hr/>	
Total amount of liabilities, except capital stock and net surplus ..	473,596 63
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities.....	1,108,824 06
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$2,182,420 69

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$464,089 44
Received for interest on mortgages.....	69,110 77
Received for interest on stocks and bonds and all other sources.....	17,028 18
Income from all other sources.....	5,217 08
Aggregate amount of income received in cash.....	<u>\$555,445 47</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$246,667 20
Cash dividends actually paid.....	62,427 75
Paid for commissions or brokerage.....	82,713 74
Salaries and other charges of officers, clerks and employes.....	47,589 68
Paid State, national and local taxes.....	17,804 78
All other expenditures, viz: stationary, agency and miscellaneous expenses.....	34,069 61
Aggregate amount of expenditures in cash.....	<u>\$491,272 76</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$96,573,148	\$798,998 01
Written during the year.....	67,208,435	586,814 64
Total.....	<u>\$163,781,583</u>	<u>\$1,385,812 65</u>
Deduct those expired and terminated.....	61,997,459	530,336 05
In force at end of the year.....	\$101,784,124	\$855,476 60
Deduct amount re-insured.....	4,041,708	43,055 25
Net amount in force.....	<u>\$97,742,416</u>	<u>\$812,421 35</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$254,065 00
Premiums received.....	2,593 81
Losses paid on risks taken.....	375 34
Losses incurred in Maine.....	123 34

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$500,000	00
Loans on bond and mortgage (first liens).....	9,000	00
Stocks and bonds owned by the company, market value.....	688,400	00
Loans secured by collaterals.....	158,000	00
Cash in company's principal office.....	\$ 2,053	46
Cash deposited in bank.....	63,029	20
Gross premiums in due course of collection.....	101,479	25
Aggregate of all the admitted assets of the company at their actual value.....	\$1,521,961	95

II. LIABILITIES.

Losses adjusted and unpaid.....	\$23,790	41
Losses unadjusted, including all reported and supposed losses.....	54,460	45
Losses resisted, including interest, costs and expenses....	9,543	70
Gross amount of claims for losses.....	87,794	56
Deduct re-insurance and salvage.....	15,153	13
Net amount of unpaid losses and claims.....	\$72,641	43
Amount required to safely re-insure all outstanding risks.....	519,421	10
All other demands against the company, viz: commissions, etc.....	15,221	89
Total amount of liabilities, except capital stock and net surplus.....	607,284	42
Capital actually paid up in cash.....	600,000	00
Surplus beyond capital and other liabilities.....	314,677	53
Aggregate amount of liabilities including net surplus.....	\$1,521,961	95

III. INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$645,198	07
Received for interest on stocks and bonds and all other sources.....	46,500	46
Income from all other sources.....	26,963	02
Aggregate amount of income received in cash.....	\$718,661	55

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$391,648 30
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage.....	86,916 91
Salaries and other charges of officers, clerks and employes.....	52,518 70
Paid State, national and local taxes.....	14,312 00
All other expenditures.....	93,560 48
Aggregate amount of expenditures in cash.....	<u>\$698,955 39</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$70,850,280	\$915,155 73
Written or renewed in 1891.....	64,537,210	709,206 71
Total	<u>\$135,387,490</u>	<u>\$1,624,362 44</u>
Deduct expirations and cancellations.....	50,917,492	563,990 49
In force December 31, 1891.....	\$84,469,998	\$1,060,371 95
Deduct amount reinsured..	4,733,786	65,063 40
Net amount in force.....	<u>\$79,736,212</u>	<u>\$995,308 55</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$204,140 00
Premiums received.....	2,928 93
Losses paid on risks taken.....	3,103 95
Losses incurred in Maine.....	2,103 95

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

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

DAVID ADEE, *President*

WM. H. CROLINS, *Secretary*

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$24,220 00
Interest due and accrued thereon	248 03
Stocks and bonds owned by the company, market value.....	1,091,590 00
Loans secured by collaterals.....	55,670 00
Cash in company's principal office	\$55,819 27 }
Cash deposited in bank.....	87,265 08 }
	143,084 35
Interest due and accrued on stocks and bonds.....	13,495 00
Interest due and accrued on collateral loans.....	297 94
Gross premiums in due course of collection.....	350,570 05
All other assets, viz: due for re-insurance on losses already paid.....	5,907 14
	\$1,685,082 51

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

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 36,520 73
Losses unadjusted, including all reported and supposed losses.....	117,602 61
	\$154,123 34
Net amount of unpaid losses and claims	\$154,123 34
Amount required to safely re-insure all outstanding risks.....	792,551 64
All other demands against the company, viz: commissions, etc.....	96,240 11
	1,042,915 09
Total amount of liabilities, except capital stock and net surplus.....	1,042,915 09
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities.....	242,167 42
	\$1,685,082 51

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

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,284,739 56
Received for interest on mortgages.....	3,247 00
Received for interest on stocks and bonds and all other sources.....	52,377 45
	\$1,340,364 01

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

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$636,416 47
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	255,050 60
Salaries and other charges of officers, clerks and employes.....	85,693 79
Paid State, national and local taxes.....	16,825 99
All other expenditures, viz: rents, \$14,253.39; fire patrol, \$1,467.63; printing and stationery, \$7,852.03; advertising, \$881.88; sundries, \$72,709 54.....	97,164 47
Aggregate amount of expenditures in cash.....	\$1,131,151 32

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$105,432,453	\$968,872 74
Written during the year.....	153,093,492	1,625,842 39
Total.....	\$258,525,945	\$2,594,715 13
Deduct those expired and terminated.....	99,134,012	950,587 25
In force at end of the year.....	\$159,391,933	\$1,644,127 88
Deduct amount re-insured.....	13,523,732	126,015 67
Net amount in force.....	\$145,868,201	\$1,558,112 21

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$994,776 00
Premiums received.....	17,571 32
Losses paid on risks taken.....	6,011 76
Losses incurred in Maine.....	6,351 76

AMERICAN FIRE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOS. H. MONTGOMERY, *President.*

RICHARD MARIS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$255,997 40
Loans on bond and mortgage (first liens).....	1,227,149 13
Interest due and accrued thereon.....	22,944 89
Stocks and bonds owned by the company, market value.....	1,175,871 13
Loans secured by collaterals.....	156,750 00
Cash in company's principal office.....	\$35,426 38 }
Cash deposited in bank.....	139,995 27 }
Interest due and accrued on collateral loans.....	1,837 38
Gross premiums in due course of collection.....	68,924 06
All other assets, viz: rents due and accrued.....	\$1,391 55 }
Gross rents.....	7,253 34 }
	8,644 89
Aggregate of all the admitted assets of the company at their actual value.....	\$3,093,540 53

II. LIABILITIES.

Losses adjusted and unpaid.....	\$65,413 16
Losses unadjusted, including all reported and supposed losses.....	282,882 95
Losses resisted, including interest, costs and expenses.....	50,622 23
Net amount of unpaid losses and claims.....	\$398,918 34
Amount required to safely re-insure all outstanding risks.....	1,884,848 55
All other demands against the company, viz: commissions, etc.....	2,621 36
Total amount of liabilities, except capital stock and net surplus.....	2,286,388 25
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	307,152 28
Aggregate amount of liabilities including net surplus.....	\$3,093,540 53

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,099,052 44
Received for interest on mortgages.....	61,373 05
Received for interest on stocks and bonds and all other sources.....	73,421 91
Income from all other sources, viz: perpetual policies ...	\$20,589 00 } 51,383 42
Rents, surveys, &c.....	30,794 42 }
Aggregate amount of income received in cash.....	\$2,285,230 82

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,355,401 07
Cash dividends actually paid.....	50,400 00
Paid for commissions or brokerage.....	440,013 68
Salaries and other charges of officers, clerks and employes.....	117,828 18
Paid State, national and local taxes.....	42,717 27
All other expenditures, viz: traveling expenses, maps, advertising, postage, telegrams, stationery, &c.....	174,874 01
Aggregate amount of expenditures in cash.....	\$2,181,234 21

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$230,994,669	\$2,490,956 03
Written or renewed during the year.....	267,732,085	2,507,838 24
Total.....	\$498,726,754	\$4,998,794 27
Deduct those expired and terminated.....	241,931,906	2,212,310 44
In force at end of the year.....	\$256,794,848	\$2,786,483 83
Deduct amount re-insured.....	12,447,825	122,957 10
Net amount in force December 31, 1891.....	\$244,347,023	\$2,663,526 73

PERPETUAL RISKS.

	<i>Amount of Risks.</i>	<i>Total Deposits.</i>
Perpetual risks in force December 31, 1890.....	\$20,267,718	\$540,053 17
Perpetual risks written during the year.....	1,309,675	33,503 50
Total.....	\$21,577,393	\$573,556 67
Deduct those cancelled.....	486,150	12,914 50
In force December 31, 1891.....	\$21,091,243	\$560,642 17

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$573,059 00
Premiums received.....	7,688 23
Losses paid on risks taken.....	2,559 38
Losses incurred in Maine.....	2,575 63

BOSTON MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

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

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

I. ASSETS

Real estate owned by the company, unincumbered	\$ 31,740 78
Loans on bond and mortgage (first liens).....	596,700 00
Interest due and accrued thereon.....	4,173 79
Stocks and bonds owned by the company, market value.....	1,190,656 75
Loans secured by collaterals.....	64,800 00
Cash in company's principal office and in bank.....	242,228 93
Interest due and accrued on stocks and bonds.....	4,587 42
Interest due and accrued on collateral loans.....	390 00
Premiums in due course of collection and other small accounts	182,192 10
Bills receivable, not matured, taken for premiums.....	601,949 72
Aggregate of all admitted assets of the company at their actual value.....	<u>\$2,919,419 49</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$219,182 00
Amount required to safely re-insure all outstanding risks.....	477,583 89
Total amount of liabilities, except capital stock and net surplus.....	696,765 89
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	1,222,653 60
Aggregate amount of liabilities including net surplus.....	<u>\$2,919,419 49</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine).....	\$1,060,152 41
Received for interest on mortgages.....	24,348 89
Received for interest on stocks and bonds and all other sources.....	64,008 20
Income from all other sources, viz: rents.....	864 50
Aggregate amount of income received in cash.....	<u>\$1,149,374 00</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine and inland).....	\$691,748 20
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	24,974 21
Salaries and other charges of officers, clerks and employes.....	53,243 09
Paid State, national and local taxes.....	14,088 71
All other expenditures, viz: rents, advertising and all other office and agency expenses	70,633 24
Aggregate amount of expenditures in cash.....	<u>\$954,687 45</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$11,402,494	\$472,922 40
Written during the year.....	69,436,413	1,282,068 06
Total.....	<u>\$80,838,907</u>	<u>\$1,754,990 46</u>
Deduct those expired and terminated.....	68,247 499	1,239,666 76
In force at end of the year.....	\$12,591,408	\$515,323 70
Deduct amount re-insured.....	904,633	37,739 81
Net amount in force.....	<u>\$11,686,775</u>	<u>\$477,583 89</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine).....	\$1,110,286 00
Premiums received.....	9,676 24
Losses paid on risks taken.....	3,291 34
Losses incurred in Maine.....	5,714 66

BOYLSTON INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

GEO. H. BALCH, *President.*WASHINGTON GLOVER, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)		\$205,800 00
Interest due and accrued thereon.....		2,556 75
Stocks and bonds owned by the company, market value.....		482,382 25
Loans secured by collaterals.....		92,100 00
Cash in company's principal office.....	\$2,172 53 }	78,027 35
Cash deposited in bank.....	75,854 82 }	
Interest due and accrued on stocks and bonds.....		1,406 00
Interest due and accrued on collateral loans.....		1,528 00
Gross premiums in due course of collection.....		38,942 27
Bills receivable, not matured, taken for premiums.....		13,066 65
Aggregate of all the admitted assets of the company at their actual value.....		\$915,809 27

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 41,398 23
Amount required to safely re-insure all outstanding risks.....	227,920 63
All other demands against the company, viz: commissions, etc.....	12,574 36
Total amount of liabilities, except capital stock and net surplus.....	281,893 22
Capital actually paid up in cash.....	557,200 00
Surplus beyond capital and other liabilities.....	76,716 05
Aggregate amount of liabilities including net surplus.....	\$915,809 27

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$274,893 79	\$38,184 13	\$313,077 92
Received for interest on mortgages.....			8,965 87
Received for interest on stocks and bonds and all other sources.....			27,263 68
Income from all other sources.....			12 50
Aggregate amount of income received in cash.....			\$349,319 97

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$170,724 77	\$31,091 84	
	<hr/>	<hr/>	\$201,816 61
Cash dividends actually paid.....			16,789 75
Paid for commissions or brokerage.....			65,209 74
Salaries and other charges of officers, clerks and employes			23,200 00
Paid State, national and local taxes.....			4,816 70
All other expenditures.....			30,537 18
			<hr/>
Aggregate amount of expenditures in cash.....			\$342,369 98

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$38,534,822	\$437,522 46	\$291,985	\$16,386 55
Written during the year....	30,682,193	333,035 82	6,266,814	42,240 95
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$69,217,015	\$770,558 28	\$6,558,799	\$58,627 50
Deduct those expired and terminated.....	28,288,489	308,989 97	6,276,066	41,464 11
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year...	\$40,928,526	\$461,568 31	\$282,733	\$17,163 39
Deduct amount re-insured...	3,173,891	39,494 49	48,045	2,644 04
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force....	\$37,754,635	\$422,073 82	\$234,688	\$14,519 35

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$231,955 00
Premiums received.....	3,445 22
Losses paid on risks taken	420 00
Losses incurred in Maine.....	420 00

BUFFALO GERMAN INSURANCE COMPANY,
BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILIP BECKER, *President.*

OLIVER J. EGGERT, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$300,600 00
Loans on bond and mortgage (first liens).....		506,525 00
Interest due and accrued thereon.....		2,526 05
Stocks and bonds owned by the company, market value.....		323,022 30
Loans secured by collaterals.....		169,800 00
Cash in company's principal office.....	\$868 48 }	
Cash deposited in bank.....	91,219 77 }	92,088 25
Interest due and accrued on stocks and bonds.....		1,717 95
Interest due and accrued on collateral loans.....		875 00
Gross premiums in due course of collection.....		52,544 13
Bills receivable, not matured, taken for premiums.....		2,872 42
All other assets, viz: rents due and accrued.....		1,461 32
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$1,454,032 42</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 4,682 54	
Losses unadjusted, including all reported and supposed losses.....	15,614 00	
Losses resisted, including interest, costs and expenses.....	2,905 41	
Net amount of unpaid losses and claims.....		<u>\$ 23,201 95</u>
Amount required to safely re-insure all outstanding risks.....		310,209 30
All other demands against the company, viz: commissions, etc.....		8,150 34
Total amount of liabilities, except capital stock and net surplus.....		<u>341,561 59</u>
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		<u>912,470 83</u>
Aggregate amount of liabilities including net surplus.....		<u>\$1,454,032 42</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$376,538 94
Received for interest on mortgages.....	28,064 52
Received for interest on stocks and bonds and all other sources	20,033 70
Income from all other sources, viz: rents, \$18,262 25; brokerage account, \$3,026.69	21,288 94
Aggregate amount of income received in cash.....	<u>\$445,926 10</u>

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (fire).....	\$275,201 45
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	82,340 99
Salaries and other charges of officers, clerks and employes.....	22,175 77
Paid State, national and local taxes	7,599 88
All other expenditures, viz: taxes and expense on real estate, \$9,899 58; expense account, \$14,592 33; traveling expenses, \$2,361 29; printing and stationery account, \$1,204.27	28,057 47
Aggregate amount of expenditures in cash.....	<u>455,375 56</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$65,003,520	\$686,507 04
Written during the year.....	45,331,508	493,230 16
Total.....	<u>\$110,335,028</u>	<u>\$1,179,737 20</u>
Deduct those expired and terminated.....	48,233,522	521,065 78
In force at end of the year.....	\$62,101,506	\$658,671 42
Deduct amount re-insured.....	4,850,510	40,263 54
Net amount in force.....	<u>\$57,250,996</u>	<u>\$618,407 88</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$472,415,00
Premiums received.....	5,562 42
Losses paid on risks taken	1,878 28
Losses incurred in Maine	1,863 28

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

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

I ASSETS.

Real estate owned by the company, unincumbered.....		\$75,000 00
Loans on bond and mortgage (first liens).....		31,900 00
Stocks and bonds owned by the company, market value..		139,380 00
Loans secured by collaterals.....		3,900 00
Cash in company's principal office.....	\$1,689 26 }	90,253 68
Cash deposited in bank and trust company.....	88,564 42 }	
Interest due and accrued on stocks and bonds.....		582 83
Gross premiums in due course of collection.....		9,061 82
All other assets, viz: rents.....		1,079 09
Aggregate of all the admitted assets of the company at their actual value.....		\$351,157 42

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$17,505 00	
Gross amount of claims for losses.....	17,505 00	
Deduct re-insurance and salvage.....	1,115 00	
Net amount of unpaid losses and claims.....		\$16,390 00
Amount required to safely re-insure all outstanding risks.....		76,052 98
All other demands against the company, viz: commissions, etc.....		2,509 25
Total amount of liabilities, except capital stock and net surplus.....		94,952 23
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		56,205 19
Aggregate amount of liabilities including net surplus.....		\$351,157 42

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$111,526 21
Received for interest on mortgages.....	1,459 48
Received for interest on stocks and bonds and all other sources.....	9,615 94
Income from all other sources, viz: rents.....	6,127 01
Aggregate amount of income received in cash.....	\$128,728 64

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$71,619 89
Cash dividends actually paid	12,000 00
Paid for commissions or brokerage	22,551 67
Salaries and other charges of officers, clerks and employes.	10,486 01
Paid State, national and local taxes	6,705 99
All other expenditures, viz: advertising and printing, \$2,660.01; traveling, \$939.21; office expenses and building repairs, \$3,357.75; maps and agency expenses, \$1,609.29	8,566 26
Aggregate amount of expenditures in cash.....	<u>\$131,929 82</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$14,581,847	\$146,628 18
Written during the year.....	13,499,346	131,682 63
Total	<u>\$28,081,193</u>	<u>\$278,310 81</u>
Deduct those expired and terminated.....	12,428,918	119,909 88
In force at end of the year.....	\$15,652,275	\$158,400 93
Deduct amount re-insured.....	1,052,563	9,970 61
Net amount in force	<u>\$14,599,712</u>	<u>\$148,430 32</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$208,375 00
Premiums received.....	2,400 51
Losses paid on risks taken	5 77
Losses incurred in Maine.....	1,043 37

CONNECTICUT FIRE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, *President*

CHARLES R. BURT, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 99,600 00
Loans on bond and mortgage (first liens)	779,300 00
Stocks and bonds owned by the company, market value.	1,408,101 00
Loans secured by collaterals	4,300 00
Cash in company's principal office and in bank.	190,622 52
Gross premiums in due course of collection.	150,304 73
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.	\$2,632,228 25

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$152,586 81
Losses resisted, including interest, costs and expenses	15,396 04
	<hr/>
Net amount of unpaid losses and claims.	\$167,982 85
Amount required to safely re-insure all outstanding risks.	913,656 24
	<hr/>
Total amount of liabilities, except capital stock and net surplus.	1,081,639 09
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.	550,589 16
	<hr/>
Aggregate amount of liabilities including net surplus.	\$2,632,228 25

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,279,837 00
Received for interest on mortgages.	48,316 71
Received for interest on stocks and bonds and all other sources.	65,900 25
	<hr/>
Aggregate amount of income received in cash.	\$1,394,053 96

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$761,101 80
Cash dividends actually paid.....	80,000 00
Paid for commissions or brokerage.....	234,157 73
Salaries and other charges of officers, clerks and employes.....	102,440 07
Paid State, national and local taxes.....	28,438 48
All other expenditures.....	99,620 77
Aggregate amount of expenditures in cash.....	<u>\$1,305,758 85</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$125,165,861	\$ 1,539,287 28
Written during the year.....	127,155,488	1,539,641 61
Total.....	<u>\$252,321,349</u>	<u>\$3,078,928 89</u>
Deduct those expired and terminated.....	112,501,555	1,341,780 96
In force at end of the year.....	<u>\$139,819,794</u>	<u>\$1,737,147 93</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,720,900 00
Premiums received.....	21,612 89
Losses paid on risks taken.....	16,004 27
Losses incurred in Maine.....	14,705 47

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

F. C. MOORE, *President.*EDWARD LANNING, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$734,360 00
Loans on bond and mortgage (first liens)		155,235 00
Interest due and accrued thereon.....		3,228 40
Stocks and bonds owned by the company, market value... ..		3,941,887 00
Cash in company's principal office.....	\$28,756 18 }	452,235 15
Cash deposited in bank.....	423,478 97 }	
Interest due and accrued on stocks and bonds.....		32,762 50
Interest due and accrued on collateral loans.....		391 70
Gross premiums in due course of collection.....		293,825 01
Bills receivable, not matured, taken for premiums.....		184,267 78
All other assets, viz: rents due and accrued.....		8,592 17
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$5,806,784 71</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$261,483 91	
Losses resisted, including interest, costs and expenses ...	29,370 00	
Gross amount of claims for losses.....	290,853 91	
Deduct re-insurance and salvage.....	16,568 14	
Net amount of unpaid losses and claims.....		\$274,285 77
Amount required to safely re-insure all outstanding risks.....		2,636,775 30
Reserved for contingencies.....		150,000 00
All other demands against the company, viz: commissions, etc.....		99,962 40
Total amount of liabilities, except capital stock and net surplus.....		<u>3,161,023 47</u>
Capital actually paid up in cash		1,000,000 00
Surplus beyond capital and other liabilities.....		<u>1,645,761 24</u>
Aggregate amount of liabilities including net surplus.....		<u>\$5,806,784 71</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums, (fire)	\$2,409,268 25
Received for interest on mortgages.....	8,365 57
Received for interest on stocks and bonds and all other sources.....	206,510 82
Income from all other sources, viz: rents.....	36,399 16
Aggregate amount of income received in cash.....	<u>\$2,660,543 80</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,412,907 09	\$9,731 28	\$1,422,638 37
Cash dividends actually paid to stockholders, \$140,861.00; scrip holders, \$791.00.....			141,652 00
Paid for commissions or brokerage.....			512,190 50
Salaries and other charges of officers, clerks and employes.....			256,495 11
Paid State, national and local taxes.....			58,692 30
All other expenditures, viz: stationery, printing, advertising, postage, express, traveling expenses and miscellaneous expenses.			200,936 32
Aggregate amount of expenditures in cash.....			<u>\$2,592,604 60</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$579,440,647	\$4,964,100 29
Written during the year.....	334,452,338	2,796,876 39
Total.....	<u>\$913,892,985</u>	<u>\$7,760,976 68</u>
Deduct those expired and terminated.....	371,210,594	2,692,509 58
In force at end of the year.....	\$542,682,391	\$5,068,467 10
Deduct amount re-insured.....	7,824,162	73,256 79
Net amount in force.....	<u>\$534,858,229</u>	<u>\$4,995,210 31</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,000,901 00
Premiums received.....	12,408 95
Losses paid on risks taken.....	5,092 42
Losses incurred in Maine.....	<u>6,400 76</u>

DELAWARE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATTWALL PAULDING, *President.*

HENRY LYLURN, *Secretary.*

Capital Paid Up in Cash, \$702,875.

I. ASSETS.

Real estate owned by the company, unincumbered		\$145,000 00
Loans on bond and mortgage (first liens).....		137,200 00
Interest due and accrued thereon.....		1,525 05
Stocks and bonds owned by the company, market value		928,970 00
Loans secured by collaterals.....		120,000 00
Cash in company's principal office.....	\$3,145 68 }	
Cash deposited in bank.....	58,234 44 }	61,380 12
Interest due and accrued		285 56
Gross premiums in due course of collection.....		106,857 94
Bills receivable, not matured, taken for premiums.....		23,424 28
All other assets, viz: due for re-insurance	\$3,653 04 }	
Due from sundry corporations	8,621 24 }	12,274 28
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Aggregate of all the admitted assets of the company at their actual value		\$1,536,917 23

II. LIABILITIES.

Losses adjusted and unpaid	\$33,160 41	
Losses unadjusted, including all reported and supposed losses.....		63,809 00
Losses resisted, including interest, costs and expenses....		500 00
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Net amount of unpaid losses and claims.....		\$97,469 41
Amount required to safely re-insure all outstanding risks		258,995 07
Perpetual premiums.....		74,606 44
All other demands against the company, viz: commissions, etc.....		21,992 51
<hr/>		
Total amount of liabilities, except capital stock and net surplus		453,063 43
Capital actually paid up in cash.....		702,875 00
Surplus beyond capital and other liabilities.		380,978 80
<hr/>		
Aggregate amount of liabilities including net surplus.....		\$1,536,917 23

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$313,592 77	\$302,002 25	
Received for interest on mortgages.....			4,630 71
Received for interest on stocks and bonds and all other sources.....			46,298 96
Income from all other sources, viz: rents.....			2,300 03
Aggregate amount of income received in cash.....			<u>\$668,824 72</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$170,699 12	\$163,718 70	\$334,417 82
Cash dividends actually paid			105,431 25
Scrap redeemed.....			22,325 00
Paid for commissions or brokerage.....			70,810 38
Salaries and other charges of officers, clerks and employes.....			68,692 43
Paid State, national and local taxes			15,182 45
All other expenditures.....			79,398 93
Aggregate amount of expenditures in cash.....			<u>\$696,258 26</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland</i>	<i>Premiums.</i>
In force December 31, 1890 ...	\$21,799,322	\$239,134 91	\$6,275,305	\$42,155 25
Written during the year.....	41,248,358	445,070 26	41,766,079	344,683 29
Total.....	<u>\$63,047,680</u>	<u>\$684,205 17</u>	<u>\$48,041,384</u>	<u>\$386,838 54</u>
Deduct those expired and terminated.....	26,974,293	273,037 78	44,192,516	343,047 38
In force at end of the year ...	\$36,037,387	\$411,167 39	\$3,848,868	\$43,791 16
Deduct amount re-insured....	1,996,902	19,850 03	-	-
Net amount in force.....	<u>\$34,076,485</u>	<u>\$391,277 36</u>	<u>\$3,848,868</u>	<u>\$43,791 16</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$402,032 00
Premiums received.....	5,724 92
Losses paid on risks taken.....	2,713 94
Losses incurred in Maine.....	2,739 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*

JAMES E. TILLINGHAST, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$129,900 00
Loans on bond and mortgage (first liens).....	99,183 33
Interest due and accrued thereon.....	961 00
Stocks and bonds owned by the company, market value.	310,700 00
Loans secured by collaterals.....	900 00
Cash in company's principal office.....	\$536 01
Cash deposited in bank.....	22,943 63
Gross premiums in due course of collection.....	31,497 74
All other assets, viz: rents due and accrued.....	1,437 00
Aggregate of all the admitted assets of the company at their actual value.....	\$598,058 71

II. LIABILITIES.

Losses adjusted and unpaid.....	\$8,526 00
Losses unadjusted, including all reported and supposed losses.....	26,835 00
Losses resisted, including interest, costs and expenses....	8,268 00
Net amount of unpaid losses and claims.....	\$43,629 00
Amount required to safely re-insure all outstanding risks.....	191,525 70
All other demands against the company, viz: commissions, etc.....	3,690 00
Total amount of liabilities, except capital stock and net surplus.....	238 844 70
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	59,214 01
Aggregate amount of liabilities including net surplus.....	\$598 058 71

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$295,648 77	\$5,059 90	
Received for interest on mortgages.....			5,357 44
Received for interest on stocks and bonds and all other sources.....			16,811 33
Income from all other sources, viz: rents.....			4,209 88
			<hr/>
Aggregate amount of income received in cash.....			\$327,087 32

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$199,699 46	\$845 95	
Cash dividends actually paid.....			\$200,545 41
Paid for commissions or brokerage.....			12,303 50
Salaries and other charges of officers, clerks and employes.....			60,442 50
Paid State, national and local taxes.....			23,145 86
Paid State, national and local taxes.....			10,589 21
All other expenditures, viz: all other office and agency expenses.....			24,380 41
			<hr/>
Aggregate amount of expenditures in cash.....			\$331,406 89

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890, \$30,547,766 18		\$346,477 04	\$144,390 00	\$1,385 76
Written during the year.. 32,297,266 35		353,382 09	1,158,180 37	7,114 39
Total.....	\$62,845,032 53	\$699,859 13	\$1,302,570 37	\$8,500 15
Deduct those expired and terminated.....	28,928,119 53	317,787 29	1,264,601 37	7,844 97
In force at end of the year, \$33,916,913 00		\$382,071 84	\$37,969 00	\$655 18
Deduct amount re-insured, 1,156,659 00		10,880 95		
Net amount in force. \$32,760,254 00		\$371,190 89	\$37,969 00	\$655 18

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$345,055 00
Premiums received.....	3,951 95
Losses paid on risks taken.....	560 66
Losses incurred in Maine.....	560 66

FIRE ASSOCIATION OF PHILADELPHIA,
PHILADELPHIA, PA.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817

E. C. IRVIN, *President.*

BENJAMIN T. HARKNESS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 178,809 41
Loans on bond and mortgage (first liens)	1,774,904 80
Interest due and accrued thereon.....	35,774 05
Stocks and bonds owned by the company, market value.....	2,352,475 00
Loans secured by collaterals.....	165,400 00
Cash in company's principal office.....	\$ 33,047 91
Cash deposited in banks.....	192,012 98
Interest due and accrued on stocks and bonds.....	12,213 00
Interest due and accrued on collateral loans	1,195 13
Gross premiums in due course of collection.....	321,894 46
All other assets, viz: rents.....	125 00
Aggregate of all the admitted assets of the company at their actual value	\$5,067,851 74

II. LIABILITIES.

Losses adjusted and unpaid.....	\$143,366 93
Losses unadjusted including all reported and supposed losses.....	124,290 00
Losses resisted, including interest, costs and expenses....	17,512 00
Gross amount of claims for losses.....	285,168 93
Deduct re-insurance and salvage.....	5,788 06
Net amount of unpaid losses and claims.....	\$279,380 87
Amount required to safely re-insure all outstanding risks.....	3,269,480 21
All other demands against the company, viz: commissions, etc.....	108,606 56
Total amount of liabilities, except capital stock and net surplus.....	3,657,467 64
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	910,384 10
Aggregate amount of liabilities including net surplus.....	\$5,067,851 74

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,777,005 99
Received for interest on mortgages.....	100,074 57
Received for interest on stocks and bonds and all other sources.....	133,506 86
Income from all other sources, viz: rents, \$1,510.55; mis., \$3,058	4,568 55
Aggregate amount of income received in cash.....	<u>\$2,015,155 97</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,211,934 59
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	384,777 18
Salaries and other charges of officers, clerks and employes.....	161,402 90
Paid State, national and local taxes.....	56,223 17
All other expenditures	17,369 26
Aggregate amount of expenditures in cash.....	<u>\$2,031,707 10</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$292,497,738	\$ 4,498,181 39
Written during the year.....	178,617,086	2,181,857 11
Total	<u>\$471,114,824</u>	<u>\$6,680,038 50</u>
Deduct those expired and terminated.....	159,107,368	1,904,085 77
In force at end of the year	<u>\$312,007,456</u>	<u>\$4,775,952 73</u>
Deduct amount re-insured.....	3,802,643	59,697 79
Net amount in force	<u>\$308,204,813</u>	<u>\$4,716,254 94</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,938,283 00
Premiums received.....	28,239 82
Losses paid on risks taken.....	29,288 81
Losses incurred in Maine.....	27,637 20

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

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

D. J. STAPLES, *President.*

BERNARD FAYMONVILLE, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$313,757 03
Loans on bond and mortgage (first liens).....	402,375 00
Interest due and accrued thereon.....	2,227 18
Stocks and bonds owned by the company, market value.....	1,130,715 00
Loans secured by collaterals.....	286,200 00
Cash in company's principal office.....	\$15,355 62
Cash deposited in bank.....	332,251 91
	} 347,607 53
Interest due and accrued on stocks and bonds.....	3,557 18
Interest due and accrued on collateral loans.....	4,287 02
Gross premiums in due course of collection.....	277,911 14
Bills receivable, not matured, taken for premiums.....	60,512 91
All other assets, viz: warrants, \$3,474.30; due from other companies for losses paid, etc., \$11,765.53.....	15,239 83
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$2,844,389 82</u>

II LIABILITIES.

Losses adjusted and unpaid.....	\$21,589 93
Losses unadjusted, including all reported and supposed losses.....	228,660 31
Losses resisted, including interest, costs and expenses....	13,063 33
	<u>263,313 57</u>
Gross amount of claims for losses.....	263,313 57
Deduct re-insurance and salvage.....	107,890 80
Net amount of unpaid losses and claims.....	\$ 155,422 77
Amount required to safely re-insure all outstanding risks.....	1,045,121 34
All other demands against the company, viz: commissions, etc.....	35,447 85
	<u>1,235,991 96</u>
Total amount of liabilities, except capital stock and net surplus.....	1,235,991 96
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	608,397 86
	<u>\$2,844,389 82</u>
Aggregate amount of liabilities including net surplus.....	<u>\$2,844,389 82</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,236,765 14	\$262,707 52	\$1,499,472 66
Received for interest on mortgages.....			46,407 27
Received for interest on stocks and bonds and all other sources.....			58,890 01
Income from all other sources, viz: rents.....			25,219 74
Aggregate amount of income received in cash.....			\$1,629,989 68

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$690,961 88	\$102,596 85	\$793,558 73
Cash dividends actually paid.....			120,000 00
Paid for commissions or brokerage.....			195,760 32
Salaries and other charges of officers, clerks and employes.....			133,011 71
Paid State, national and local taxes.....			26,306 65
All other expenditures, viz: general expenses.....			143,938 58
Aggregate amount of expenditures in cash.....			\$1,412,575 99

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31,				
1890.....	\$133,165,902 00	\$1,817,613 37	\$3,765,996 00	\$184,807 09
Written or renewed in 1891	130,578,778 21	1,751,791 61	42,630,877 00	518,281 35
Total.....	\$263,744,680 21	\$3,569,404 98	\$46,396,873 00	\$703,088 44
Deducting expirations and cancellations.....	116,977,099 21	1,621,274 26	39,726,307 00	476,304 46
In force December 31,				
1891.....	\$146,767,581 00	\$1,948,130 72	\$6,670,566 00	\$226,783 98
Deduct amount re-insured,	12,897,911 00	232,569 94	2,571,999 00	81,273 97
Net amount in force, \$133,869,670 00	\$1,715,560 78	\$4,098,567 00	\$145,510 01	

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$809,363 33
Premiums received.....	10,729 89
Losses paid on risks taken.....	8,266 47
Losses incurred in Maine.....	6,584 97

FIREMEN'S FIRE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$246,800 00
Interest due and accrued thereon.....	2,466 32
Stocks and bonds owned by the company, market value.....	557,191 87
Cash in company's principal office.....	\$ 349 53 }
Cash deposited in bank.....	14,732 28 }
Interest due and accrued on stocks and bonds.....	5,537 92
Gross premiums in due course of collection.....	14,654 34
Aggregate of all the admitted assets of the company at their actual value.....	\$841,732 26

II. LIABILITIES.

Losses adjusted and unpaid.....	\$9,025 71
Losses unadjusted, including all reported and supposed losses.....	10,808 75
Net amount of unpaid losses and claims.....	\$19,834 46
Amount required to safely re-insure all outstanding risks.....	104,699 81
All other demands against the company, viz: commissions, etc.....	5,802 05
Total amount of liabilities, except capital stock and net surplus.....	130,336 32
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	311,395 94
Aggregate amount of liabilities including net surplus.....	\$841,732 26

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$103,213 61
Received for interest on mortgages.....	12,086 44
Received for interest on stocks and bonds and all other sources.....	26,403 52
Aggregate amount of income received in cash.....	\$141,703 57

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$63,393 71
Cash dividends actually paid.....	40,155 00
Paid for commissions or brokerage.....	17,022 82
Salaries and other charges of officers, clerks and employes.....	15,212 50
Paid State, national and local taxes.....	4,902 34
All other expenditures.....	8,449 99
Aggregate amount of expenditures in cash.....	<u>\$149,136 36</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$20,132,511	\$212,625 22
Written during the year.....	14,775,361	121,897 13
Total.....	<u>\$34,907,872</u>	<u>\$334,522 35</u>
Deduct those expired and terminated.....	14,467,428	121,469 35
In force at end of the year.....	\$20,440,444	\$213,053 00
Deduct amount re-insured.....	563,552	5,708 98
Net amount in force.....	<u>\$19,876,892</u>	<u>\$207,344 02</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$164,203 00
Premiums received.....	2,291 76
Losses paid on risks taken.....	2,362 14
Losses incurred in Maine.....	2,362 14

FIRST NATIONAL FIRE INSURANCE COMPANY,
WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

CHARLES B. PRATT, *President*,

GEORGE A. PARK, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 530 00
Loans on bond and mortgage (first liens)	152,381 90
Interest due and accrued thereon.....	2,700 73
Stocks and bonds owned by the company, market value	79,807 50
Loans secured by collaterals.....	9,500 00
Cash in company's principal office	\$ 51 18 }
Cash deposited in bank.....	26,771 58 }
	26,822 76
Interest due and accrued on stocks and bonds.....	508 75
Interest due and accrued on collateral loans.....	48 00
Gross premiums in due course of collection.....	21,238 10
All other assets, viz: due from Guardian Assurance Company, \$1,242.50;	
due from Nashua & Rochester R. R., \$2,000.....	3,242 50
	<hr/>
Aggregate of all the admitted assets of the company at their actual	
value.....	\$296,780 24

II. LIABILITIES.

Losses adjusted and unpaid	\$11,144 15
Losses unadjusted, including all reported and supposed	
losses.....	6,195 00
	<hr/>
Gross amount of claims for losses.....	17,339 15
Deduct re-insurance and salvage.....	1,801 96
	<hr/>
Net amount of unpaid losses and claims.....	\$15,537 19
Amount required to safely re-insure all outstanding risks.....	72,490 98
All other demands against the company, viz: commissions, etc.....	4,247 62
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	92,275 79
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	4,504, 45
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$296,780 24

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$114,698 10
Received for interest on stocks and bonds and all other sources.....	13,248 95
Income from all other sources, viz: profit and loss, commissions on re-insurance and agency business, etc.....	2,801 90
Aggregate amount of income received in cash.....	<u>\$130,748 95</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$67,236 07
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	25,466 92
Salaries and other charges of officers, clerks and employes.....	6,712 50
Paid State, national and local taxes.....	1,231 98
All other expenditures, viz: general office and agency expenses.....	6,060 60
Aggregate amount of expenditures in cash.....	<u>\$122,708 07</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$ 8,854,999	\$122,781 50
Written during the year.....	10,353,347	132,757 52
Total.....	<u>\$19,208,346</u>	<u>\$255,539 02</u>
Deduct those expired and terminated.....	7,939,964	107,401 88
In force at end of the year.....	<u>\$11,268,382</u>	<u>\$148,137 14</u>
Deduct amount re-insured.....	416,113	5,896 76
Net amount in force.....	<u>\$10,852,269</u>	<u>\$142,240 38</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$632,002 00
Premiums received	10,256 19
Losses paid on risks taken.....	10,412 39
Losses incurred in Maine.....	11,772 33

FRANKLIN FIRE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

JAMES W. McALLISTER, *President*. EZRA. I. CRESSON, *Secretary*.

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

I. ASSETS

Real estate owned by the company, unincumbered	\$341,850 00
Loans on bond and mortgage (first liens)	455,249 67
Interest due and accrued thereon	8,022 23
Stocks and bonds owned by the company, market value	1,610,574 00
Loans secured by collaterals	569,400 00
Cash in company's principal office	\$ 15,977 81 } 126,115 28
Cash deposited in bank	110,137 47 }
Interest due and accrued on collateral loans	3,583 61
Gross premiums in due course of collection	58,682 64
Aggregate of all the admitted assets of the company at their actual value	\$3,173,477 43

II. LIABILITIES.

Losses adjusted and unpaid	\$22,910 91
Losses unadjusted, including all reported and supposed losses	28,905 00
Losses resisted, including interest, costs and expenses	789 98
Net amount of unpaid losses and claims	\$52,605 89
Amount required to safely re-insure all outstanding risks	1,748,790 28
All other demands against the company, viz: commissions, etc	9,140 87
Total amount of liabilities, except capital stock and net surplus	1,810,537 04
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities	962,940 39
Aggregate amount of liabilities including net surplus	\$3,173,477 43

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$486,644 65
Received for interest on mortgages	55,509 97
Received for interest on stocks and bonds and all other sources	75,189 81
Income from all other sources, viz: rents, \$8,579.67; policy and transfer fees, \$1,827.50; surveys, \$148 00	10,555 17
Aggregate amount of income received in cash	\$627,899 60

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$312,497 45
Cash dividends actually paid.....	90,210 00
Paid for commissions or brokerage.....	88,366 71
Salaries and other charges of officers, clerks and employes.....	55,642 77
Paid State, national and local taxes.....	22,236 07
All other expenditures, viz: agency expenses, \$64,646 89; loss expense, \$2,733.94; repairs to real estate, \$3,059.19	70,440 02
Aggregate amount of expenditures in cash.....	\$639,393 02

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$140,691,988	\$2,318,899 92
Written during the year.....	52,437,400	571,476 20
Total.....	\$193,129,388	\$2,890,376 12
Deduct those expired and terminated.....	50,931,674	583,521 12
In force at end of the year.....	\$142,197,714	\$2,306,855 00
Deduct amount re-insured.....	2,156,956	19,604 78
Net amount in force.....	\$140,040,758	\$2,287,250 22

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$625,815 00
Premiums received.....	7,102 00
Losses paid.....	5,818 16
Losses incurred in Maine.....	5,877 15

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

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President*

JAMES A. SILVERY, *Secretary*.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$5,142,391 00
Cash in company's principal office.....	\$5,336 68
Cash deposited in bank.....	415,438 04
	} 420,774 72
Interest due and accrued on stocks and bonds.....	4,187 00
Gross premiums in due course of collection..	311,855 73
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$5,879,208 45

II. LIABILITIES.

Losses adjusted and unpaid.....	\$54,142 22
Losses unadjusted, including all reported and supposed losses.....	260,572 14
Losses resisted, including interest, costs and expenses....	30,979 18
	<hr/>
Gross amount of claims for losses.....	345,693 54
Deduct re-insurance and salvage.....	5,081 95
	<hr/>
Net amount of unpaid losses and claims.....	\$340,611 59
Amount required to safely re-insure all outstanding risks.....	2,209,234 42
All other demands against the company, viz: commissions, etc.....	73,973 01
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	2,623,819 02
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	2,255,389 43
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$5,879,208 45

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,635,720 86
Received for interest on stocks and bonds and all other sources.....	223,239 18
	<hr/>
Aggregate amount of income received in cash.....	\$2,858,960 04

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,573,795	29
Cash dividends actually paid	200,000	00
Paid for commissions or brokerage	428,300	43
Salaries and other charges of officers, clerks and employes	210,431	27
Paid State, national and local taxes	72,429	63
All other expenditures, viz: rent, stationery, advertising, traveling ex- penses, general agents, &c., &c.	249,401	73
Aggregate amount of expenditures in cash	\$2,734,358	35

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$470,043,750	\$3,993,219 51
Written during the year	367,084,047	3,332,745 09
Total	\$837,127,797	\$7,325,964 60
Deduct those expired and terminated	350,612,410	2,919,453 14
In force at end of the year	\$486,515,387	\$4,406,511 46
Deduct amount re-insured	12,805,498	130,536 65
Net amount in force	\$473,709,889	\$4,275,974 81

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,334,902 00
Premiums received	14,784 68
Losses paid on risks taken	8,754 92
Losses incurred in Maine	7,268 31

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HUGO SCHUMANN, *President.*CHARLES RUYKHAVER *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$295,130 67
Loans on bond and mortgage (first liens).....	184,500 00
Interest due and accrued thereon.....	4,287 50
Stocks and bonds owned by the company, market value.....	2,394,467 00
Cash in company's principal office.....	\$41,419 07 }
Cash deposited in banks.....	47,441 96 }
Gross premiums in due course of collection.....	198,948.96
All other assets, viz: cash in hands of department managers.....	5,330 62
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$3,171,525 78</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$78,236 23
Losses unadjusted, including all reported and supposed losses.....	60,150 14
Losses resisted, including interest, costs and expenses.....	13,691 91
Gross amount of claims for losses.....	152,087 28
Deduct re-insurance and salvage.....	38,398 87
Net amount of unpaid losses and claims.....	<u>\$ 113,679 41</u>
Amount required to safely re-insure all outstanding risks.....	1,115,328 32
All other demands against the company, viz: commissions, etc.....	28,558 43
Total amount of liabilities, except capital stock and net surplus.....	1,257,566 16
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	913,959 62
Aggregate amount of liabilities including net surplus.....	<u>\$3,171,525 78</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,188,451 31
Received for interest on mortgages.....	6,865 00
Received for interest on stocks and bonds and all other sources.....	108,149 33
Aggregate amount of income received in cash.....	<u>\$1,303,465 65</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$650,956 41
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	169,368 77
Salaries and other charges of officers, clerks and employes ..	118,394 14
Paid State, national and local taxes.....	32,634 32
All other expenditures, viz: advertizing, agency, office expenses, fire patrol, printing, stationery, traveling, rents and board expenses.....	117,861 63
Aggregate amount of expenditures in cash.....	\$1,189,215 27

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$259,148,997 80	\$2,193,703 08
Written during the year.....	187,448,061 31	1,592,878 49
Total	\$446,597,059 11	\$3,786,581 57
Deduct those expired and terminated.....	168,999,224 98	1,444,739 07
In force at end of the year.....	\$277,597,834 13	\$2,341,842 50
Deduct amount re-insured.....	20,029,662 30	198,967 17
Net amount in force	\$257,568,171 83	\$2,142,875 33

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$658,645 00
Premiums received.....	8,162 09
Losses paid on risks taken.....	3,203 47
Losses incurred in Maine.....	3,058 72

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PENN.

—
INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ALFRED J. GILLETT, *President*. EDWIN F. MORRILL, *Secretary*.

—
Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$297,80	00
Loans on bond and mortgage (first liens)	705,650	00
Interest due and accrued thereon.....	13,758	29
Stocks and bonds owned by the company, market value	403,122	50
Loans secured by collaterals.	11,750	00
Cash in company's principal office	\$11,529	55
Cash deposited in bank	80,325	46
Interest due and accrued on collateral loans	208	35
Gross premiums in due course of collection.....	62,406	50
Bills receivable, not matured, taken for premiums	35,380	07
All other assets, viz: rents due and accrued, \$1,960.39; perpetual insurance on company's building, \$1,665.00.....	3,625	39
Aggregate of all the admitted assets of the company at their actual value	\$1,625,556	11

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$45,439	03
Losses resisted, including interest, costs and expenses.....	6,991	43
Gross amount of claims for losses.....	52,430	46
Deduct re-insurance and salvage.....	3,235	71
Net amount of unpaid losses and claims	\$49,194	75
Amount required to safely re-insure all outstanding risks.....	700,472	00
All other demands against the company, viz: commissions, etc.....	43,948	11
Total amount of liabilities, except capital stock and net surplus.....	793,614	86
Capital actually paid up in cash.....	300,000	00
Surplus beyond capital and other liabilities.....	531,941	25
Aggregate amount of liabilities including net surplus	\$1,625,556	11

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....		\$424,424 48
Received for interest on mortgages.....		42,001 86
Received for interest on stocks and bonds and all other sources.....		19,513 75
Income from all other sources, viz: rents.....	\$6,615 23 }	7,154 98
Surveys, &c.....	539 75 }	
Aggregate amount of income received in cash.....		\$493,095 07

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$198,690 19
Cash dividends actually paid.....	72,000 00
Paid for commissions or brokerage.....	94,700 53
Salaries and other charges of officers, clerks and employes.....	58,278 00
Paid State, national and local taxes.....	14,450 16
All other expenditures, viz: postage, \$2,303.27; general expenses, \$25,738.42.....	28,041 69
Aggregate amount of expenditures in cash.....	\$466,160 57

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$79,194,867	\$1,020,237 87
Written or renewed during the year.....	50,552,085	517,260 18
Total.....	\$129,746,952	\$1,537,498 05
Deduct those expired and terminated.....	43,783,912	437,061 47
In force at end of the year.....	\$85,963,040	\$1,100,436 58
Deduct amount re-insured.....	3,043,528	34,197 38
Net amount in force.....	\$82,919,512	\$1,066,239 20

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$175,485 00
Premiums received.....	2,216 35

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

INCORPORATED IN 1885 COMMENCED BUSINESS IN 1885.

FRANK JONES, *President.*

A. F. HOWARD, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$88,600 00
Interest accrued thereon (none past due)		1,587 84
Stocks and bonds owned by the company, market value.....		267,497 00
Loans secured by collaterals.....		44,480 00
Cash in company's principal office.....	\$539 81 }	
Cash deposited in bank.....	74,775 48 }	75,315 29
Interest due and accrued on stocks and bonds.....		1,441 75
Interest due and accrued on collateral loans.....		307 03
Gross premiums in due course of collection.....		68,657 37
<hr/>		
Aggregate of all the admitted assets of the company at their actual value.....		\$547,886 28

II. LIABILITIES.

Losses adjusted and unpaid.....	\$20,500 55	
Losses unadjusted, including all reported and supposed losses.....		31,171 67
Losses resisted, including interest, costs and expenses....		1,817 55
<hr/>		
Gross amount of claims for losses.....	53,489 77	
Deduct re-insurance and salvage.....		16,869 87
<hr/>		
Net amount of unpaid losses and claims.....		\$ 36,619 90
Amount required to safely re-insure all outstanding risks.....		250,224 47
All other demands against the company, viz: commissions, etc.....		19,090 63
<hr/>		
Total amount of liabilities, except capital stock and net surplus.....		305,935 00
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		41,951 28
<hr/>		
Aggregate amount of liabilities including net surplus.....		\$547,886 28

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$410,856 44
Received for interest on mortgages.....	6,748 34
Received for interest on stocks and bonds and all other sources.....	16,677 67
Aggregate amount of income received in cash.....	<u>\$434,282 45</u>

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (fire).....	\$214,494 35
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage.....	91,577 37
Salaries and other charges of officers, clerks and employes.....	10,980 00
Paid State, national and local taxes.....	7,207 08
All other expenditures, viz: maps, rent, office and incidental expenses..	21,586 18
Aggregate amount of expenditures in cash.....	<u>\$357,844 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$39,527,253	\$514,479 61
Written during the year.....	45,371,976	585,442 41
Total.....	<u>\$84,899,229</u>	<u>\$1,099,922 02</u>
Deduct those expired and terminated.....	36,844,674	487,901 73
In force at end of the year.....	\$48,054,555	\$612,020 29
Deduct amount re-insured.....	9,897,471	128,035 62
Net amount in force.....	<u>\$38,157,084</u>	<u>\$483,984 67</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,354,623 00
Premiums received.....	48,623 74
Losses paid on risks taken.....	15,389 08
Losses incurred in Maine.....	18,408 81

GREENWICH INSURANCE COMPANY,

NEW YORK.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

MASON A. STONE, *President.* WM. ADAMS AND W. B. WARD, *Ass't Secretaries.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 170,000	00
Loans on bond and mortgage (first liens)	11,100	00
Interest due and accrued thereon	213	00
Stocks and bonds owned by the company, market value	1,102,195	91
Loans secured by collaterals	62,399	99
Cash in company's principal office	\$ 8,942	19 } 25,013 33
Cash deposited in bank	16,071	14 }
Interest due and accrued on stocks and bonds	2,987	50
Interest due and accrued on collateral loans	198	00
Gross premiums in due course of collection (less \$5,000 for contingencies) ..	203,681	24
Bills receivable, not matured, taken for premiums	13,796	10
All other assets, viz: rents due and accrued, \$850; due from other companies for re-insurances on losses already paid, \$4,940 34	5,790	34
Aggregate of all the admitted assets of the company at their actual value	\$1,597,375	41

II. LIABILITIES.

Losses adjusted and unpaid	\$ 8,092	62
Losses unadjusted, including all reported and supposed losses	350,992	35
Losses resisted, including interest, costs and expenses	40,704	41
Gross amount of claims for losses	399,789	38
Deduct re-insurance and salvage	54,233	26
Net amount of unpaid losses and claims	\$345,556	12
Amount required to safely re-insure all outstanding risks	832,427	14
All other demands against the company, viz: commissions, etc	105,100	00
Total amount of liabilities, except capital stock and net surplus	1,283,083	26
Capital actually paid up in cash	200,000	00
Surplus beyond capital and other liabilities	114,292	15
Aggregate amount of liabilities including net surplus	\$1,597,375	41

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,019,673 98	\$167,477 75	\$1,187,151 73
Received for interest on mortgages.....			453 00
Received for interest on stocks and bonds and all other sources.....			52,171 60
Income from all other sources, viz: rents, \$16,770 84; sundries, \$9.96; payment of debt not heretofore counted as an asset, \$637.50.....			17,418 30
Aggregate amount of income received in cash.....			\$1,257,194 63

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$753,369 97	\$75,027 74	\$828,397 71
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage.....			310,194 92
Salaries and other charges of officers, clerks and employes.....			62,315 07
Paid State, national and local taxes.....			13,698 05
All other expenditures, viz: directors' fees \$1,110; stationery \$13,916.46; postage \$3,669 40; rent \$10,000; insurance patrol \$4,969.68; gas and electric light \$1,724.47; N. Y. Board Fire Underwriters \$1,836.10; advertising \$436; car fares \$256.82; maps \$8,800. 76; miscellaneous \$32,299.97; improvements to real estate \$330.25; interest \$1,083.32; office fixtures \$386.32.....			80,819 58
Aggregate amount of expenditures in cash.....			\$1,315,425 33

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$265,480,829	\$1,288,748 04	\$ 2,758,117	\$ 71,350 81
Written during the year....	203,579,532	1,294,134 19	65,997,985	192,337 67
Total.....	\$469,060,361	\$2,582,882 23	\$68,756,102	\$263,688 48
Deduct those expired and terminated.....	157,604,599	943,387 16	64,892,962	177,176 81
In force at end of the year..	\$311,455,762	\$1,639,495 07	\$3,863,140	\$86,511 67
Deduct amount re-insured...	15,590,220	97,900 50	815,500	12,153 37
Net amount in force....	\$295,865,542	\$1,541,594 57	\$3,047,640	\$74,358 30

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$270,055 00
Premiums received.....	3,860 54
Losses paid on risks taken.....	2,376 99
Losses incurred in Maine.....	2,601 99

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$250,000 00
Loans on bond and mortgage (first liens).....	23,000 00
Interest due and accrued thereon.....	96 66
Stocks and bonds owned by the company, market value..	2,030,817 25
Loans secured by collaterals.....	850 00
Cash in company's principal office.....	\$47,570 31
Cash deposited in bank.....	38,568 63
	86,138 94
Interest due and accrued on stocks and bonds.....	8,843 00
Interest due and accrued on collateral loans.....	3 08
Gross premiums in due course of collection.....	149,426 98
All other assets, viz: due from other companies for re-insurance on losses already paid.....	2,154 28
Aggregate of all the admitted assets of the company at their actual value.....	\$2,551,330 19

II. LIABILITIES.

Losses adjusted and unpaid.....	\$68,802 58
Losses unadjusted, including all reported and supposed losses.....	55,701 73
Losses resisted, including interest, costs and expenses.....	23,632 43
Gross amount of claims for losses.....	148,136 74
Deduct re-insurance and salvage.....	15,319 05
Net amount of unpaid losses and claims.....	\$132,817 69
Amount required to safely re-insure all outstanding risks.....	935,663 99
All other demands against the company, viz: commissions, etc.....	27,410 15
Total amount of liabilities, except capital stock and net surplus.....	1,095,891 83
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	455,438 36
Aggregate amount of liabilities including net surplus.....	\$2,551,330 19

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,147,228 26
Received for interest on mortgages	1,947 50
Received for interest on stocks and bonds and all other sources.....	97,292 54
	<u> </u>
Aggregate amount of income received in cash.....	\$1,246,468 30

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$748,925 37
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	226,273 66
Salaries and other charges of officers, clerks and employes.	133,988 16
Paid State, national and local taxes	34,187 63
All other expenditures.....	99,202 43
	<u> </u>
Aggregate amount of expenditures in cash.....	\$1,342,577 25

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$201,800,131 77	\$1,882,499 19
Written during the year	145,739,863 84	1,377,039 27
	<u> </u>	<u> </u>
Total.....	\$347,539,995 61	\$3,259,538 46
Deduct those expired and terminated.....	156,997,888 56	1,353,273 79
	<u> </u>	<u> </u>
In force at end of the year.....	\$190,542,107 05	\$1,906,264 67
Deduct amount re-insured.....	8,045,289 61	74,175 60
	<u> </u>	<u> </u>
Net amount in force	\$182,496,817 44	\$1,832,089 07

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,573,613 34
Premiums received.....	22,696 18
Losses paid on risks taken.....	16,964 24
Losses incurred in Maine.....	17,489 41

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810 COMMENCED BUSINESS IN 1810.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 379,575 60
Loans on bond and mortgage (first liens)	1,302,000 00
Interest due and accrued thereon	22,390 05
Stocks and bonds owned by the company, market value	4,082,850 75
Loans secured by collaterals	30,000 00
Cash in company's principal office	\$ 13,072 20 }
Cash deposited in bank	333,648 41 }
Interest due and accrued on collateral loans	466 67
Gross premiums in due course of collection	561,082 38
All other assets, viz: rents due and accrued, \$1,083 08; State tax due from non-resident stockholders, \$16,877.70	17,960 78
Aggregate of all the admitted assets of the company at their actual value.....	\$6,743,046 84

II. LIABILITIES.

Losses adjusted and unpaid	\$ 98,124 81
Losses unadjusted, including all reported and supposed losses	206,171 28
Losses resisted, including interest, costs and expenses ...	25,010 52
Net amount of unpaid losses and claims.....	\$ 329,306 61
Amount required to safely re-insure all outstanding risks.....	2,566,400 72
All other demands against the company, viz: commissions, etc.	45,000 00
Total amount of liabilities, except capital stock and net surplus.....	2,940,707 33
Capital actually paid up in cash	1,250,000 00
Surplus beyond capital and other liabilities.....	2,552,339 51
Aggregate amount of liabilities including net surplus	\$6,743,046 84

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,260,915 81
Received for interest on mortgages.....	78,935 21
Received for interest on stocks and bonds and all other sources.....	333,214 47
Income from all other sources.....	<u>24,732 65</u>
Aggregate amount of income received in cash.....	\$3,697,798 14

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,058,550 95
Cash dividends actually paid.....	300,000 00
Paid for commissions or brokerage.....	539,742 49
Salaries and other charges of officers, clerks and employes.....	222,908 43
Paid State, national and local taxes.....	67,224 75
All other expenditures, viz: printing, advertising, traveling and general expenses.....	<u>256,813 70</u>
Aggregate amount of expenditures in cash.....	\$3,445,240 32

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$388,400,705	\$4,643,641 38
Written during the year.....	314,122,625	3,830,420 61
Total.....	<u>\$702,523,330</u>	<u>\$8,474,061 99</u>
Deduct those expired and terminated.....	262,475,661	3,237,111 05
In force at end of the year.....	\$440,047,669	\$5,236,950 95
Deduct amount re-insured.....	13,499,489	217,348 69
Net amount in force.....	<u>\$426,548,180</u>	<u>\$5,019,602 25</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,915,122 00
Premiums received.....	39,357 84
Losses paid on risks taken.....	12,621 74
Losses incurred in Maine.....	<u>14,724 77</u>

HOME INSURANCE COMPANY,
NEW YORK, N. Y.

—
INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

D. A. HEALD, *President.* WM. L. BIGBLOW, T. B. GREENE, *Secretaries.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,544,938 96
Loans on bond and mortgage (first liens)	695,568 68
Interest due and accrued thereon	13,170 45
Stocks and bonds owned by the company, market value	5,695,649 89
Loans secured by collaterals	347,735 00
Cash deposited in bank	537,899 90
Interest due and accrued on stocks and bonds	35,557 15
Interest due and accrued on collateral loans	2,411 35
Gross premiums in due course of collection	487,706 07
Bills receivable, not matured, taken for premiums	10,002 55
	<hr/>
Aggregate of all the admitted assets of the company at their actual value	\$9,370,640 00

II. LIABILITIES.

Losses adjusted and unpaid	\$162,956 80
Losses unadjusted, including all reported and supposed losses	1,036,553 60
Losses resisted, including interest, costs and expenses ...	28,933 34
	<hr/>
Gross amount of claims for losses	1,228,443 74
Deduct re-insurance and salvage	493,100 92
	<hr/>
Net amount of unpaid losses and claims	\$735,342 82
Amount required to safely re-insure all outstanding risks	4,117,657 00
All other demands against the company, viz: commissions, etc	227,249 92
	<hr/>
Total amount of liabilities, except capital stock and net surplus	5,080,249 74
Capital actually paid up in cash	3,000,000 00
Surplus beyond capital and other liabilities	1,290,390 26
	<hr/>
Aggregate amount of liabilities including net surplus	\$9,370,640 00

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.	\$4,745,630 83	\$164,731 14	\$4,910,361 97
Received for interest on mortgages.			41,371 28
Received for interest on stocks and bonds and all other sources.			253,941 68
Income from all other sources, viz: rent.			104,992 24
Aggregate amount of income received in cash.			\$5,310,667 17

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.	\$2,651,554 21	\$120,166 08	\$2,771,720 29
Cash dividends actually paid.			300,000 00
Paid for commissions or brokerage.			1,033,215 30
Salaries and other charges of officers, clerks and employes.			428,015 17
Paid State, national and local taxes.			78,952 65
All other expenditures, viz: advertising, postage, stationery, traveling expenses, &c.			329,975 52
Aggregate amount of expenditures in cash.			\$4,941,878 93

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890, \$720,708,139	\$720,708,139	\$7,202,313 00	\$6,135,208	\$130,103 00
Written during the year... 751,054,446	751,054,446	6,114,338 45	50,165,937	191,744 28
Total.	\$1,471,762,585	\$13,316,651 45	\$56,301,145	\$321,847 28
Deduct those expired and terminated.	586,545,550	4,903,058 45	49,893,080	185,591 28
In force at end of the year, \$885,217,035	\$885,217,035	\$8,413,593 00	\$6,408,065	\$136,256 00
Deduct amount re-insured, 76,627,952	76,627,952	583,587 00	647,150	11,012 00
Net amount in force. . \$808,589,083	\$808,589,083	\$7,830,006 00	\$5,760,915	\$125,244 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$4,986,590 00
Premiums received.....	62,594 55
Losses paid on risks taken.....	35,837 39
Losses incurred in Maine.....	37,408 19

INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA, PA.

—
INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHARLES PLATT, *President*.

GREVILLE E. FRYER, *Secretary*.

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

I. ASSETS

Real estate owned by the company, unincumbered	\$ 307,000 00
Loans on bond and mortgage (first liens).....	2,547,398 73
Interest due and accrued thereon.....	27,635 13
Stocks and bonds owned by the company, market value	4,496,880 00
Loans secured by collaterals	142,700 00
Cash deposited in bank.....	770,038 72
Gross premiums in due course of collection.....	664,951 19
Bills receivable, not matured, taken for premiums....	154,132 40
All other assets, viz: book debts due the company, \$120,483.83; wreck- ing boat "North Americas," \$47,000..	167,483 83
Aggregate of all the admitted assets of the company at their actual value	\$9,278,220 00

II. LIABILITIES.

Losses adjusted and unpaid.....	\$103,341 00
Losses unadjusted, including all reported and supposed losses.....	520,871 00
Losses resisted, including interest, costs and expenses....	10,253 00
Gross amount of claims for losses.....	634,465 00
Deduct re-insurance and salvage....	151,099 00
Net amount of unpaid losses and claims.....	\$483,366 00
Amount required to safely re-insure all outstanding risks	3,549,811 54
All other demands against the company, viz: commissions, etc.....	19,567 15
Total amount of liabilities, except capital stock and net surplus	4,052,744 69
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital and other liabilities.....	2,225,475 31
Aggregate amount of liabilities including net surplus.....	\$9,278,220 00

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$3,316,535 10	\$1,612,700 75	\$4,929,235 85
Received for interest on mortgages.....			144,518 37
Received for interest on stocks and bonds and all other sources.....			244,777 09
Income from all other sources, viz: net perpetual deposits.....			21,456 56
Aggregate amount of income received in cash.....			\$5,339,987 87

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$2,111,124 95	\$1,019,965 21	\$3,131,090 16
Cash dividends actually paid			450,000 00
Paid for commissions or brokerage.....			856,206 15
Salaries and other charges of officers, clerks and employes.....			238,289 76
Paid State, national and local taxes			109,872 94
All other expenditures, viz: advertising, postage, stationery, etc.			306,052 66
Aggregate amount of expenditures in cash.....			\$5,091,511 67

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890, \$508,655,673	\$4,776,121 77		\$17,035,850	\$210,393 91
Written during the year..	476,091,767	3,859,322 14	345,813,664	2,214,049 44
Total.....	\$984,747,440	\$8,635,443 91	\$362,849,514	\$2,424,443 35
Deduct those expired and terminated	438,434,068	3,511,725 57	344,874,529	2,128,754 39
In force at end of the year, \$546,313,372	\$5,123,718 34		-	-
Deduct amount re-insured, 22,916,777	197,705 26		-	-
Net amount in force, \$523,396,595	\$4,926,013 08		\$17,974,985	\$295,688 96

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,625,746 00
Premiums received.....	51,524 97
Losses paid on risks taken.....	39,230 02
Losses incurred in Maine.....	36,783 36

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

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

GEORGE G CROWELL, *President*

A. B. EARLE, *Secretary*.

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

I. ASSETS

Real estate owned by the company, unincumbered		\$325,121 00
Loans on bond and mortgage (first liens).....		91,850 00
Interest due and accrued thereon.....		1,653 08
Stocks and bonds owned by the company, market value.....		220,508 19
Cash in company's principal office	\$ 1,878 76	} 52,419 94
Cash deposited in bank.....	37,699 44	
Cash in hands of managers.....	12,841 74	
Interest due and accrued on stocks and bonds.....		345 00
Gross premiums in due course of collection.....		26,690 91
Bills receivable, not matured, taken for premiums.....		1,963 25
All other assets, viz: re-insurance on losses, \$4,761.15; miscellaneous, \$90.07; reclaimable on perpetual re-insurance, \$8,489.15.....		22,955 37
Aggregate of all admitted assets of the company at their actual value.....		\$743,506 74

II. LIABILITIES.

Net amount of unpaid losses and claims.....		\$34,426 00
Amount required to safely re-insure all outstanding risks, including perpetuals		412,922 77
All other demands against the company, viz: commissions, etc.....		35,000 00
Total amount of liabilities, except capital stock and net surplus.....		482,348 77
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities		61,157 97
Aggregate amount of liabilities including net surplus.....		\$743,506 74

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$301,399 66
Received for interest on mortgages.....	4,783 78
Received for interest on stocks and bonds and all other sources.....	10,073 20
Income from all other sources, viz: rents, \$24,175.68; transfers, \$109.50; retained on perpetual cancellations, \$195.73; profit on investment sold, \$2,041.74.....	26,522 65
Aggregate amount of income received in cash.....	\$342,779 29

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$227,485 23	\$52 69	\$227,537 92
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage.....			63,639 37
Salaries and other charges of officers, clerks and employes.....			38,500 47
Paid State, national and local taxes.....			9,502 63
All other expenditures, viz: water rent, \$424.70; gas bills, \$656.55; advertising, \$713.75; boards, \$2,659.48; patrols, \$1,540.62; charges to real estate, \$5,436.93; printing and supplies, \$1,986.02; general expenses, \$3,585.27.....			17,147 32
Aggregate amount of expenditures in cash.....			\$376,327 71

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$43,780,672	\$450,474 52
Written during the year.....	43,180,450	387,328 33
Total.....	\$86,961,122	\$838,302 85
Deduct those expired and terminated.....	40,092,413	359,177 23
In force at end of the year.....	\$46,868,709	\$479,125 62
Deduct amount re-insured.....	4,252,252	44,113 86
Net amount in force.....	\$42,616,457	\$435,011 76

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$784,137 00
Premiums received.....	16,723 49
Losses paid on risks taken.....	11,347 13
Losses incurred in Maine.....	11,293 94

**MANUFACTURERS' AND BUILDERS' FIRE
INSURANCE COMPANY,**

NEW YORK, N. Y.

—
INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

EDWARD V. LOUD, *President.*

J. JAY NESTELL, *Secretary.*

—
Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$70,000 00
Interest due and accrued thereon.....		819 43
Stocks and bonds owned by the company, market value.		288,593 50
Loans secured by collaterals		95,600 00
Cash in company's principal office.....	\$5,296 95 }	17,475 35
Cash deposited in bank.....	12,178 40 }	
Interest due and accrued on stocks and bonds.....		2,060 10
Interest due and accrued on collateral loans.....		2,448 38
Gross premiums in due course of collection.....		54,199 85
Aggregate of all the admitted assets of the company at their actual value.....		\$531,196 61

II. LIABILITIES.

Losses adjusted and unpaid	\$33,415 97
Losses unadjusted, including all reported and supposed losses.....	24,717 69
Losses resisted, including interest, costs and expenses....	4,576 62
Gross amount of claims for losses.....	62,710 28
Deduct re-insurance and salvage.....	4,229 96
Net amount of unpaid losses and claims.	\$ 58,480 32
Amount required to safely re-insure all outstanding risks.....	187,983 77
All other demands against the company, viz: commissions, etc	46,565 54
Total amount of liabilities, except capital stock and net surplus.	293,029 63
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.	38,166 98
Aggregate amount of liabilities including net surplus.	\$ 531,196 61

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$298,009 01
Received for interest on mortgages.....	5,333 30
Received for interest on stocks and bonds and all other sources.....	17,334 85
Income from all other sources, viz: rents.....	6,949 85
	<hr/>
Aggregate amount of income received in cash.....	\$327,627 01

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$191,574 53
Cash dividends actually paid.	12,090 00
Paid for commissions or brokerage.....	74,673 04
Salaries and other charges of officers, clerks and employes.....	20,851 78
Paid State, national and local taxes.....	8,151 66
All other expenditures, viz: lease of building 152 Broadway, \$10,815.81; interest on borrowed money, \$911.65; agency and other expense, \$13,561.53; fire patrol, \$767.79; board of underwriters, \$273.62 ...	26,330 40
	<hr/>
Aggregate amount of expenditures in cash.....	\$333,671 41

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$42,212,979	\$314,239 41
Written during the year.....	44,760,403	360,691 47
	<hr/>	<hr/>
Total.....	\$86,973,382	\$674,930 88
Deduct those expired and terminated.....	36,987,329	290,496 59
	<hr/>	<hr/>
In force at end of the year.....	\$49,986,053	\$384,434 29
Deduct amount re-insured.....	4,224,443	24,652 91
	<hr/>	<hr/>
Net amount in force.....	\$45,761,610	\$359,781 38

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$158,201 00
Premiums received.....	2,330 85
Losses paid on risks taken.....	15 00
Losses incurred in Maine.....	15 00

MECHANICS' AND TRADERS' INSURANCE COMPANY,

NEW ORLEANS, LA.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869

LLOYD R. COLEMAN, *President.*

GEORGE H. FROST, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$25,200 00
Interest due and accrued thereon	400 00
Stocks and bonds owned by the company, market value	610,997 00
Cash in company's principal office	\$ 3,718 27 }
Cash deposited in bank	40,766 22 }
Gross premiums in due course of collection	91,413 75
Aggregate of all the admitted assets of the company at their actual value	\$772,495 24

II. LIABILITIES.

Losses adjusted and unpaid	\$14,905 20
Losses unadjusted, including all reported and supposed losses	61,761 43
Losses resisted, including interest, costs and expenses	6,334 10
Gross amount of claims for losses	83,000 73
Deduct re-insurance and salvage	12,006 26
Net amount of unpaid losses and claims	\$ 70,994 47
Amount required to safely re-insure all outstanding risks	220,972 94
All other demands against the company, viz: commissions, etc	21,660 90
Total amount of liabilities, except capital stock and net surplus	313,628 31
Capital actually paid up in cash	375,000 00
Surplus beyond capital and other liabilities	83,866 93
Aggregate amount of liabilities including net surplus	\$772,495 24

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$391,050 93	\$38,360 02	\$429,410 95
Received for interest on mortgages.....			37,850 97
Received for interest on stocks and bonds and all other sources.....			1,034 10
			<hr/>
Aggregate amount of income received in cash.....			\$468,296 02

IV. EXPENDITURES DURING THE YEAR

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$265,562 24	\$1,986 62	\$267,548 86
Cash dividends actually paid.....			37,500 00
Paid for commissions or brokerage.....			62,044 22
Salaries and other charges of officers, clerks and employes.....			32,160 00
Paid State, national and local taxes.....			13,335 06
All other expenditures.....			36,620 41
			<hr/>
Aggregate amount of expenditures in cash.....			\$449,208 55

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$23,831,983	\$350,010 83	-	-
Written during the year..	42,897,940	574,939 75	\$7,193,662	\$41,318 12
Total.....	<hr/> \$66,729,923	<hr/> \$924,950 58	<hr/> \$7,193,662	<hr/> \$41,318 12
Deducting those expired and terminated.....	32,109,773	429,377 24	7,193,662	41,318 12
	<hr/> \$34,620,150	<hr/> \$495,573 34	<hr/> -	<hr/> -
In force at end of the year,	\$34,620,150	\$495,573 34	-	-
Deduct amount re-insured,	5,361,293	79,695 98	-	-
	<hr/> \$29,258,857	<hr/> \$415,877 36	<hr/> -	<hr/> -
Net amount in force,	\$29,258,857	\$415,877 36	-	-

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$402,394 00
Premiums received.....	4,769 20
Losses paid on risks taken.....	4,261 73
Losses incurred in Maine.....	4,511 73

**MERCANTILE FIRE AND MARINE INSURANCE
COMPANY,
BOSTON, MASS.**

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEORGE R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$79,500 00
Interest due and accrued thereon.....	444 58
Stocks and bonds owned by the company, market value.	511,806 00
Cash in company's principal office.....	\$2,834 55 }
Cash deposited in bank.....	17,004 17 }
Interest due and accrued on stocks and bonds.....	2,841 65
Gross premiums in due course of collection.....	21,307 58
Bills receivable, not matured, taken for premiums.....	3,099 21
Aggregate of all the admitted assets of the company at their actual value.....	\$638,837 74

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$21,124 00
Losses resisted, including interest, costs and expenses....	1,963 00
Gross amount of claims for losses.....	23,087 00
Deduct re-insurance and salvage.....	5,017 00
Net amount of unpaid losses and claims.....	\$18,070 00
Amount required to safely re-insure all outstanding risks.....	110,321 23
All other demands against the company, viz: commissions, etc.....	7,765 47
Total amount of liabilities, except capital stock and net surplus.....	136,156 70
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	102,681 04
Aggregate amount of liabilities including net surplus.....	\$638,837 74

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$155,993 73	\$14,528 42	
Received for interest on mortgages			\$170,522 15
Received for interest on stocks and bonds and all other sources			2,283 33
Income from all other sources, viz: salvage.....			26,900 90
			9,262 47
Aggregate amount of income received in cash.....			<u>\$208,968 85</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$93,126 16	\$6,852 63	
Cash dividends actually paid.....			\$99,978 79
Paid for commissions or brokerage.....			27,777 00
Salaries and other charges of officers, clerks and employes.....			39,484 82
Paid State, national and local taxes.....			10,200 00
All other expenditures			4,277 09
			15,702 06
Aggregate amount of expenditures in cash.....			<u>\$197,419 76</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890....	\$17,127,351	\$190,568 08	\$532,695	\$4,692 62
Written during the year.....	19,188,366	198,673 41	1,240,250	16,505 02
Total.....	<u>\$36,315,717</u>	<u>\$389,241 49</u>	<u>\$1,772,945</u>	<u>\$21,197 64</u>
Deduct those expired and terminated.....	13,671,048	156,304 09	1,770,695	21,069 64
In force at end of the year....	\$22,644,669	\$232,937 40	\$2,270	\$128 00
Deduct amount re-insured	1,410,096	16,719 35	-	-
Net amount in force	<u>\$21,234,573</u>	<u>\$216,218 05</u>	<u>\$2,270</u>	<u>\$128 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$82,850 00
Premiums received.....	1,032 77

MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$273,210 10
Loans on bond and mortgage (first liens)	416,373 00
Interest due and accrued thereon.....	7,465 17
Stocks and bonds owned by the company, market value	695,015 00
Cash in company's principal office	\$ 8,343 20 }
Cash deposited in bank	30,618 39 }
Interest due and accrued on stocks and bonds	1,866 43
Gross premiums in due course of collection.....	133,841 09
All other assets.....	1,574 15
Aggregate of all the admitted assets of the company at their actual value.....	\$1,568,306 53

II. LIABILITIES.

Losses adjusted and unpaid.....	\$77,662 96
Losses unadjusted, including all reported and supposed losses.....	82,358 15
Losses resisted, including interest, costs and expenses....	15,088 37
Gross amount of claims for losses.....	175,109 48
Deduct re-insurance and salvage.....	4,094 30
Net amount of unpaid losses and claims.....	\$171,015 18
Amount required to safely re-insure all outstanding risks.....	654,247 27
All other demands against the company, viz: commissions, etc.....	43,841 46
Total amount of liabilities, except capital stock and net surplus	869,103 91
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	299,202 62
Aggregate amount of liabilities including net surplus.....	\$1,568,306 53

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$891,261 45.
Received for interest on mortgages	22,670 08.
Received for interest on stocks and bonds and all other sources	36,125 50.
Income from all other sources, viz: rents	8,597 85
	<hr/>
Aggregate amount of income received in cash	\$955,654 88

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$623,962 38.
Cash dividends actually paid.....	40,024 26
Paid for commissions or brokerage.....	177,606 99
Salaries and other charges of officers, clerks and employes.....	42,811 65
Paid State, national and local taxes.....	22,042 20.
All other expenditures, viz: current expenses.....	92,426 57
	<hr/>
Aggregate amount of expenditures in cash	\$998,874 05.

V. MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$107,230,753	\$1,200,024 42.
Written during the year.....	92,274,790	1,034,726 61
	<hr/>	<hr/>
Total	\$199,505,543	\$2,234,751 03.
Deduct those expired and terminated.....	84,076,505	952,859 67
	<hr/>	<hr/>
In force at end of the year	\$115,429,038	\$1,281,891 36.
Deduct amount re-insured.	2,086,174	24,919 01
	<hr/>	<hr/>
Net amount in force	\$113,342,864	\$1,256,972 35

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,010,812 38.
Premiums received	13,659 50.
Losses paid on risks taken.....	13,632 03
Losses incurred in Maine	11,579 15.

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851

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

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

I. ASSETS.

Loans on bond and mortgage (first liens)		\$110,500 00
Interest due and accrued thereon.		1,376 06
Stocks and bonds owned by the company, market value.....		286,862 50
Loans secured by collaterals		22,300 00
Cash in company's principal office.....	\$ 1,652 50 }	30,951 64
Cash deposited in bank	29,299 14 }	
Interest due and accrued on stocks and bonds.....		250 00
Interest due and accrued on collateral loans		322 95
Gross premiums in due course of collection.....		37,940 47
Aggregate of all the admitted assets of the company at their actual value		\$490,503 62

II. LIABILITIES.

Losses adjusted and unpaid.....	\$16,637 76	
Losses unadjusted, including all reported and supposed losses.....	27,648 81	
Losses resisted, including interest, costs and expenses....	3,708 13	
Net amount of unpaid losses and claims.....		\$ 47,994 70
Amount required to safely re-insure all outstanding risks.		181,404 47
All other demands against the company, viz: commissions, etc.....		3,270 14
Total amount of liabilities, except capital stock and net surplus		232,669 31
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		57,834 31
Aggregate amount of liabilities including net surplus.....		\$490,503 62

III. INCOME DURING THE YEAR

Net cash received for premiums (fire).....	\$285,045 09
Received for interest on mortgages	5,113 98
Received for interest on stocks and bonds and all other sources.....	16,707 43
Aggregate amount of income received in cash.....	\$306,866 50

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$209,883 22
Cash dividends actually paid.....	8,000 00
Paid for commissions or brokerage.....	56,215 70
Salaries and other charges of officers, clerks and employes, advertising and supplies.....	40,240 56
Paid State, national and local taxes.....	7,945 50
Aggregate amount of expenditures in cash.....	<u>\$322,284 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$29,138,036	\$331,618 57
Written during the year.....	30,901,260	338,788 73
Total.....	<u>\$60,039,296</u>	<u>\$670,407 30</u>
Deduct those expired and terminated.....	28,951,614	309,622 29
In force at end of the year.....	\$31,087,682	\$360,785 01
Deduct amount re-insured.....	584,956	6,201 42
Net amount in force.....	<u>\$30,502,726</u>	<u>\$354,583 59</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$354,225 00
Premiums received.....	4,218 44
Losses paid on risks taken.....	1,770 47
Losses incurred in Maine.....	1,770 47

MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

D. WHITNEY, JR., *President.*

EUGENE HARBECK, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 21,031 18
Loans on bond and mortgage (first liens).....	653,057 91
Interest due and accrued thereon	19,220 50
Stocks and bonds owned by the company, market value.....	63,541 00
Loans secured by collaterals.....	700 00
Cash in company's principal office.....	\$15,280 44 }
Cash deposited in bank.....	19,887 88 }
Interest due and accrued on stocks and bonds.....	349 58
Gross premiums in due course of collection	99,901 66
Bills receivable, not matured, taken for premiums.....	4,128 28
All other assets, viz: United Fire Re-insurance Company, \$1,869.71; Liberty Insurance Company, \$1,491.66.....	3,360 83
Aggregate of all the admitted assets of the company at their actual value	\$900,459 26

II. LIABILITIES.

Losses adjusted and unpaid.....	\$21,651 30
Losses unadjusted, including all reported and supposed losses	13,883 10
Losses resisted, including interest, costs and expenses....	3,397 70
Net amount of unpaid losses and claims.....	\$38,932 10
Amount required to safely re-insure all outstanding risks.....	309,934 17
All other demands against the company, viz: commissions, etc.....	21,141 35
Total amount of liabilities, except capital stock and net surplus.....	370,007 62
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities	130,451 64
Aggregate amount of liabilities including net surplus.....	\$900,459 26

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$458,676 98	\$80,804 15	\$539,481 13
Received for interest on mortgages.....			44,781 61
Received for interest on stocks and bonds and all other sources			2,831 05
Income from all other sources, viz: profits of local department.....			1,031 91
Aggregate amount of income received in cash			\$588,125 70

IV. EXPENDITURES DURING THE YEAR

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$287,971 91	\$52,622 62	\$340,594 53
Cash dividends actually paid.....			32,000 00
Paid for commissions or brokerage.....			107,964 08
Salaries and other charges of officers, clerks and employes.....			13,970 59
Paid State, national and local taxes.....			13,654 52
All other expenditures, viz: contingent expenses, \$1,825 59; Home Office expense, \$2,722.23; agency expenses, \$43,796 77; marine department expense, 2,979.71; rent, \$2,250; profit and loss, \$108.73; exchange, \$465 73.....			54,148 76
Aggregate amount of expenditures in cash			\$562,332 48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$36,303,782	\$ 488,114 95	\$ 194,572	\$ 7,973 22
Written during the year....	44,960,279	587,418 02	7,269,936	94,208 48
Total.....	\$81,264,061	\$1,075,532 97	\$7,464,508	\$102,181 70
Deduct those expired and terminated.....	35,880,622	469,674 83	7,366,758	98,135 05
In force at end of the year,	\$45,383,439	\$605,857 14	\$97,750	\$4,046 65
Deduct amount re-insured..	1,529,703	21,491 17	-	-
Net amount in force....	\$43,853,736	\$584,366 97	\$97,750	\$4,046 65

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$192,561 00
Premiums received.....	3,189 22
Losses paid on risks taken.....	1,759 15
Losses incurred in Maine.....	1,759 15

NATIONAL FIRE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President*

E. G. RICHARDS, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$61,654 97
Loans on bond and mortgage (first liens)	667,300 00
Interest due and accrued thereon	13,285 38
Stocks and bonds owned by the company, market value	1,710,106 00
Loans secured by collaterals	450 00
Cash in company's principal office	\$1,569 20
Cash deposited in bank	203,209 59
	} 204,778 79
Interest due and accrued on stocks and bonds	2,650 83
Interest due and accrued on collateral loans	13 50
Gross premiums in due course of collection	244,557 33
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$2,904,796 80

II. LIABILITIES.

Losses adjusted and unpaid	\$45,703 10
Losses unadjusted, including all reported and supposed losses	105,306 73
Losses resisted, including interest, costs and expenses	11,300 35
	<hr/>
Net amount of unpaid losses and claims	\$162,310 18
Amount required to safely re-insure all outstanding risks	1,105,184 68
All other demands against the company, viz: commissions, etc	58,627 57
	<hr/>
Total amount of liabilities, except capital stock and net surplus	1,326,122 43
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	578,674 37
	<hr/>
Aggregate amount of liabilities including net surplus	\$2,904,796 80

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,537,524 24
Received for interest on mortgages.....	37,963 02
Received for interest on stocks and bonds and all other sources.....	85,435 90
Income from all other sources.....	2,243 44
	<hr/>
Aggregate amount of income received in cash.....	\$1,663,166 60

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$743,045 32
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	289,779 85
Salaries and other charges of officers, clerks and employes.....	126,087 74
Paid State, national and local taxes.....	39,036 90
All other expenditures.....	103,190 26
	<hr/>
Aggregate amount of expenditures in cash.....	\$1,401,140 07

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$139,977,095	\$1,810,924 49
Written during the year.....	169,302,579	1,880,799 37
	<hr/>	<hr/>
Total.....	\$309,279,674	\$3,691,723 86
Deduct those expired and terminated.....	119,807,860	1,356,691 06
	<hr/>	<hr/>
In force at end of the year.....	\$189,471,814	\$2,335,032 80
Deduct amount re-insured.....	15,326,546	190,326 26
	<hr/>	<hr/>
Net amount in force.....	\$174,145,268	\$2,144,706 54

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,896,333 00
Premiums received.....	24,428 19
Losses paid on risks taken.....	9,620 29
Losses incurred in Maine.....	10,508 79

NATIONAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

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

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$9,438 98
Interest due and accrued thereon.....	229 38
Stocks and bonds owned by the company, market value.....	306,072 50
Cash in company's principal office.....	\$ 2,734 43 }
Cash deposited in bank.	6,319 35 }
Interest due and accrued on stocks and bonds.....	973 75
Gross premiums in due course of collection.....	40,746 57
Aggregate of all the admitted assets of the company at their actual value.....	\$366,514 96

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,746 65
Losses unadjusted, including all reported and supposed losses.....	18,010 00
Losses resisted, including interest, costs and expenses.....	2,302 90
Net amount of unpaid losses and claims.	\$34,059 55
Amount required to safely re-insure all outstanding risks.....	118,010 53
All other demands against the company, viz: commissions, etc.....	7,314 41
Total amount of liabilities, except capital stock and net surplus.....	159,384 49
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	7,130 47
Aggregate amount of liabilities including net surplus.....	\$366,514 96

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$227,404 43
Received for interest on mortgages.....	461 32
Received for interest on stocks and bonds and all other sources.....	11,141 45
Aggregate amount of income received in cash... ..	\$239,007 20

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$162,803 41
Cash dividends actually paid.....	14,000 00
Paid for commissions or brokerage.....	56,346 89
Salaries and other charges of officers, clerks and employes.....	14,618 08
Paid State, national and local taxes.....	2,979 10
All other expenditures.....	<u>12,128 41</u>
Aggregate amount of expenditures in cash.....	\$262,875 89

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$23,943,464	\$246,425 86
Written during the year.....	28,119,423	<u>313,625 45</u>
Total.....	\$52,062,887	\$560,051 31
Deduct those expired and terminated.....	29,109,147	<u>319,127 53</u>
In force at end of the year.....	\$22,953,740	\$240,923 78
Deduct amount re-insured.....	501,036	<u>3,865 68</u>
Net amount in force.....	\$22,452,704	\$237,058 10

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$33,600 00
Premiums received.....	257 85

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

INCORPORATED IN 1869 COMMENCED BUSINESS IN 1870.

JAMES A. WESTON, *President*

JOHN C FRENCH, *Secretary*.

Capital Paid Up in Cash, \$700,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 9,000 00
Loans on bond and mortgage (first liens).....	550,096 86
Stocks and bonds owned by the company, market value.....	1,072,134 96
Loans secured by collaterals.....	23,750 00
Cash in company's principal office.....	\$26,368 19 }
Cash deposited in bank.....	76,755 68 }
Interest due and accrued on stocks and bonds.....	13,323 00
Interest due and accrued on collateral loans.....	2,800 00
Gross premiums in due course of collection.....	65,732 51
Aggregate of all the admitted assets of the company at their actual value.....	\$1,839,961 20

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 47,374 20
Losses unadjusted, including all reported and supposed losses.....	46,343 00
Net amount of unpaid losses and claims.....	\$93,717 20
Amount required to safely re-insure all outstanding risks.....	632,215 66
All other demands against the company, viz: commissions, etc.....	13,146 50
Total amount of liabilities, except capital stock and net surplus.....	739,079 36
Capital actually paid up in cash.....	700,000 00
Surplus beyond capital and other liabilities.....	400,881 84
Aggregate amount of liabilities including net surplus.....	\$1,839,961 20

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$769,515 66
Received for interest on mortgages.....	33,909 91
Received for interest on stocks and bonds and all other sources.....	52,926 30
Aggregate amount of income received in cash.....	\$856,351 86

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$429,214 21
Cash dividends actually paid.....	48,000 00
Paid for commissions or brokerage.....	172,380 64
Salaries and other charges of officers, clerks and employes.....	41,580 08
Paid State, national and local taxes.....	22,506 08
All other expenditures.....	42,745 71
Aggregate amount of expenditures in cash.....	\$756,426 72

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$92,951,401	\$1,172,515 95
Written during the year.....	83,782,389	951,991 31
Total.....	\$176,733,790	\$2,124,507 26
Deduct those expired and terminated.....	79,248,109	863,206 63
In force at end of the year.....	\$97,485,681	\$1,261,300 63
Deduct amount re-insured.....	4,541,112	53,085 12
Net amount in force.....	\$92,944,569	\$1,208,215 51

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,162,893 00
Premiums received.....	16,044 42
Losses paid on risks taken.....	8,631 97
Losses incurred in Maine.....	7,022 30

NEW YORK BOWERY FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

HENRY SILBERHORN, *President*. J. FRANK PATTERSON, *Secretary*.

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

I. ASSETS.

Loans on bond and mortgage (first liens)	\$16,200 00
Interest due and accrued thereon.....	101 24
Stocks and bonds owned by the company, market value.....	452,290 00
Loans secured by collaterals.....	3,700 00
Cash in company's principal office.....	\$832 75 }
Cash deposited in banks.....	8,211 68 }
	9,044 43
Interest due and accrued on stocks and bonds	4,988 34
Interest due and accrued on collateral loans.....	111 00
Gross premiums in due course of collection.....	97,334 07
All other assets, viz: due from other companies account re-insurance... ..	586 13
	\$584,355 21

II. LIABILITIES.

Losses adjusted and unpaid.....	\$37,432 05
Losses unadjusted, including all reported and supposed losses	35,929 43
Losses resisted, including interest, costs and expenses	5,148 13
	78,509 61
Gross amount of claims for losses.....	78,509 61
Deduct re-insurance and salvage.. ..	14,636 56
	\$ 63,873 05
Net amount of unpaid losses and claims	\$ 63,873 05
Amount required to safely re-insure all outstanding risks.. ..	126,835 15
All other demands against the company, viz: commissions, etc	39,488 83
	230,197 03
Total amount of liabilities, except capital stock and net surplus.....	230,197 03
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities.....	54,158 18
	\$584,355 21

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$229,260 42
Received for interest on mortgages.....	961 34
Received for interest on stocks and bonds and all other sources.....	22,052 00
	<hr/>
Aggregate amount of income received in cash.....	\$252,273 76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$266,089 85
Cash dividends actually paid.....	22,097 75
Paid for commissions or brokerage.....	34,389 06
Salaries and other charges of officers, clerks and employes.....	31,948 07
Paid State, national and local taxes.....	8,221 45
All other expenditures.....	29,871 59
	<hr/>
Aggregate amount of expenditures in cash.....	\$392,617 77

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$69,154,176	\$570,128 02
Written during the year.....	54,580,438	559,937 98
	<hr/>	<hr/>
Total	\$123,734 614	\$1,130,066 00
Deduct those expired and terminated.....	60,096,401	556,779 30
	<hr/>	<hr/>
In force at end of the year	\$63,638,213	\$573,286 70
Deduct amount re-insured.....	43,375,166	318,639 59
	<hr/>	<hr/>
Net amount in force	\$20,263,047	\$254,647 11

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$105,900 00
Premiums received.....	1,160 70
Losses paid on risks taken.....	1,250 37
Losses incurred in Maine.....	1,250 37

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

PETER NOTMAN, *President*.

GEORGE C. HOWE, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, less incumbrance.....	\$778,600 00
Loans on bond and mortgage (first liens).....	26,950 00
Interest due and accrued thereon.....	701 70
Stocks and bonds owned by the company, market value.....	1,320,240 00
Loans secured by collaterals... ..	13,000 00
Cash in company's principal office.....	\$ 23,094 87 }
Cash deposited in bank.....	273,852 57 }
	296,947 44
Interest due and accrued on stocks and bonds.....	6,235 00
Interest due and accrued on collateral loans.....	96 39
Gross premiums in due course of collection.....	268,384 12
All other assets, viz: rents due and accrued, \$5,948.82; due from other companies for re-insurances on losses paid, \$5,680.48; interest not otherwise entered, \$400.68.....	12,029 98
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$2,723,184 63

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$308,054 79
Losses resisted, including interest, costs and expenses.....	32,944 35
	<hr/>
Net amount of unpaid losses and claims.....	\$340,999 14
Amount required to safely re-insure all outstanding risks.....	1,517,799 61
Unpaid dividends.....	366 00
All other demands against the company, viz: commissions, etc.....	43,236 29
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	1,902,401 04
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	320,783 59
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$2,723,184 63

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$2,038,127 59	\$26,355 14	
			\$2,064,482 73
Received for interest on mortgages.....			2,713 00
Received for interest on stocks and bonds and all other sources.....			57,491 41
Income from all other sources, viz: rents.....			17,313 87
Aggregate amount of income received in cash.....			\$2,142,001 01

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,199,270 98
Cash dividends actually paid.....	49,940 00
Paid for commissions or brokerage.....	372,721 35
Salaries and other charges of officers, clerks and employes.....	141,280 00
Paid State, national and local taxes.....	48,393 00
All other expenditures, viz: advertising, postage, office rent, stationery, etc.....	205,143 22
Aggregate amount of expenditures in cash.....	\$2,016,658 55

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$353,493,821	\$3,054,598 66	\$ 750,884	\$ 23,611 97
Written during the year....	287,781,673	2,667,011 11	1,449,753	37,379 38
Total.....	\$641,275,494	\$5,721,609 77	\$2,200,637	\$60,991 35
Deduct those expired and terminated.....	266,115,734	2,467,600 83	698,650	24,932 35
In force at end of the year..	\$375,159,760	\$3,254,008 94	\$1,501,987	\$36,059 00
Deduct amount re-insured...	37,663,702	362,350 57	329,093	7 702 44
Net amount in force....	\$337,496,058	\$2,891,658 37	\$1,172,894	\$28,356 56

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,549,177 00
Premiums received.....	23,174 91
Losses paid on risks taken.....	18,292 71
Losses incurred in Maine.....	18,418 13

NORTH AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

SILAS PIERCE, *President.*CHARLES E. MACULLAR, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$44,200 72
Loans on bond and mortgage (first liens).....		65,260 00
Interest due and accrued thereon.....		1,209 02
Stocks and bonds owned by the company, market value.....		194,683 37
Loans secured by collaterals.....		2,300 00
Cash in company's principal office.....	\$8,100 46 }	22,672 17
Cash deposited in bank.....	14,571 71 }	
Interest due and accrued on stocks and bonds.....		1,676 67
Interest due and accrued on collateral loans.....		38 62
Gross premiums in due course of collection.....		27,582 62
All other assets, viz: rents due.....		193 35
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$359,816 54</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,922 26	
Losses unadjusted, including all reported and supposed losses.....		14,364 37
Gross amount of claims for losses.....	17,286 62	
Deduct re-insurance and salvage.....	547 50	
Net amount of unpaid losses and claims.....		\$16,739 12
Amount required to safely re-insure all outstanding risks.....		111,505 51
All other demands against the company, viz: commissions, etc.....		24,613 49
Total amount of liabilities, except capital stock and net surplus.....		<u>152,858 12</u>
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		6,958 42
Aggregate amount of liabilities including net surplus.....		<u>\$359,816 54</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$137,966 47
Received for interest on mortgages.....	3,767 68
Received for interest on stocks and bonds and all other sources.....	9,033 65
Income from all other sources, viz: rents, \$1,817 34; profit on securities sold, \$154 38; return of bank tax, \$787.35.....	2,759 07
Aggregate amount of income received in cash.....	\$153,496 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$117,347 46
Paid for commissions or brokerage.....	27,137 69
Salaries and other charges of officers, clerks and employes.....	13,031 68
Paid State, national and local taxes.....	4,918 41
All other expenditures, viz: interest, \$243.66; rent, maps, etc., \$10,389.30.....	10,632 96
Aggregate amount of expenditures in cash.....	\$173,068 20

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$26,167,802	\$270,804 58
Written or renewed during 1891.....	20,738,836	193,768 29
Total.....	\$46,906,638	\$469,572 87
Deduct those expired and terminated.....	20,199,771	196,719 12
In force at end of the year.....	\$26,706,867	\$272,853 75
Deduct amount re-insured.....	4,180,141	42,560 96
Net amount in force.....	\$22,526,726	\$230,292 79

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$331,235 00
Premiums received.....	3,635 00
Losses paid on risks taken.....	2,275 46
Losses incurred in Maine.....	1,673 14

NORTHWESTERN NATIONAL INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALFRED JAMES, *President.*

JOHN P. MCGREGON, *Secretary.*

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

I. ASSETS

Loans on bond and mortgage (first liens).....	\$425,300 00
Interest due and accrued thereon.....	3,893 10
Stocks and bonds owned by the company, market value.....	963,960 00
Cash in company's principal office.....	\$5,241 30
Cash deposited in bank.....	159 594 69
	} 164,835 99
Interest due and accrued on stocks and bonds.....	3,266 67
Gross premiums in due course of collection.....	67,554 94
Bills receivable, not matured, taken for premiums....	932 00
All other assets.....	500 00
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$1,630,242 70

II. LIABILITIES.

Losses adjusted and unpaid.....	\$17,468 57
Losses unadjusted, including all reported and supposed losses.....	46,976 00
	<hr/>
Gross amount of claims for losses.....	64,444 57
Deduct re-insurance and salvage.....	2,000 00
	<hr/>
Net amount of unpaid losses and claims.....	\$62,444 57
Amount required to safely re-insure all outstanding risks.....	564,190 06
All other demands against the company, viz: commissions, etc.....	18,206 47
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	644,841 10
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities.....	385,401 60
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$1,630,242 70

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$607,567 84	\$8,228 20	
Received for interest on mortgages.....			\$615,796 04
Received for interest on stocks and bonds and all other sources.....			26,173 86
			44,430 16
Aggregate amount of income received in cash.....			<u>\$686,400 06</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$313,838 52	\$4,176 70	
Cash dividends actually paid.....			\$318,015 22
Paid for commissions or brokerage.....			60,000 00
Salaries and other charges of officers, clerks and employes.....			113,812 22
Paid State, national and local taxes.....			67,093 54
All other expenditures.....			15,159 62
			57,123 12
Aggregate amount of expenditures in cash.....			<u>\$631,203 72</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890...	\$87,666,829	\$1,020,227 92	\$145,888	\$12,478 31
Written during the year.....	65,161,186	695,621 72	60,724	5,729 16
Total.....	<u>\$152,828,015</u>	<u>\$1,715,849 64</u>	<u>\$206,612</u>	<u>\$18,207 47</u>
Deduct those expired and terminated.....	58,527,336	596,924 34	157,304	16,274 17
In force at end of the year....	\$94,300,679	\$1,118,925 30	\$49,308	\$1,933 30
Deduct amount re-insured.....	1,896,215	25,217 12	-	-
Net amount in force.....	<u>\$92,404,464</u>	<u>\$1,093,708 18</u>	<u>\$49,308</u>	<u>\$1,933 30</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$94,425 00
Premiums received.....	1,057 11
Losses paid on risks taken.....	1,070 68
Losses incurred in Maine.....	1,070 68

ORIENT INSURANCE COMPANY,
HARTFORD, CONN.

—
INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHARLES B. WHITING, *President.* JAMES U. TAINTOR, *Secretary.*

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

—
I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 22,745 78
Loans on bond and mortgage (first liens)	253,972 21
Interest due and accrued thereon.....	8,252 45
Stocks and bonds owned by the company, market value.....	1,455,976 35
Loans secured by collaterals.....	11,940 00
Cash in company's principal office.....	\$13,900 74 }
Cash deposited in bank.....	92,554 10 }
Interest due and accrued on stocks and bonds.....	17,299 57
Interest due and accrued on collateral loans.....	333 80
Gross premiums in due course of collection, less commissions.....	200,951 18
All other assets, viz: rents due and accrued.....	542 70
—————	
Aggregate of all the admitted assets of the company at their actual value.....	\$2,078,468 88

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$149,628 37
Losses resisted, including interest, costs and expenses ...	5,613 12
Net amount of unpaid losses and claims.....	\$155,241 49
Amount required to safely re-insure all outstanding risks.....	767,850 72
Total amount of liabilities, except capital stock and net surplus.....	923,092 21
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	155,376 67
—————	
Aggregate amount of liabilities including net surplus.....	\$2,078,468 88

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.	\$1,145,650 38	\$18,329 50	\$1,163,979 88
Received for interest on mortgages.....			15,602 19
Received for interest on stocks and bonds and all other sources.....			76,274 01
Income from all other sources, viz: rents.....			592 33
Aggregate amount of income received in cash.....			\$1,256,448 41

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$664,553 11	\$17,637 61	\$682,190 72
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			239,398 62
Salaries and other charges of officers, clerks and employes.....			57,547 16
Paid State, national and local taxes.....			24,324 71
All other expenditures, viz: general expenses.....			85,998 60
Aggregate amount of expenditures in cash.....			\$1,149,459 81

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890, \$102,286,607	\$1,270,980 32	\$ 427,115	\$11,688 50	
Written during the year... 177,961,391	1,500,689 35	3,878,427	22,867 99	
Total.....	\$220,247,998	\$2,771,669 67	\$4,305,543	\$34,556 49
Deduct those expired and terminated.....	92,263,059	1,223,839 79	3,726,121	17,863 00
In force at end of the year, \$127,984,939	\$1,547,829 88	\$579,421	\$16,693 49	
Deduct amount re-insured, 9,128,490	85,915 79	-	-	
Net amount in force. . \$118,856,449	\$1,461,914 09	\$579,421	\$16,693 49	

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$2,522,737 00
Premiums received.....	29,780 59
Losses paid on risks taken.....	10,531 52
Losses incurred in Maine.....	12,918 71

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851 COMMENCED BUSINESS IN 1851.

FRANK T. STINSON, *President.*GEORGE JEREMIAH, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens)		\$195,900 00
Interest due and accrued thereon		1,666 12
Stocks and bonds owned by the company, market value.....		436,585 00
Cash in company's principal office	\$5,291 98 }	12,810 65
Cash deposited in bank	7,518 67 }	
Interest due and accrued on stocks and bonds		3,444 17
Gross premiums in due course of collection		38,453 15
All other assets, viz: due from other companies for re-insurance on losses already paid		64 42
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$688,923 51</u>

II. LIABILITIES.

Losses adjusted and unpaid	\$13,661 28	
Losses unadjusted, including all reported and supposed losses.	20,810 12	
Losses resisted, including interest, costs and expenses	<u>3,285 00</u>	
Gross amount of claims for losses.....	37,756 40	
Deduct re-insurance and salvage.....	<u>7,119 75</u>	
Net amount of unpaid losses and claims		\$ 30,636 65
Amount required to safely re-insure all outstanding risks.....		185,521 43
All other demands against the company, viz: commissions, etc		<u>22,639 48</u>
Total amount of liabilities, except capital stock and net surplus.....		238,797 56
Capital actually paid up in cash		200,000 00
Surplus beyond capital and other liabilities		<u>250,125 95</u>
Aggregate amount of liabilities including net surplus.....		<u>\$688,923 51</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$254,912 09
Received for interest on mortgages.....	9,605 47
Received for interest on stocks and bonds and all other sources.....	14,069 91
Income from all other sources, viz: rents.....	300 00
	<hr/>
Aggregate amount of income received in cash.....	\$278,887 47

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (fire).....	\$186,068 84
Cash dividends actually paid.....	22,000 00
Paid for commissions or brokerage.....	55,446 04
Salaries and other charges of officers, clerks and employes.....	18,561 95
Paid State, national and local taxes.....	5,569 83
All other expenditures, viz: rents, \$2,099.99; fire patrol, \$754 02; agency expenses and special agents' expenses, \$14,150.23; stationery, advertising, &c., \$2,814.55.....	19,818 80
	<hr/>
Aggregate amount of expenditures in cash.....	\$307,465 46

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$48,057,326	\$390,973 25
Written during the year.....	38,098,446	333,823 62
	<hr/>	<hr/>
Total.....	\$86,155,772	\$724,796 87
Deduct those expired and terminated.....	37,887,816	315,285 46
	<hr/>	<hr/>
In force at end of the year.....	\$48,267,956	\$409,511 41
Deduct amount re-insured.....	4,587,693	44,633 78
	<hr/>	<hr/>
Net amount in force.....	\$43,680,263	\$364,877 63

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$202,075 00
Premiums received.....	2,382 00
Losses paid on risks taken.....	111 50
Losses incurred in Maine.....	1,336 50

PENNSYLVANIA FIRE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*

W. GARDNER CROWELL, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$134,500 00
Loans on bond and mortgage (first liens).....	437,020 00
Interest due and accrued thereon.....	5,030 09
Stocks and bonds owned by the company, market value..	2,291,305 00
Loans secured by collaterals.....	507,100 00
Cash in company's principal office.....	\$ 1,806 60
Cash deposited in bank.....	82,871 17
Interest due and accrued on collateral loans.....	2,204 39
Gross premiums in due course of collection.....	164,153 12
Aggregate of all the admitted assets of the company at their actual value.....	\$3,625,990 37

II. LIABILITIES.

Losses adjusted and unpaid.....	\$26,097 02
Losses unadjusted, including all reported and supposed losses.....	113,294 65
Losses resisted, including interest, costs and expenses.....	11,350 00
Net amount of unpaid losses and claims.....	\$150,741 67
Amount required to safely re-insure all outstanding risks.....	1,667,613 99
All other demands against the company, viz: commissions, etc.....	3,500 00
Total amount of liabilities, except capital stock and net surplus.....	1,821,855 66
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	1,404,134 71
Aggregate amount of liabilities including net surplus.....	\$3,625,990 37

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,279,011 26
Received for interest on mortgages.....	23,168 30
Received for interest on stocks and bonds and all other sources.....	140,532 29
Income from all other sources.....	2,838 16
Aggregate amount of income received in cash.....	<u>\$1,445,550 01</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$848,754 41
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage.....	315,859 32
Salaries and other charges of officers, clerks and employes.....	45,049 60
Paid State, national and local taxes.....	28,963 50
All other expenditures.....	66,128 15
Aggregate amount of expenditures in cash.....	<u>\$1,364,754 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Perpetual Risks.</i>	<i>Deposits.</i>	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$27,724,965	\$696,218 22	\$146,462,779	\$1,801,777 96
Written during the year..	1,985,610	47,625 08	128,157,732	1,553,162 10
Total.....	<u>\$29,710,575</u>	<u>\$743,843 30</u>	<u>\$274,620,511</u>	<u>\$3,354,940 06</u>
Deduct those expired and terminated.....	668,266	16,465 06	109,129,513	1,348,852 59
In force at end of the year,	\$29,042,309	\$727,378 24	\$165,490,998	\$2,006,087 47
Deduct amount re-insured,	-	-	7,560,098	86,826 40
Net amount in force..	<u>\$29,042,309</u>	<u>\$727,378 24</u>	<u>\$157,930,910</u>	<u>\$1,919,261 07</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,442,256 50
Premiums received.....	37,697 82
Losses paid on risks taken.....	36,144 04
Losses incurred in Maine.....	39,019 76

PEOPLE'S FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

J. C. MOORE, *President.*S. B. STEARNS, *Secretary.*

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

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$260,682 60
Interest due and accrued thereon.....		4,137 75
Stocks and bonds owned by the company, market value.		277,860 00
Loans secured by collaterals		52,000 00
Cash in company's principal office.....	\$9,089 60 }	58,898 30
Cash deposited in bank	49,808 70 }	
Interest due and accrued on stocks and bonds.....		5,024 90
Interest due and accrued on collateral loans and other securities.....		2,261 91
Gross premiums in due course of collection.....		102,005 65
All other assets, viz: savings bank deposits bearing interest.....		61,500 00
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$824,371 11</u>

II. LIABILITIES.

Losses adjusted and unpaid	\$19,760 09	
Losses unadjusted, including all reported and supposed losses.....	16,973 03	
Losses resisted, including interest, costs and expenses....	2,300 00	
Gross amount of claims for losses.....	39,033 12	
Deduct re-insurance and salvage.....	2,250 00	
Net amount of unpaid losses and claims.....		\$36,783 12
Amount required to safely re-insure all outstanding risks.....		347,079 34
All other demands against the company, viz: commissions, etc.....		20,401 00
Total amount of liabilities, except capital stock and net surplus.....		<u>404,263 46</u>
Capital actually paid up in cash		350,000 00
Surplus beyond capital and other liabilities		70,107 65
Aggregate amount of liabilities including net surplus.....		<u>\$824,371 11</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$562,227 81	\$25,203 89	\$587,431 70
Received for interest on mortgages and bonds.....			17,877 31
Received for interest on stocks and bonds and all other sources.....			21,172 91
Aggregate amount of income received in cash.....			\$626,481 92

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$336,873 01	\$25,055 66	\$361,928 67
Cash dividends actually paid.....			21,000 00
Paid for commissions or brokerage.....			117,682 25
Salaries and other charges of officers, clerks and employes.....			24,440 97
Paid State, national and local taxes.....			9,126 59
All other expenditures, viz: expense, \$3,226.59; advertising, \$892.59; printing and stationery, \$3,103.62; furniture and fixtures, \$3,608.89;			39,867 69
Aggregate amount of expenditures in cash.....			\$574,046 17

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890...	\$41,370,157	\$542,313 13	\$814,350	\$24,091 73
Written or renewed in 1891...	52,324,966	718,680 05	935,762	26,161 47
Total.....	\$93,695,123	\$1,260,993 18	\$1,750,112	\$50,253 20
Deduct expirations and cancel- lations.....	33,817,435	562,700 45	986,916	28,108 70
In force December 31, 1891...	\$59,877,688	\$698,292 73	\$763,196	\$22,144 50
Deduct amount re-insured....	5,217,577	52,933 65	-	-
Net amount in force.....	\$54,660,111	\$645,359 08	\$763,196	\$22,144 50

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$150,240 02
Premiums received.....	18,508 72
Losses paid on risks taken.....	8,076 00
Losses incurred in Maine.....	9,066 76

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,723,701 95
Loans on bond and mortgage (first liens).....	167,675 00
Interest due and accrued thereon.....	2,732 87
Stocks and bonds owned by the company, market value.....	2,094,255 50
Cash in company's principal office.....	\$ 589 64 }
Cash deposited in bank.....	546,567 24 }
Interest due and accrued on stocks and bonds.....	7,849 14
Gross premiums in due course of collection.....	892,321 37
Bills receivable, not matured, taken for premiums.....	334,080 95
All other assets, viz: rents accrued.....	3,777 17
Aggregate of all the admitted assets of the company at their actual value.....	\$5,773,550 83

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$245,177 53
Losses resisted, including interest, costs and expenses....	35,074 14
Net amount of unpaid losses and claims.....	\$280,251 67
Amount required to safely re-insure all outstanding risks.....	3,689,986 23
All other demands against the company, viz: commissions, etc.....	256,223 11
Total amount of liabilities, except capital stock and net surplus.....	4,226,461 01
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	547,089 82
Aggregate amount of liabilities including net surplus.....	\$5,773,550 83

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$3,924,797 98
Received for interest on mortgages	8,467 53
Received for interest on stocks and bonds and all other sources	92,260 62
Income from all other sources, viz: rents	94,857 96
Aggregate amount of income received in cash	\$4,120,384 09

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$2,287,420 74
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	778,039 70
Salaries and other charges of officers, clerks and employes	294,087 22
Paid State, national and local taxes	64,701 82
All other expenditures, viz: rents, postage, telegrams, stationery, advertising, legal and other expenses	346,619 77
Aggregate amount of expenditures in cash	\$3,870,869 25

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$526,244,532	\$6,964,004 84
Written during the year	398,017,209	4,739,281 33
Total	\$924,261,741	\$11,703,286 17
Deduct those expired and terminated	364,486,991	4,437,624 31
In force at end of the year	\$559,774,750	\$7,265,661 86
Deduct amount re-insured	12,646,061	132,718 03
Net amount in force	\$547,128,689	\$7,132,943 83

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,842,592 00
Premiums received	24,020 68
Losses paid on risks taken	16,757 68
Losses incurred in Maine	15,423 33

PHOENIX INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D. W. C. SKILTON, *President*.

GEORGE H. BURDICK, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$303,296 07
Loans on bond and mortgage (first liens)		545,634 48
Interest due and accrued thereon..		55,743 70
Stocks and bonds owned by the company, market value.....		3,980,793 00
Loans secured by collaterals.....		118,322 50
Cash in company's principal office	\$ 21,897 07 }	282,833 15
Cash deposited in bank.....	260,936 08 }	
Interest due and accrued on collateral loans and bank deposits.....		3,037 17
Gross premiums in due course of collection		383,546 78
All other assets, viz: rents due and accrued.....		1,179 94
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$5,676,386 79</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	}	\$377,392 30
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses....		<u>13,850 00</u>
Net amount of unpaid losses and claims.....		\$ 391,242 30
Amount required to safely re-insure all outstanding risks.....		1,950,683 68
Total amount of liabilities, except capital stock and net surplus.....		<u>2,341,925 98</u>
Capital actually paid up in cash		2,000,000 00
Surplus beyond capital and other liabilities.....		<u>1,334,460 81</u>
Aggregate amount of liabilities including net surplus.....		<u>\$5,676,386 79</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,907,910 27
Received for interest on mortgages.....	28,133 29
Received for interest on stocks and bonds and all other sources.....	205,018 13
Income from all other sources, viz: rents.....	6,777 79
Aggregate amount of income received in cash.....	<u>\$3,147,839 48</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,870,743 83
Cash dividends actually paid.....	280,000 00
Paid for commissions or brokerage.....	497 338 80
Salaries and other charges of officers, clerks and employes.....	129,198 87
Paid State, national and local taxes.....	57,043 56
All other expenditures, viz: general expenses.....	300,911 85
Aggregate amount of expenditures in cash.....	<u>\$3,135,236 91</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$313,268,152	\$3,548,405 00
Written or renewed during the year.....	315,032,253	3,233,872 05
Total.....	<u>\$628,300,405</u>	<u>\$6,782,277 05</u>
Deduct those expired and marked off as terminated	279,960,027	2,976,931 52
In force at end of the year.....	<u>\$348,340,378</u>	<u>\$3,805,345 53</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,366,069 00
Premiums received	45,737 25
Losses paid on risks taken.....	34,943 10
Losses incurred in Maine.....	39,940 08

PROVIDENCE WASHINGTON INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799

J. H. DEWOLF, *President*.

E. L. WATSON, *Secretary*.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,116,012 00	
Cash in company's principal office.....	\$ 1,203 98	} 93,090 40
Cash deposited in bank.....	91,886 42	
Net premiums in due course of collection.....		152,838 90
Bills receivable, not matured, taken for premiums.....		70,365 99
Aggregate of all the admitted assets of the company at their actual value.....		\$1,432,307 29

II. LIABILITIES.

Losses adjusted and unpaid.....	\$19,899 88	
Losses unadjusted, including all reported and supposed losses.....	199,228 15	
Losses resisted, including interest, costs and expenses....	5,236 00	
Gross amount of claims for losses.....	224,364 03	
Deduct re-insurance and salvage.....	48,094 09	
Net amount of unpaid losses and claims.....	\$ 176,269 94	
Amount required to safely re-insure all outstanding risks.....	804,719 43	
Total amount of liabilities, except capital stock and net surplus.....	980,989 37	
Capital actually paid up in cash.....	400,000 00	
Surplus beyond capital and other liabilities.....	51,317 92	
Aggregate amount of liabilities including net surplus.....	\$1,432,307 29	

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$914,201 12	\$428,649 61	\$1,342,850 73
Received for interest on stocks and bonds and all other sources.....			48,865 35
Aggregate amount of income received in cash.....			\$1,391,716 08

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$553,559 80	\$269,686 77	\$823,246 57
Cash dividends actually paid.....			24,000 00
Paid for commissions or brokerage.....			268,062 69
Salaries and other charges of officers, clerks and employes.....			68,896 42
Paid State, national and local taxes.....			27,447 53
All other expenditures.....			93,388 83
Aggregate amount of expenditures in cash.....			\$1,305,042 04

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890, \$105,684,274	\$1,219,797 36		\$ 7,242,165	\$251,984 22
Written during the year..	120,094,804	1,148,372 83	111,228,455	595,108 80
Total.....	\$225,779,078	\$2,368,170 19	\$118,470,620	\$847,093 02
Deducting those expired and terminated.....	86,747,378	958,446 23	107,758,766	554,060 01
In force at end of the year, \$139,031,700	\$1,409,723 96		\$10,711,254	\$293,033 01
Deduct amount re-insured, 13,769,671	146,471 76		4,086,290	100,000 59
Net amount in force, \$125,262,029	\$1,263,252 20		\$6,625,564	\$193,032 42

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	<i>Total.</i>
Risks taken.....	\$744,747 09	\$224,308 00	\$969,055 00
Premiums received.....	8,413 74	1,129 06	9,542 80
Losses paid on risks taken.....	5,192 55	650 09	5,842 64
Losses incurred in Maine.....	4,442 55	650 09	5,092 64

QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

JAMES A. MACDONALD, *President*. GEORGE W. BURCHELL, *Secretary*.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$2,693,428 12
Cash in company's principal office.....	} 275,277 31
Cash in hands of agents.....	
Cash deposited in bank.....	
Interest due and accrued on stocks and bonds.....	31,774 42
Interest due and accrued on bank balances.....	8,171 63
Gross premiums in due course of collection.....	52,101 17
Bills receivable, not matured, taken for premiums.....	383 79
All other assets, viz: due from other companies for re-insurance, \$378.72; money advanced account of Queen Insurance Company of Liverpool, \$34,954 60.....	35,333 32
Aggregate of all the admitted assets of the company at their actual value.....	\$3,096,469 76

II. LIABILITIES.

Losses adjusted and unpaid.....	\$69,604 06
Losses unadjusted, including all reported and supposed losses....	102,971 47
Gross amount of claims for losses.....	172,575 53
Deduct re-insurance and salvage.....	12,439 98
Net amount of unpaid losses and claims.....	\$160,135 55
Amount required to safely re-insure all outstanding risks.....	1,365,115 05
All other demands against the company, viz: commissions, etc.....	46,061 95
Total amount of liabilities, except capital stock and net surplus.....	1,571,312 55
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	1,025,157 21
Aggregate amount of liabilities including net surplus.....	\$3,096,469 76

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$312,871 90
Premiums for re-insurance.	1,349,256 91
Received for interest on stocks and bonds and all other sources.....	26,120 02
	<hr/>
Aggregate amount of income received in cash.....	\$1,688,248 83

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$96,183 03
Paid for commissions or brokerage.....	54,226 93
Salaries and other charges of officers, clerks and employes.....	27,367 49
Paid State, national and local taxes.....	6,721 13
All other expenditures, viz: general expenses.....	33,789 08
	<hr/>
Aggregate amount of expenditures in cash.....	\$218,287 66

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force October 31, 1891.....	\$242,954,287	\$2,721,059 66
Written or renewed during Nov. and Dec. 1891.....	39,122,266	443,773 09
	<hr/>	<hr/>
Total.....	\$282,076,553	\$3,164,832 75
Deduct those expired and terminated.....	35,522,070	406,435 69
	<hr/>	<hr/>
In force at end of the year.....	\$246,554,483	\$2,758,397 06
Deduct amount re-insured.....	10,494,482	109,712 48
	<hr/>	<hr/>
Net amount in force.....	\$236,060,001	\$2,648,684 58

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$318,413 00
Premiums received.....	3,046 29
Losses paid on risks taken.....	40 67
Losses incurred in Maine.....	1,925 67

RELiance INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

THOMAS C. HILL, *President.*

WILLIAM CHUBB, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$100,000 00
Loans on bond and mortgage (first liens).....		115,650 00
Interest due and accrued thereon.....		1,523 29
Stocks and bonds owned by the company, market value.....		572,010 00
Cash in company's principal office.....	\$73 44 }	22,401 71
Cash deposited in bank.....	22,328 27 }	
Gross premiums in due course of collection.....		21,128 53
All other assets, viz: rents accrued, premiums on perpetual policies on real estate owned by the company.....		1,355 00
Aggregate of all the admitted assets of the company at their actual value.....		\$834,068 53

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,821 89	
Losses unadjusted, including all reported and supposed losses.....	31,179 73	
Net amount of unpaid losses and claims.....		\$ 34,001 62
Amount required to safely re-insure all outstanding risks.....		248,279 13
All other demands against the company, viz: commissions, etc.....		1,410 45
Total amount of liabilities, except capital stock and net surplus.....		283,691 20
Capital actually paid up in cash.....		300,000 00
Surplus beyond capital and other liabilities.....		250,377 33
Aggregate amount of liabilities including net surplus.....		\$834,068 53

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$190,631 32
Received for interest on mortgages.....	5,823 40
Received for interest on stocks and bonds and all other sources.....	35,120 33
Income from all other sources, viz: rents, transfers of policies, &c.....	3,136 06
Aggregate amount of income received in cash.....	\$234,711 11

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$149,712 27
Cash dividends actually paid.	24,000 00
Paid for commissions or brokerage.....	38,288 98
Salaries and other charges of officers, clerks and employes.....	13,849 98
Paid State, national and local taxes.....	5,386 34
All other expenditures, viz: maps, advertising, traveling expenses, &c.,	10,642 96
Aggregate amount of expenditures in cash.....	<u>\$241,880 53</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$22,834,376	\$224,535 65
Written during the year.....	26,171,330	224,682 88
Total.....	<u>\$49,005,706</u>	<u>\$449,218 53</u>
Deduct those expired and terminated.....	23,369,251	202,163 06
In force at end of the year.....	\$25,636,455	\$247,055 47
Deduct amount re-insured.....	1,396,070	12,861 38
Net amount in force.....	<u>\$24,240,385</u>	<u>\$234,194 09</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$443,176 00
Premiums received.....	4,827 02
Losses paid on risks taken.....	6,129 53
Losses incurred in Maine.....	5,124 56

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$190,829 84
Loans on bond and mortgage (first liens).....	381,740 00
Interest due and accrued thereon.....	5,776 66
Stocks and bonds owned by the company, market value.....	127,273 00
Cash in company's principal office	\$ 1,389 50 }
Cash deposited in bank.....	117,061 64 }
Gross premiums in due course of collection.....	86,059 38
Aggregate of all admitted assets of the company at their actual value.....	\$910,130 02

II. LIABILITIES.

Losses adjusted and unpaid.....	\$23,414 19
Losses unadjusted, including all reported and supposed losses.....	17,983 50
Losses resisted, including interest, costs and expenses....	277 25
Net amount of unpaid losses and claims.....	\$41,674 94
Amount required to safely re-insure all outstanding risks.....	365,573 20
All other demands against the company, viz: commissions, etc.....	22,017 08
Total amount of liabilities, except capital stock and net surplus.....	429,265 22
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities	280,864 80
Aggregate amount of liabilities including net surplus.....	\$910,130 02

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$459,195 41
Received for interest on mortgages.....	17,101 21
Received for interest on stocks and bonds and all other sources.....	6,890 04
Income from all other sources, viz: rents, \$11,693.57; discount, \$1,232.86; profit and loss, \$6,615.83.....	19,542 26
Aggregate amount of income received in cash.....	\$502,728 92

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$220,245 32
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	90,712 46
Salaries and other charges of officers, clerks and employes.....	24,416 00
Paid State, national and local taxes.....	12,725 68
All other expenditures, viz: expense account, \$30,775.51; printing and stationery account, \$3,568 31.....	34,343 82
Aggregate amount of expenditures in cash.....	<u>\$402,437 28</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$63,740,907	\$710,565 76
Written during the year.....	<u>51,457,574</u>	<u>594,363 96</u>
Total.....	\$115,198,481	\$1,304,929 72
Deduct those expired and terminated.....	<u>47,134,804</u>	<u>549,933 63</u>
In force at end of the year.....	\$68,063,677	\$754,996 09
Deduct amount re-insured.....	<u>4,776,013</u>	<u>52,343 77</u>
Net amount in force.....	\$63,287,664	\$702,652 32

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$129,578 00
Premiums received.....	1,600 90
Losses paid on risks taken.....	299 40
Losses incurred in Maine.....	299 40

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

A. J. WRIGHT, *President.*

S. J. HALL, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$109,000 00
Loans on bond and mortgage (first liens).....	330,000 00
Interest due and accrued thereon.....	7,686 67
Stocks and bonds owned by the company, market value.....	2,778,699 00
Loans secured by collaterals.....	60,000 00
Cash in company's principal office.....	\$23,658 54
Cash deposited in bank.....	84,638 14
	} 108,296 68
Interest due and accrued on stocks and bonds.....	24,699 40
Interest due and accrued on collateral loans.....	1,464 50
Gross premiums in due course of collection.....	211,267 67
All other assets, viz: rents.....	855 50
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$3,631,969 42

II. LIABILITIES.

Losses adjusted and unpaid.....	\$97,082 63
Losses unadjusted, including all reported and supposed losses.....	125,049 07
Losses resisted, including interest, costs and expenses....	31,482 67
	<hr/>
Gross amount of claims for losses.....	253,614 37
Deduct re-insurance and salvage.....	11,949 93
	<hr/>
Net amount of unpaid losses and claims.....	\$241,664 44
Amount required to safely re-insure all outstanding risks.....	1,257,314 62
All other demands against the company, viz: commissions, etc.....	31,690 15
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	1,530,669 21
Capital actually paid up in cash.....	1,500,000 00
Surplus beyond capital and other liabilities.....	601,300 21
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$3,631,969 42

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,756,266 61
Received for interest on mortgages.....	14,654 39
Received for interest on stocks and bonds and all other sources.....	165,535 16
Income from all other sources, viz: rents.....	4,202 47
	<hr/>
Aggregate amount of income received in cash.....	\$1,940,658 63

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,166,770 96
Cash dividends actually paid.....	150,000 00
Paid for commissions or brokerage.....	305,683 30
Salaries and other charges of officers, clerks and employes.....	69,272 99
Paid State, national and local taxes.....	66,365 52
All other expenditures, viz: office and agency, incidental, legal, traveling and all other expenses.....	164,042 39
	<hr/>
Aggregate amount of expenditures in cash.....	\$1,922,135 16

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$189,833,636	\$2,428,775 80
Written during the year.....	157,947,240	2,005,930 01
	<hr/>	<hr/>
Total.....	\$347,780,876	\$4,434,705 81
Deduct those expired and terminated.....	156,920,577	1,982,777 73
	<hr/>	<hr/>
In force at end of the year.....	\$190,860,299	\$2,451,928 08
	<hr/>	<hr/>
Net amount in force.....	\$190,860,299	\$2,451,928 08

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,412,015 00
Premiums received.....	36,810 58
Losses paid on risks taken.....	25,915 49
Losses incurred in Maine.....	25,677 05

SPRING GARDEN INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

W. G. WARDEN, *President*.G. B. ARMITAGE, *Secretary*.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$201,000 00
Loans on bond and mortgage (first liens)		408,516 71
Stocks and bonds owned by the company, market value.....		428,915 00
Loans secured by collaterals		120,350 00
Cash in company's principal office.....	\$ 2,358 86 }	64,837 36
Cash deposited in banks.....	62,478 50 }	
Interest due and accrued on collateral loans.....		18,053 38
Gross premiums in due course of collection.....		31,563 75
<hr/>		
Aggregate of all the admitted assets of the company at their actual value.....		\$1,273,236 20

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 8,779 14	
Losses unadjusted, including all reported and supposed losses	50,415 88	
Losses resisted, including interest, costs and expenses	2,700 00	
<hr/>		
Gross amount of claims for losses.....	61,895 02	
Deduct re-insurance and salvage.....	4,282 78	
<hr/>		
Net amount of unpaid losses and claims.....	\$ 57,612 24	
Amount required to safely re-insure all outstanding risks.....	603,765 64	
All other demands against the company, viz: commissions, etc	1,109 86	
<hr/>		
Total amount of liabilities, except capital stock and net surplus.....	662 487 74	
Capital actually paid up in cash.....	400,000 00	
Surplus beyond capital and other liabilities.....	210,748 46	
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Aggregate amount of liabilities including net surplus.....	\$1,273,236 20	

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$322,057 46
Received for interest on mortgages.....	23,525,31
Received for interest on stocks and bonds and all other sources	27,282 00
Income from all other sources, viz: rents, \$3,977 37; earnings on perpetual policies cancelled, \$863.75; surveys and transfers, \$555.00	5,396 05
<hr/>	
Aggregate amount of income received in cash.....	\$378,260 82

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$264,631 61
Cash dividends actually paid	64,000 00
Paid for commissions or brokerage	74,062 91
Salaries and other charges of officers, clerks and employes... ..	14,877 54
Paid State, national and local taxes.....	15,429 57
All other expenditures, viz: printing and stationery, \$2,293.69; maps and surveys, \$2,450.46; advertising, etc., \$2,466.27; miscellaneous expenses, \$9,340.10.....	16,550 52
Aggregate amount of expenditures in cash.....	\$449,552 15

V. MISCELLANEOUS.

PERPETUAL RISKS.

	<i>Amount of Risks.</i>	<i>Total Deposits.</i>
Perpetual risks in force on the 31st of December, 1890,	\$17,600,673	\$419,034 70
Perpetual risks written in 1891.....	690,572	16,127 84
Total	\$18,291,245	\$435,162 54
Deduct those marked off as cancelled.....	496,800	11,544 25
In force December 31, 1891.....	\$17,794,445	\$423,638 29
Deduct amount re-insured.....	55,500	1,400 00
Net amount in force	\$17,738,945	\$422,238 29
Losses incurred on perpetual risks during the year		\$5,105 68
Losses paid on perpetual risks during the year.....		7,710 89

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$32,759,072 52	\$387,135 19
Written or renewed in 1891.....	41,910,802 52	423,631 03
Total	\$74,669,875 04	\$810,766 22
Deduct expirations and cancellations.....	33,917,610 54	367,456 80
In force December 31, 1891.....	\$40,752,264 50	\$443,309 42
Deduct amount re-insured.....	2,369,068 40	23,744 45
Net amount in force	\$38,383,196 10	\$419,564 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$285,624 50
Premiums received.....	2,923 20
Losses paid on risks taken.....	2,732 59
Losses incurred in Maine.....	4,032 26

ST. PAUL FIRE AND MARINE INSURANCE
COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President.*

C. B. GILBERT, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$107,247 96
Loans on bond and mortgage (first liens).....		702,970 07
Interest due and accrued thereon.....		19,603 51
Stocks and bonds owned by the company, market value.....		582,366 27
Loans secured by collaterals.....		296,800 00
Cash in company's principal office.....	\$ 13,915 84 }	
Cash deposited in bank.....	141,068 19 }	154,984 03
Interest due and accrued on stocks and bonds.....		6,493 82
Interest due and accrued on collateral loans.....		5,478 18
Gross premiums in due course of collection.....		107,329 23
Bills receivable, not matured, taken for premiums.....		34,621 46
Aggregate of all the admitted assets of the company at their actual value.....		\$2,017,894 53

II. LIABILITIES.

Losses adjusted and unpaid.....	\$57,026 07	
Losses unadjusted, including all reported and supposed losses.....	65,460 55	
Losses resisted, including interest, costs and expenses....	7,491 58	
Gross amount of claims for losses.....	129,978 20	
Deduct re-insurance and salvage.....	17,061 95	
Net amount of unpaid losses and claims.....		\$112,916 25
Amount required to safely re-insure all outstanding risks.....		746,819 84
Total amount of liabilities, except capital stock and net surplus.....		859,736 09
Capital actually paid up in cash.....		500,000 00
Surplus beyond capital and other liabilities.....		658,158 44
Aggregate amount of liabilities including net surplus.....		\$2,017,894 53

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$972,107 29	\$236,812 04	\$1,208,919 33
Received for interest on mortgages.....			47,104 03
Received for interest on stocks and bonds and all other sources.....			60,258 12
Income from all other sources, viz: rents.....			5,910 12
Aggregate amount of income received in cash.....			\$1,322,191 60

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$605,940 27	\$161,900 70	\$767,840 97
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			263,639 57
Salaries and other charges of officers, clerks and employes.....			50,448 74
Paid State, national and local taxes.....			21,854 68
All other expenditures, viz: general operating expenses, \$52,616.74; postage, \$3,889.65.....			56,506 39
Aggregate amount of expenditures in cash.....			\$1,220,290 35

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$100,851,588	\$1,265,933 47	\$ 3,017,868	\$ 95,919 13
Written during the year....	79,183,752	1,266,991 93	37,451,693	285,533 37
Total.....	\$180,035,340	\$2,532,925 40	\$40,469,561	\$381,452 50
Deduct expirations and can- cellations.....	63,948,695	1,030,014 68	37,420,159	267,480 08
In force at end of the year..	\$113,086,645	\$1,502,910 72	\$3,049,402	\$113,972 42
Deduct amount re-insured...	10,794,856	164,145 17	-	-
Net amount in force....	\$102,291,789	\$1,338,765 55	\$3,049,402	\$113,972 42

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$195,135 00
Premiums received.....	2,900 50
Losses paid on risks taken.....	1,415 12
Losses incurred in Maine.....	1,415 12

TRADERS' INSURANCE COMPANY,
CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

E. BUCKINGHAM, *President.*

R. J. SMITH, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....		\$ 1,500 00
Loans on bond and mortgage (first liens).....		144,153 07
Interest due and accrued thereon.....		2,349 07
Stocks and bonds owned by the company, market value		1,281,180 00
Cash in company's principal office.....	\$379 82 }	52,050 13
Cash deposited in bank.....	\$51,670 31 }	
Interest due and accrued on stocks and bonds.....		8,722 50
Gross premiums in due course of collection.....		54,777 07
All other assets, viz: due from other companies for losses paid and premiums advanced.....		22,032 53
Aggregate of all the admitted assets of the company at their actual value		\$1,566,764 37

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 21,144 21	
Losses unadjusted, including all reported and supposed losses		51,821 53
Losses resisted, including interest, costs and expenses		11,040 87
Gross amount of claims for losses.....		85,006 61
Deduct re-insurance and salvage.....		5,935 60
Net amount of unpaid losses and claims.....		\$79,071 01
Amount required to safely re-insure all outstanding risks.....		426,379 54
All other demands against the company, viz: commissions, etc.....		34,363 12
Total amount of liabilities, except capital stock and net surplus.....		539,813 67
Capital actually paid up in cash.....		500,000 00
Surplus beyond capital and other liabilities.....		526,950 70
Aggregate amount of liabilities including net surplus.....		\$1,566,764 37

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$621,564 86
Received for interest on mortgages.....	10,785 10
Received for interest on stocks and bonds and all other sources.....	50,392 47
	<hr/>
Aggregate amount of income received in cash.....	\$682,742 43

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$384,604 03
Cash dividends actually paid.....	50,000.00
Paid for commissions or brokerage.....	122,406 67
Salaries and other charges of officers, clerks and employes.....	49,049 50
Paid State, national and local taxes.....	20,830 58
All other expenditures, viz: rent, postage, printing and supplies and miscellaneous expenses.....	22,568 72
	<hr/>
Aggregate amount of expenditures in cash.....	\$649,459 50

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31. 1890.....	\$52,696,857	\$767,842 10
Written during the year.....	61,006,932	802,123 03
	<hr/>	<hr/>
Total.....	\$113,703,789	\$1,569,965 13
Deduct those expired and terminated.....	48,588,401	672,323 74
	<hr/>	<hr/>
In force at end of the year.....	\$65,115,388	\$897,641 39
Deduct amount re-insured.....	5,029,652	73,727 94
	<hr/>	<hr/>
Net amount in force.....	\$60,085,736	\$823,913 45

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$575,752 00
Premiums received.....	9,268 82
Losses paid on risks taken.....	8,932 24
Losses incurred in Maine.....	8,803 42

UNION INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

CHARLES S. HOLLINSHEAD, *President.* EDGAR R. DANNELS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$160,000 00
Loans on bond and mortgage (first liens).....	9,900 00
Interest due and accrued thereon.....	150 00
Stocks and bonds owned by the company, market value.....	224,803 50
Loans secured by collaterals.....	28,500 00
Cash in company's principal office.....	\$ 618 00 }
Cash deposited in bank.	28,841 80 }
Interest due and accrued on stocks and bonds.....	1,209 17
Interest due and accrued on collateral loans.....	4 17
Gross premiums in due course of collection.....	77,170 32
Bills receivable, not matured.....	115 00
All other assets, viz: rents due and accrued, \$801.04; due from perpetual insurance on buildings, \$742.50.....	1,543 54
Aggregate of all the admitted assets of the company at their actual value.....	\$532,855 50

II. LIABILITIES.

Losses adjusted and unpaid.....	\$33,960 78
Losses unadjusted, including all reported and supposed losses.....	20,002 94
Losses resisted, including interest, costs and expenses.....	1,592 41
Gross amount of claims for losses.....	55,556 13
Deduct re-insurance and salvage.....	5,330 52
Net amount of unpaid losses and claims.....	\$50,225 61
Amount required to safely re-insure all outstanding risks.....	163,269 67
All other demands against the company, viz: commissions, etc.....	19,578 05
Ninety per cent perpetual deposits.....	34,773 00
Total amount of liabilities, except capital stock and net surplus.....	267,846 33
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	15,000 17
Aggregate amount of liabilities including net surplus.....	\$532,855 50

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$265,316 47
Received for interest on mortgages.....	592 50
Received for interest on stocks and bonds and all other sources.....	14,315 60
Income from all other sources, viz: rents.....	6,104 45
Aggregate amount of income received in cash.....	\$286,329 02

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$204,793 86	\$62 68	\$204,856 54
Cash dividends actually paid.....			575 85
Paid for commissions or brokerage.....			50,747 65
Salaries and other charges of officers, clerks and employes.....			24,386 96
Paid State, national and local taxes.....			9,396 70
All other expenditures, viz: interest on borrowed money, \$5 21; advertising, postage, supplies, &c, \$20,210.34; expenses building, \$4,033 85; marine expenses, \$535.43.....			24,792 53
Aggregate amount of expenditures in cash.....			\$314,756 23

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$33,685,788	\$398,466 47
Written during the year.....	37,859,365	382,445 40
Total.....	\$71,545,153	\$780,911 87
Deduct those expired and terminated.....	33,933,550	367,367 23
In force at end of the year.....	\$37,611,603	\$413,544 64
Deduct amount re-insured.....	6,990,255	77,107 93
Net amount in force.....	\$30,621,348	\$336,436 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$871,074 00
Premiums received.....	9,566 47
Losses paid on risks taken.....	5,808 47
Losses incurred in Maine.....	7,446 14

UNITED FIREMEN'S INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*

D. J. SWEENEY, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$115,850 00
Loans on bond and mortgage (first liens)	639,781 50
Interest due and accrued thereon	11,149 31
Stocks and bonds owned by the company, market value	267,625 00
Loans secured by collaterals	77,700 00
Cash in company's principal office	\$ 154 61 }
Cash deposited in bank	35,946 85 }
Interest due and accrued on stocks and bonds	855 00
Interest due and accrued on collateral loans	994 85
Gross premiums in due course of collection	36,584 42
All other assets, viz: rents due and accrued, \$102.00; due for perpetual deposits, \$3,870 65	3,972 65
Aggregate of all the admitted assets of the company at their actual value	\$1,190,614 19

II. LIABILITIES.

Losses adjusted and unpaid	\$12,897 58
Losses unadjusted, including all reported and supposed losses	\$18,098 48
Losses resisted, including interest, costs and expenses	3,426 50
Net amount of unpaid losses and claims	\$ 34,422 56
Amount required to safely re-insure all outstanding risks	760,680 37
All other demands against the company, viz: commissions, etc	14,395 99
Total amount of liabilities, except capital stock and net surplus	809,498 92
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities	81,115 27
Aggregate amount of liabilities including net surplus	\$1,190,614 19

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$253,873 41
Received for interest on mortgages and ground rents.....	39,316 44
Received for interest on stocks and bonds and all other sources.....	18,377 71
Income from all other sources, viz: rents.....	106 78
	<hr/>
Aggregate amount of income received in cash.....	\$311,674 34

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$203,277 47
Cash dividends actually paid.....	21,000 00
Paid for commissions or brokerage.....	55,133 98
Salaries and other charges of officers, clerks and employes.....	20,185 74
Paid State, national and local taxes.....	7,450 54
All other expenditures, viz: agency expenses, \$7,508 97; advertising, \$959.63; office expenses, \$3,678.90; printing, \$1,467.80; legal expenses, \$394.63; traveling expenses, \$4,564.96.....	18,574 89
	<hr/>
Aggregate amount of expenditures in cash.....	\$325,622 62

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Perpetual Risks.</i>	<i>Deposits.</i>
In force December 31, 1890,	\$31,122,834	\$327,511 19	\$26,438,302	\$611,534 96
Written during the year...	32,971,694	310,553 69	1,786,700	40,362 78
Total.....	<hr/> \$64,094,528	<hr/> \$638,064 88	<hr/> \$28,225,002	<hr/> \$651,897 74
Deduct those expired and terminated.....	28,693,789	268,344 76	703,175	16,443 25
In force at end of the year,	\$35,400,739	\$369,720 12	\$27,521,827	\$635,454 49
Deduct amount re-insured,	1,360,521	13,022 13	29,000	997 50
Net amount in force. .	<hr/> \$34,040,218	<hr/> \$356,697 99	<hr/> \$27,492,827	<hr/> \$634,456 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$173,130 00
Premiums received.....	2,423 95
Losses paid on risks taken.....	301 76
Losses incurred in Maine.....	301 76

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

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.*

W. H. GRIFFEN, *Secretary.*

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

I. ASSETS

Loans on bond and mortgage (first liens).....		\$595,500 00
Interest due and accrued thereon.....		2,140 00
Stocks and bonds owned by the company, market value.....		83,718 75
Cash in company's principal office.....	\$12,208 42 }	14,022 92
Cash deposited in bank.....	1,814 50 }	
Interest due and accrued on stocks and bonds.....		1,325 00
Gross premiums in due course of collection.....		64,577 15
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$671,283 82</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$7,095 05	
Losses unadjusted, including all reported and supposed losses.....	16,518 49	
Losses resisted, including interest, costs and expenses....	3,400 00	
Net amount of unpaid losses and claims.....		<u>\$26,013 54</u>
Amount required to safely re-insure all outstanding risks.....		169,681 69
All other demands against the company, viz: commissions, etc.....		12,120 71
Total amount of liabilities, except capital stock and net surplus.....		<u>207,815 94</u>
Capital actually paid up in cash.....		250,000 00
Surplus beyond capital and other liabilities.		213,467 88
Aggregate amount of liabilities including net surplus.....		<u>\$671,283 82</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$203,868 66	\$16,382 05	
			<u>\$220,250 71</u>
Received for interest on mortgages.....			27,669 15
Received for interest on stocks and bonds and all other sources.....			1,273 40
Income from all other sources.....			10 50
Aggregate amount of income received in cash.....			<u>\$249,203 76</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$132,047 88	\$26,844 55	
Cash dividends actually paid.....			\$158,892 43
Paid for commissions or brokerage.....			24,999 75
Salaries and other charges of officers, clerks and employes.....			48,634 49
Paid State, national and local taxes.....			18,493 41
All other expenditures, viz: rent, \$6,000; fire patrol, \$438.11; advertising, \$987.50; stationery, \$1,503.09; sundries, \$12,505.66.....			382 80
			21,434 36
Aggregate amount of expenditures in cash.....			<u>\$272,837 24</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890...	\$27,207,536	\$240,205 65	\$815,457	\$24,455 17
Written during the year.....	42,621,375	294,149 02	969,931	24,756 60
Total.....	<u>\$69,828,911</u>	<u>\$534,354 67</u>	<u>\$1,785,388</u>	<u>\$49,211 77</u>
Deduct those expired and terminated.....	22,826,303	200,705 83	977,083	27,381 08
In force at end of the year....	\$47,002,608	\$333,648 84	\$808,305	\$21,830 69
Deduct amount re-insured....	2,933,677	29,423 74	352,758	9,133 85
Net amount in force.....	<u>\$44,068,931</u>	<u>\$304,225 10</u>	<u>\$455,547</u>	<u>\$12,696 84</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$92,750 00
Premiums received.....	786 54
Losses paid on risks taken.....	186 53
Losses incurred in Maine.....	<u>323 41</u>

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

INCORPORATED IN 1837 COMMENCED BUSINESS IN 1837.

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

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

I. ASSETS

Real estate owned by the company, unincumbered.....	\$214,000 00
Loans on bond and mortgage (first liens)	348,200 00
Interest due and accrued thereon.....	2,471 99
Stocks and bonds owned by the company, market value.....	838,200 00
Cash deposited in bank	140,964 98
Gross premiums in due course of collection.....	138,903 33
Bills receivable, not matured, taken for premiums.....	2,851 01
	\$1,685,591 31
Aggregate of all the admitted assets of the company at their actual value.....	\$1,685,591 31

II. LIABILITIES.

Losses adjusted and unpaid.....	\$54,128 02
Losses unadjusted, including all reported and supposed losses.	64,422 39
Losses resisted, including interest, costs and expenses....	3,500 00
	122,050 41
Gross amount of claims for losses.....	122,050 41
Deduct re-insurance and salvage.....	11,235 43
	\$110,814 98
Net amount of unpaid losses and claims.....	\$110,814 98
Amount required to safely re-insure all outstanding risks.....	828,832 25
All other demands against the company, viz: commissions, etc.....	24,141 20
	963,788 43
Total amount of liabilities, except capital stock and net surplus.....	963,788 43
Capital actually paid up in cash	300,000 00
Surplus beyond capital and other liabilities.....	421,802 88
	\$1,685,591 31
Aggregate amount of liabilities including net surplus.....	\$1,685,591 31

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,053,116 37
Received for interest on mortgages.....	27,457 33
Received for interest on stocks and bonds and all other sources.....	31,751 30
Income from all other sources, viz: rents.....	164 00
Aggregate amount of income received in cash.....	\$1,112,489 00

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$608,494 27
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage.....	239,749 72
Salaries and other charges of officers, clerks and employes.....	42,013 89
Paid State, national and local taxes.....	24,183 64
All other expenditures.....	132,455 02
Aggregate amount of expenditures in cash.....	\$1,076,896 54

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890...	\$163,218,679	\$1,576,359 18	\$60,050	\$1,652 75
Written or renewed in 1891..	116,675,703	1,213,884 74	-	-
Total.....	\$279,894,382	\$2,790,243 92	\$60,050	\$1,652 75
Deduct expirations and cancellations.....	111,472,350	1,121,138 15	60,050	1,652 75
In force at end of the year...	\$168,422,032	\$1,669,105 77	-	-
Deduct amount re-insured....	5,809,937	58,330 63	-	-
Net amount in force.....	\$162,612,095	\$1,610,775 14	-	-

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$478,496 00
Premiums received.....	5,436 78
Losses paid on risks taken.....	1,012 02
Losses incurred in Maine.....	1,007 00

WILLIAMSBURG CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President.*

F. H. WAY, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$634,843 90
Loans on bond and mortgage (first liens)	437,850 00
Interest due and accrued thereon.....	1,460 64
Stocks and bonds owned by the company, market value.....	346,856 60
Loans secured by collaterals.....	6,000 00
Cash in company's principal office	\$ 1,388 06 }
Cash deposited in bank	16,767 50 }
Interest due and accrued on stocks and bonds.....	3,642 70
Interest due and accrued on collateral loans.....	25 00
Gross premiums in due course of collection.....	68,283 17
All other assets, viz: rents, \$7,539.73; due for re-insurance, \$2,515.91,	10,056 64
Aggregate of all the admitted assets of the company at their actual value.....	\$1,527,173 21

II. LIABILITIES.

Losses adjusted and unpaid.....	\$8,234 83
Losses unadjusted, including all reported and supposed losses	29,559 58
Losses resisted, including interest, costs and expenses....	4,430 41
Gross amount of claims for losses.....	42,224 82
Deduct re-insurance and salvage.....	6,310 78
Net amount of unpaid losses and claims.....	\$35,914 04
Amount required to safely re-insure all outstanding risks.....	467,446 91
All other demands against the company, viz: commissions, etc.....	161,335 83
Total amount of liabilities, except capital stock and net surplus.....	664,696 78
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	612,476 43
Aggregate amount of liabilities including net surplus	\$1,527,173 21

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

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$550,914 27
Received for interest on mortgages.....	14,579 05
Received for interest on stocks and bonds and all other sources.....	17,255 71
Income from all other sources, viz: rents.....	26,761 88
Aggregate amount of income received in cash.....	<u>\$609,510 91</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$378,481 96
Cash dividends actually paid.....	49,980 00
Paid for commissions or brokerage.....	135,827 96
Salaries and other charges of officers, clerks and employes.....	60,402 69
Paid State, national and local taxes.....	6,026 24
All other expenditures, viz: miscellaneous.....	38,684 99
Aggregate amount of expenditures in cash.....	<u>\$669,403 84</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

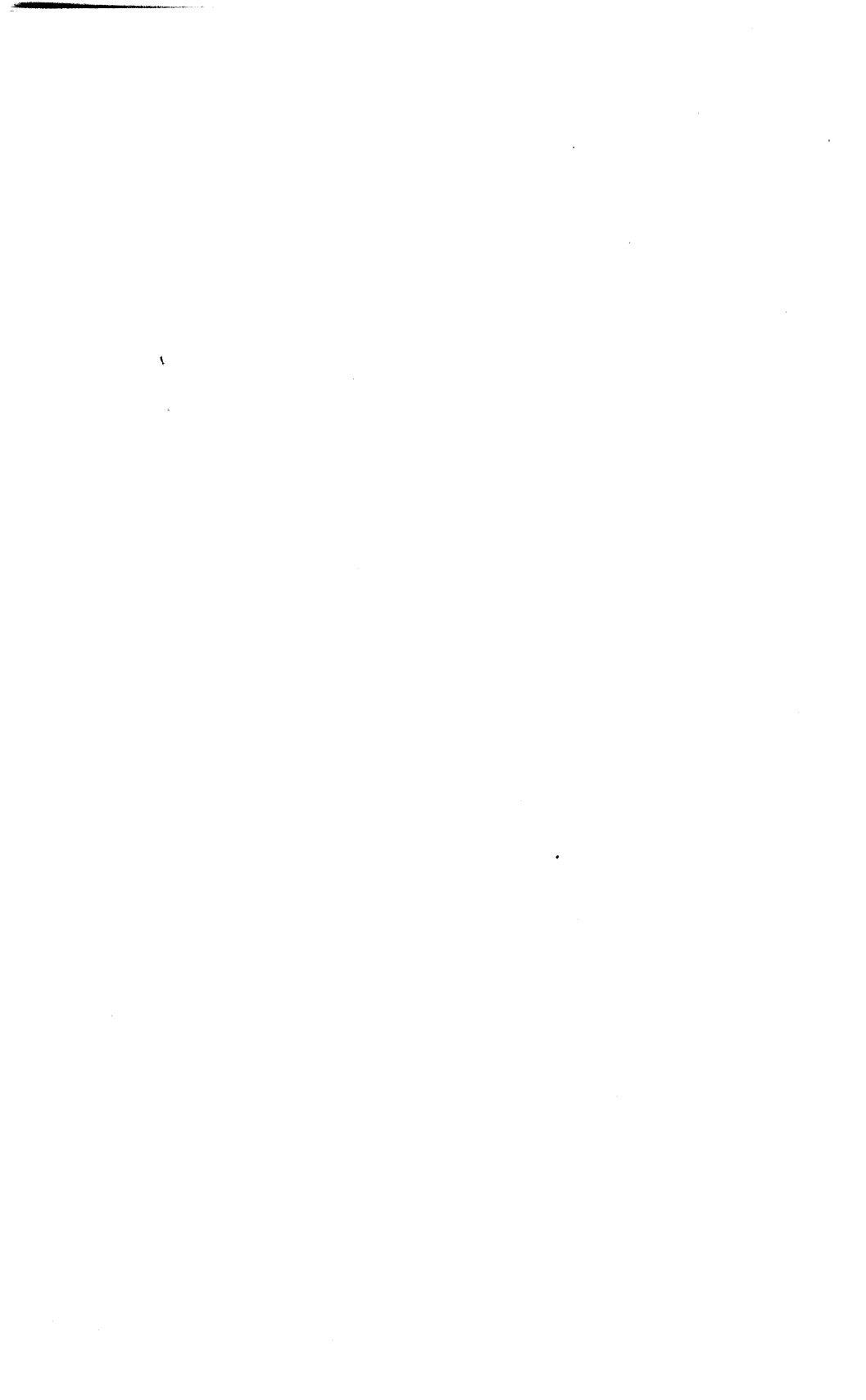
	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$120,616,385	\$942,109 83
Written during the year.....	82,570,282	647,043 59
Total.....	<u>\$203,186,667</u>	<u>\$1,589,153 42</u>
Deduct those expired and terminated.....	79,773,007	615,249 30
In force at end of the year.....	\$123,413,660	\$973,904 12
Deduct amount re-insured.....	5,710,745	60,360 61
Net amount in force.....	<u>\$117,702,915</u>	<u>\$913,543 51</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,154 50
Premiums received.....	2,312 07
Losses paid on risks taken.....	4,089 39
Losses incurred in Maine.....	4,089 39

**MUTUAL FIRE INSURANCE COMPANIES OF OTHER
STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1891.**



HOLYOKE MUTUAL FIRE INSURANCE COMPANY,
SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President.* WALTER L. HARRIS, *Secretary.*

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$40,000 00
Loans on bond and mortgage (first liens)	114,750 00
Interest due and accrued thereon.....	1,941 92
Stocks and bonds owned by the company, market value.....	662,011 75
Cash in company's principal office.....	\$2,253 92 }
Cash deposited in bank.....	6,829 57 }
Interest due and accrued on stocks and bonds.....	7,511 01
Gross premiums in due course of collection.....	731 19
All other assets, viz: note receivable, \$2,500; rents due, \$257 50.....	2,757 50
Aggregate of all the admitted assets of the company at their actual value	\$838,786 86

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$1,250 00
Losses resisted, including interest, costs and expenses....	2,000 00
Net amount of unpaid losses and claims.....	\$3,250 00
Amount required to safely re-insure all outstanding risks.....	255,334 83
All other demands against the company, viz: commissions, etc.....	119 96
Total amount of liabilities, except capital stock and net surplus.....	258,704 79
Guaranty capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities.....	480,082 07
Aggregate amount of liabilities including net surplus.....	\$838,786 86

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$145,499 11
Received for interest on mortgages.....	5,966 83
Received for interest on stocks and bonds and all other sources.....	34,768 65
Income from all other sources, viz: rents.....	2,119 58
	<hr/>
Aggregate amount of income received in cash.....	\$188,354 17

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$60,800 22
Cash dividends actually paid.....	63,340 88
Paid for commissions or brokerage.....	22,417 23
Salaries and other charges of officers, clerks and employes.....	14,980 75
Paid State, national and local taxes.....	1,780 97
All other expenditures, viz: dividends on guaranty capital, \$7,000; general expenses, \$4,282.27.....	11,282 27
	<hr/>
Aggregate amount of expenditures in cash.....	\$174,602 32

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$34,108,740 85	\$483,693 19
Written during the year.....	10,645,706 13	149,559 03
	<hr/>	<hr/>
Total.....	\$44,754,446 98	\$634,304 22
Deduct those expired and terminated.....	9,579,345 95	133,045 41
	<hr/>	<hr/>
In force at end of the year.....	\$35,175,101 03	\$501,258 81

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,109,572 76
Premiums received.....	13,786 69
Losses paid.....	2,980 80
Losses incurred in Maine.....	2,980 80

MASSACHUSETTS MUTUAL FIRE INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

CHARLES B. CUMINGS, *President*.

JOHN M. CORBETT, *Secretary*.

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$122,800 00
Interest due and accrued thereon.....	1,224 47
Stocks and bonds owned by the company, market value.....	190,736 50
Cash deposited in bank.....	6,911 39
Interest due and accrued on stocks and bonds.....	1,513 78
Gross premiums in due course of collection.....	3,345 90
Aggregate of all the admitted assets of the company at their actual value.....	\$326,532 04

II. LIABILITIES.

Losses adjusted and unpaid	\$46 97
Losses unadjusted, including all reported and supposed losses.....	480 00
Net amount of unpaid losses and claims.	\$ 526 97
Amount required to safely re-insure all outstanding risks.	82,296 62
All other demands against the company, viz: commissions, profits on terminated policies, etc.....	4,344 95
Total amount of liabilities, except capital stock.....	87,168 54
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities.....	39,363 50
Aggregate amount of liabilities including net surplus.	\$326,532 04

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$30,680 90
Received for interest on mortgages	5,690 50
Received for interest on stocks and bonds and all other sources.....	9,241 20
Income from all other sources, viz: profit from sale of bonds, &c., \$2,282.25; sundries, \$11 86.....	2,294 11
Aggregate amount of income received in cash.....	\$47,906 71

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$17,035 40
Cash dividends actually paid on capital, \$14,000; to policy holders, \$6,645.58	20,645 58
Paid for commissions or brokerage.....	4,747 91
Salaries and other charges of officers, clerks and employes.....	10,726 09
Paid State, national and local taxes.....	600 16
All other expenditures, viz: rent, \$3,000; interest, \$32.50; advertising, \$769.02; sundries, \$1,051.03.....	4,852 60
Aggregate amount of expenditures in cash.....	<u>\$58,607 74</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$20,603,588	\$163,524 89
Written during the year.....	3,769,278	30,727 67
Total.....	<u>\$24,372,866</u>	<u>\$194,252 56</u>
Deduct those expired and terminated.....	3,520,653	29,371 93
In force at end of the year.....	\$20,852,213	\$164,880 63
Deduct amount re-insured.....	28,425	297 39
Net amount in force.....	<u>\$20,823,788</u>	<u>\$164,583 24</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$15,700 00
Premiums received.....	162 25

QUINCY MUTUAL FIRE INSURANCE COMPANY,
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, *President*

WILLIAM H. FAY, *Secretary*.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$17,000 00
Interest due and accrued thereon	55,120 00
Stocks and bonds owned by the company, market value	347,805 00
Loans secured by collaterals	136,557 09
Cash in company's principal office	\$ 25 00 }
Cash deposited in bank	36,879 73 }
Interest due and accrued on stocks and bonds	} 6,236 60
Interest due and accrued on collateral loans	
Gross premiums in due course of collection	10,183 18
All other assets, viz: rents due and accrued	220 00
Aggregate of all the admitted assets of the company at their actual value	<u>\$610,026 60</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$3,550 00
Losses resisted, including interest, costs and expenses	2,000 00
Net amount of unpaid losses and claims	\$ 5,550 00
Amount required to safely re-insure all outstanding risks	233,104 77
All other demands against the company, viz: commissions, etc	9,250 00
Total amount of liabilities, except capital stock and net surplus	247,904 77
Surplus beyond liabilities	362,121 83
Aggregate amount of liabilities including net surplus	<u>\$610,026 60</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$131,079 37
Received for interest on mortgages	4,506 38
Received for interest on stocks and bonds and all other sources	21,797 86
Income from all other sources, viz: rents, \$699.63; Receiver of Pacific Bank, \$317.84	1,017 47
Aggregate amount of income received in cash	<u>\$158,401 08</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$31,334 26
Cash dividends actually paid	58,955 54
Paid for commissions or brokerage	20,832 42
Salaries and other charges of officers, clerks and employes	11,329 36
Paid State, national and local taxes	2,323 34
All other expenditures, viz: printing and stationery, \$2,373 89; postage and all other items, \$3,875.48	6,249 37
Aggregate amount of expenditures in cash	<u>\$131,024 29</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$31,632,021	\$461,443 20
Written during the year	9,228,380	134,520 98
Total	<u>\$40,860,401</u>	<u>\$595,964 18</u>
Deduct those expired and terminated	8,927,134	129,754 64
In force at end of the year	\$31,933,267	\$466,209 54

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,060,767 00
Premiums received (cash)	15,928 14
Deposit notes received	15,928 14
Losses paid on risks taken	3,760 39
Losses incurred in Maine	4,760 39

TRADERS' AND MECHANICS' [MUTUAL FIRE
INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President*.

EDWARD M. TUCKE, *Secretary*.

I. ASSETS.

Loans on bond and mortgage (first liens).....		\$217,785 00
Stocks and bonds owned by the company, market value.....		118,017 50
Loans secured by collaterals and personal loans.....		267,268 80
Cash in company's principal office.....	\$4,063 66	} 33,995 59
Cash deposited in bank.....	29,931 93	
Interest due and accrued on collateral loans.....		5,729 45
Gross premiums in due course of collection.....		4,683 25
Aggregate of all the admitted assets of the company at their actual value.....		\$647,479 59

II. LIABILITIES.

Amount required to safely re-insure all outstanding risks.....	\$247,864 13
All other demands against the company, viz: commissions, etc.....	630 31
Total amount of liabilities, except capital stock and net surplus.....	248,494 44
Surplus beyond liabilities.....	398,985 15
Aggregate amount of liabilities including net surplus.....	\$647,479 59

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$140,256 34
Received for interest on mortgages.....	11,877 71
Received for interest on stocks and bonds and all other sources.....	25,265 27
Aggregate amount of income received in cash.....	\$177,399 32

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$46,359 66
Cash dividends actually paid.....	58,201 59
Paid for commissions or brokerage.....	20,325 48
Salaries and other charges of officers, clerks and employes.....	14,526 55
Paid State, national and local taxes.....	1,856 72
All other expenditures, viz: rents.....	1,600 00
Aggregate amount of expenditures in cash.....	\$142,870 00

140 MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

V. MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$30,668,025	\$461,577 50
Written during the year	9,461,038	141,680 92
Total.....	\$40,129,063	\$603,258 42
Deduct those expired and terminated.....	7,270,871	107,544 37
Net amount in force.....	\$32,858,192	\$495,714 05

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$888,915 00
Premiums received....	13,106 76
Losses paid on risks taken.....	2,964 57
Losses incurred in Maine.....	2,964 57

INSURANCE COMPANIES OF FOREIGN COUNTRIES.

UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF
FOREIGN COUNTRIES, AUTHORIZED TO TRANSACT
BUSINESS IN THE STATE OF MAINE, SHOWING
THEIR CONDITION ON THE 31ST DAY OF
DECEMBER, 1891.



BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833

JOHN MORISON, *Governor.*

W. H. BANKS, *Ass't Secretary.*

DEPOSIT CAPITAL

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

I. ASSETS.

Stocks and bonds owned by the company, market value..... \$649,912 50
Cash deposited in bank 31,870 32
Interest due and accrued on stocks and bonds..... 8,215 03
Gross premiums in due course of collection 101,880 22

Aggregate of all the admitted assets of the company at their actual
value..... \$791,878 07

II. LIABILITIES.

Losses adjusted and unpaid \$42,328 87
Losses unadjusted, including all reported and supposed
losses..... 42,195 75
Losses resisted, including interest, costs and expenses.... 7,055 78

Gross amount of claims for losses..... 91,580 40
Deduct re-insurance and salvage. 2,458 27

Net amount of unpaid losses and claims..... \$ 89,122 13
Amount required to safely re-insure all outstanding risks..... 370,544 44
All other demands against the company, viz: commissions, etc..... 31,839 05

Total amount of liabilities, except deposit capital and net surplus..... 491,505 62
Deposit capital 200,000 00
Surplus beyond deposit capital and other liabilities..... 100,372 45

Aggregate amount of liabilities including net surplus..... \$791,878 07

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$508,567 37	\$33,910 02	\$542,477 39
Received for interest on stocks and bonds and all other sources.....			28,097 25
Aggregate amount of income received in cash.....			\$570,574 64

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$381,745 54	\$24,686 21	\$406,431 75
Paid for commissions or brokerage.....			106,343 22
Salaries and other charges of officers, clerks and employes.....			15,050 00
Paid State, national and local taxes.....			15,618 17
All other expenditures, viz: board, fire patrol, express, traveling, printing and stationery.....			31,011 42
Aggregate amount of expenditures in cash.....			\$574,454 56

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$60,562,992	\$752,903 44	\$1,043,652	\$23,750 79
Written during the year..	49,495,562	598,581 09	6,854,994	51,356 69
Total.....	\$110,058,554	\$1,351,484 53	\$7,898,646	\$75,107 48
Deduct those expired and terminated.....	50,781,080	619,291 79	7,318,558	60,295 08
In force at end of the year,	\$59,277,474	\$732,192 74	\$580,088	\$14,812 40
Deduct amount re-insured,	844,233	14,051 14		
Net amount in force,	\$58,433,241	\$718,141 60	\$580,088	\$14,812 40

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$459,086 00
Premiums received.....	6,741 46
Losses paid on risks taken.....	3,690 21
Losses incurred in Maine.....	3,721 32

CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

DEPOSIT CAPITAL.

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

Loans on bond and mortgage (first liens).....	\$50,000 00
Stocks and bonds owned by the company, market value.....	771,937 50
Cash in company's principal office	\$262 50 }
Cash deposited in bank.....	66,306 25 }
Gross premiums in due course of collection.....	77,039 07

Aggregate of all the admitted assets of the company at their actual value.....	\$965,545 32
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II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$83,185 00
Amount required to safely re-insure all outstanding risks.....	424,027 72
Total amount of liabilities, except deposit capital and net surplus.....	507,212 72
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.. ..	258,332 60

Aggregate amount of liabilities including net surplus.....	\$965,545 32
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$652,442 83
Received for interest on stocks and bonds and all other sources.....	26,865 38

Aggregate amount of income received in cash.....	\$679,308 20
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$436,154 94
Paid for commissions or brokerage.....	137,440 70
Salaries and other charges of officers, clerks and employes.....	59,162 00
Paid State, national and local taxes.....	17,948 46
All other expenditures, viz: general expense of management	45,866 81

Aggregate amount of expenditures in cash.....	\$696,562 91
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V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$58,482,529	\$752,192 19
Written during the year.....	88,516,998	926,737 59
Total.....	\$146,999,527	\$1,678,929 78
Deduct those expired and terminated.....	70,271,020	784,602 33
In force at end of the year.....	\$76,728,507	\$894,327 45
Deduct amount re-insured.....	6,557,622	80,962 49
Net amount in force.....	\$70,170,885	\$813,364 96

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$193,595 00
Premiums received.....	3,203 32
Losses paid on risks taken.....	2,297 78
Losses incurred in Maine.....	1,674 81

CITY OF LONDON FIRE INSURANCE COMPANY,
(Limited)

LONDON, ENGLAND.

ORGANIZED IN 1881. COMMENCED BUSINESS IN 1881.

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.		\$574,560 00
Cash in San Francisco, Cal., office	\$ 92 50 }	\$6,519 80
Cash deposited in bank	36,427 30 }	
Interest due and accrued on stocks and bonds		2,080 00
Gross premiums in due course of collection.....		70,479 25
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Aggregate of all the admitted assets of the company at their actual value.....		\$683,439 05

II. LIABILITIES.

Losses adjusted and unpaid	\$28,599 06	
Losses unadjusted, including all reported and supposed losses.....	23,367 26	
Losses resisted, including interest, costs and expenses....	7,055 00	
<hr/>		
Gross amount of claims for losses.....	59,021 32	
Deduct re-insurance and salvage.....	1,250 00	
<hr/>		
Net amount of unpaid losses and claims.....		\$ 57,771 32
Amount required to safely re-insure all outstanding risks.....		267,250 28
All other demands against the company, viz: commissions, etc.....		17,562 12
<hr/>		
Total amount of liabilities, except deposit capital and net surplus.....		342,583 72
Deposit capital.....		200,000 00
Surplus beyond deposit capital and other liabilities.....		140,855 33
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Aggregate amount of liabilities including net surplus.....		\$683,439 05

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$421,121 31
Received for interest on stocks and bonds and all other sources.....	18,906 13
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Aggregate amount of income received in cash.....	\$440,027 44

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$294,788 76
Paid for commissions or brokerage	99,958 26
Salaries and other charges of officers, clerks and employes.	34,040 05
Paid State, national and local taxes.	15,040 34
All other expenditures, viz: general expenses.	12,289 90
Aggregate amount of expenditures in cash.	<u>\$456,117 31</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890	\$46,510,405 00	\$571,979 66
Written during the year	46,991,407 17	507,091 69
Total.	<u>\$93,501,812 17</u>	<u>\$1,079,071 35</u>
Deduct those expired and terminated.	44,791,233 17	515,559 33
In force at end of the year	\$48,710,579 00	\$563,512 02
Deduct amount re-insured.	1,735,627 00	22,286 31
Net amount in force.	<u>\$46,974,952 00</u>	<u>\$541,225 71</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$3,270 19
Premiums received.	6,001 91
Losses paid on risks taken.	3,783 87
Losses incurred in Maine	3,583 87

COMMERCIAL UNION ASSURANCE COMPANY,
(Limited.)

LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

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

DEPOSIT CAPITAL.

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

I ASSETS.

Real estate owned by the company, unincumbered.....	\$863,497 01
Stocks and bonds owned by the company, market value ..	1,570,880 00
Cash in company's principal office.....	\$ 6,835 22
Cash deposited in bank.....	610,280 19
	} 617,115 41
Interest due and accrued on stocks and bonds.....	23,469 99
Interest due and accrued on bank balances and premium notes.....	568 19
Gross premiums in due course of collection.....	381,381 62
Unpaid premiums payable direct to home office by assured on policies issued therefrom within three months.....	91,945 31
Bills receivable, not matured, taken for premiums.....	20,427 13
All other assets, viz: rents due and accrued, \$11,170 59; due from other companies, for re-insurance on losses already paid, \$53.73; due from Commercial Union Fire Insurance Company of New York, \$5,450....	16,674 32
Aggregate of all the admitted assets of the company at their actual value.....	\$3,585,958 98

II. LIABILITIES.

Losses adjusted and unpaid.....	} \$310,146 54
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses.....	19,597 66
Gross amount of claims for losses.....	329,744 20
Deduct re-insurance and salvage.....	11,197 00
Net amount of unpaid losses and claims.....	\$ 318,547 20
Amount required to safely re-insure all outstanding risks.....	2,080,789 04
All other demands against the company, viz: commissions, etc.....	79,863 99
Total amount of liabilities, except deposit capital and net surplus.....	2,479,200 23
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	906,758 75
Aggregate amount of liabilities including net surplus.....	\$3,585,958 98

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.	\$2,726,721 74	\$182,471 65	
			\$2,909,193 39
Received for interest on bank balances			6,360 62
Received for interest on stocks and bonds and all other sources.....			39,848 50
Income from all other sources, viz: rents.....			39,573 05
			<u>\$2,994,975 56</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.	\$1,795,567 45	\$91,064 61	
			\$1,886,632 06
Paid for commissions or brokerage			539,110 29
Salaries and other charges of officers, clerks and employes.			130,554 22
Paid State, national and local taxes			82,989 00
All other expenditures, viz: patrols, board, printing, traveling, postage, telegrams, express, maps, legal and office expenses.....			122,542 32
			<u>\$2,761,827 89</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890, \$367,788,459	\$3,715,061 45		\$371,560	\$14,275 88
Written during the year.. 318,543,777	3,289,189 78		32,577,433	202,244 22
Total.....	<u>\$686,332,236</u>	<u>\$7,004,251 23</u>	<u>\$32,948,993</u>	<u>\$216,520 10</u>
Deduct those expired and terminated.....	287 036,093	2,966,980 81	32,679,443	205,376 02
In force at end of the year, \$399,296,143	\$4,037,270 42		\$269,550	\$11,144 08
Deduct amount re-insured, 5,440,040	59,115 61		9,000 00	327 00
Net amount in force.. \$393,856,103	\$3,978,154 81		\$260,550	\$10,817 08

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$2,540,522 00
Premiums received.....	30,765 75
Losses paid on risks taken.....	24,216 50
Losses incurred in Maine.....	25,402 50

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,

LONDON, ENGLAND.

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

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

DEPOSIT CAPITAL.

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

Loans on bond and mortgage (first liens)	\$226,000 00
Interest due and accrued thereon.....	2,277 26
Stocks and bonds owned by the company, market value.....	1,241,750 00
Cash deposited in bank.....	90,781 64
Interest due and accrued on stocks and bonds.....	12,333 34
Gross premiums in due course of collection.....	111,158 36
All other assets, viz: rents accrued.....	416 67
Aggregate of all the admitted assets of the company at their actual value.....	\$1,684,717 27

II. LIABILITIES.

Losses adjusted and unpaid.....	\$54,778 00
Losses unadjusted, including all reported and supposed losses.....	78,758 00
Losses resisted, including interest, costs and expenses....	8,351 00
Gross amount of claims for losses.....	141,887 00
Deduct re-insurance and salvage.....	12,277 00
Net amount of unpaid losses and claims.....	\$129,610 00
Amount required to safely re-insure all outstanding risks.....	898,350 62
All other demands against the company, viz: commissions, etc.....	18,113 10
Total amount of liabilities, except deposit capital and net surplus.....	1,046,073 92
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	438,643 35
Aggregate amount of liabilities including net surplus.....	\$1,684,717 27

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,093,936 54
Received for interest on mortgages.....	12,275 00
Received for interest on stocks and bonds and all other sources.....	31,941 51
Aggregate amount of income received in cash.....	<u>\$1,138,153 05</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$762,908 03
Paid for commissions or brokerage.....	220,700 02
Salaries and other charges of officers, clerks and employes, including trustees' fees.....	120,876 36
Paid State, national and local taxes.....	30,528 44
All other expenditures, viz: board expense, postage, advertising, office expenses, charges.....	71,251 41
Aggregate amount of expenditures in cash.....	<u>\$1,206,264 26</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$212,354,190 12	\$1,682,261 74
Written during the year.....	161,263,999 51	1,372,430 26
Total.....	<u>\$373,618,189 63</u>	<u>\$3,054,692 00</u>
Deduct those expired and terminated.....	156,727,719 38	1,308,527 48
In force at end of the year.....	\$216,890,470 26	\$1,746,164 52
Deduct amount re-insured.....	6,109,448 76	40,570 83
Net amount in force.....	<u>\$210,781,021 49</u>	<u>\$1,705,593 69</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,788,411 41
Premiums received.....	24,484 29
Losses paid on risks taken.....	15,912 81
Losses incurred in Maine.....	15,144 71

HAMBURG-BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Leas on bond and mortgage (first liens).....	\$9,000 00
Interest due and accrued thereon.....	168 75
Stocks and bonds owned by the company, market value.....	1,051,325 00
Cash deposited in bank.....	55,509 77
Interest due and accrued on stocks and bonds.....	1,000 00
Gross premiums in due course of collection.....	95,029 66
Bills receivable, not matured, taken for premiums.....	6,492 00
Aggregate of all the admitted assets of the company at their actual value.....	\$1,218,525 18

II. LIABILITIES.

Losses adjusted and unpaid.....	\$6,300 00
Losses unadjusted, including all reported and supposed losses.....	59,480 00
Losses resisted, including interest, costs and expenses....	24,000 00
Gross amount of claims for losses.....	89,780 00
Deduct re-insurance and salvage.....	5,920 00
Net amount of unpaid losses and claims.....	\$83,860 00
Amount required to safely re-insure all outstanding risks.....	810,730 42
All other demands against the company, viz: commissions, etc.....	14,779 92
Total amount of liabilities, except deposit capital and net surplus.....	909,370 34
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	109,154 84
Aggregate amount of liabilities including net surplus.....	\$1,218,525 18

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,057,052 16
Received for interest on mortgages.....	405 00
Received for interest on stocks and bonds and all other sources	44,569 29
Aggregate amount of income received in cash	\$1,102,026 45

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$664,325 70
Paid for commissions or brokerage.....	173,695 12
Salaries and other charges of officers, clerks and employes.....	102,395 88
Paid State, national and local taxes.....	25,491 76
All other expenditures, viz: rents, advertising, stationery, postage, ex- pressage, patrol and board expenses, etc	66,045 66
Aggregate amount of expenditures in cash	\$1,031,954 12

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$120,749,504	\$1,469,372 19
Written during the year.....	111,672,267	1,331,302 50
Total.....	\$232,421,771	\$2,800,674 69
Deduct those expired and terminated.....	104,681,817	1,216,504 81
In force at end of the year.....	\$127,739,954	\$1,584,169 88
Deduct amount re-insured	2,155,039	26,709 41
Net amount in force.....	\$125,584,915	\$1,557,460 47

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$443,296 00
Premiums received.....	7,645 03
Losses paid on risks taken.....	4,595 16
Losses incurred in Maine	4,595 16

IMPERIAL FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

ORGANIZED 1803 COMMENCED BUSINESS IN 1803.

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 476,634 70
Stocks and bonds owned by the company, market value	1,014,766 66
Cash in hands of Drexel, Morgan & Co, Cal.....	\$3,345 85
Cash in San Francisco office.....	156 73
Cash deposited in banks.....	108,432 64
Interest due and accrued on stocks and bonds.....	2,895 83
Gross premiums in due course of collection.....	198,604 61
All other assets, viz: rents due and accrued	4,049 48
Aggregate of all the admitted assets of the company at their actual value	\$1,808,886 50

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 20,708 16
Losses unadjusted, including all reported and supposed losses	62,473 69
Losses resisted, including interest, costs and expenses	16,065 62
Gross amount of claims for losses.....	99,247 47
Deduct re-insurance and salvage.....	575 00
Net amount of unpaid losses and claims.....	\$98,672 47
Amount required to safely re-insure all outstanding risks.....	880,458 00
All other demands against the company, viz: commissions, etc.....	36,090 54
Total amount of liabilities, except deposit capital and net surplus.....	1,015,221 01
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	593,665 49
Aggregate amount of liabilities including net surplus.....	\$1,808,886 50

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,159,576 49
Received for interest on stocks and bonds and all other sources.....	28,158 33
Income from all other sources, viz: rents, \$8,938.87; other sources, \$447.41.....	9,386 28
Aggregate amount of income received in cash.....	\$1,197,121 10

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$903,415 40
Paid for commissions or brokerage.....	246,241 18
Salaries and other charges of officers, clerks and employes.....	115,390 82
Paid State, national and local taxes.....	45,387 76
All other expenditures, viz: general expenses.....	33,014 32
Aggregate amount of expenditures in cash.....	\$1,343,449 48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$153,608,613 01	\$1,635,090 55
Written during the year.....	169,447,027 28	1,456,398 95
Total.....	\$323,055,640 29	\$3,091,489 50
Deduct those expired and terminated.....	133,560,014 30	1,312,426 72
In force at end of the year.....	\$189,495,625 99	\$1,779,062 78
Deduct amount re-insured.....	7,405,306 41	88,782 46
Net amount in force.....	\$182,090,319 58	\$1,690,280 32

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,067,886 00
Premiums received.....	28,980 90
Losses paid on risks taken.....	25,063 26
Losses incurred in Maine.....	23,965 29

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *Manager*, 25 Pine St., New York.

DEPOSIT CAPITAL.

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 382,992 85
Stocks and bonds owned by the company, market value.....	1,781,070 00
Cash in company's principal office.....	\$ 418 32 }
Cash deposited in bank.....	536,377 49 }
	536,795 81
Gross premiums in due course of collection.....	235,921 27
Aggregate of all the admitted assets of the company at their actual value.....	\$2,936,779 93

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 45,139 84
Losses unadjusted, including all reported and supposed losses.....	234,277 81
Losses resisted, including interest, costs and expenses....	27,103 52
Net amount of unpaid losses and claims.....	\$306,521 17
Amount required to safely re-insure all outstanding risks.....	2,122,292 80
All other demands against the company, viz: commissions, etc.....	56,388 19
Total amount of liabilities, except deposit capital and net surplus....	2,485,202 16
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	251,577 77
Aggregate amount of liabilities including net surplus.....	\$2,936,779 93

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,795,697 75
Received for interest on stocks and bonds and all other sources.....	67,992 87
Income from all other sources, viz: rents.....	11,461 49
Aggregate amount of income received in cash... ..	\$2,875,152 11

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$1,337,266 53
Paid for commissions or brokerage.....	943,809 02
Salaries and other charges of officers, clerks and employes.....	63,400 76
Paid State, national and local taxes.....	43,036 06
All other expenditures, viz: office expenses, travelling, maps, printing, advertising of board assessments.....	71,455 50
Aggregate amount of expenditures in cash.....	\$2,458,967 87

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$220,035,244	\$2,165,900 36
Written during the year.....	419,475,209	3,262,045 36
Total	\$639,510,453	\$5,427,945 72
Deduct those expired and terminated.....	232,998,024	2,174,693 11
In force at end of the year	\$406,512,429	\$3,253,252 61
Deduct amount re-insured.....	5,113,421	54,717 04
Net amount in force	\$401,399,008	\$3,198,535 57

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$745,951 00
Premiums received	12,408 15
Losses paid on risks taken	6,879 33
Losses incurred in Maine	5,273 27

LION FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

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

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

DEPOSIT COMPANY.

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

I. ASSETS.

Loans on bond and mortgage (first liens)		\$206,550 00
Interest due and accrued thereon		4,062 10
Stocks and bonds owned by the company, market value.....		419,500 00
Loans secured by collaterals		31,500 00
Cash in company's principal office	\$ 89 66 }	82,771 27
Cash deposited in bank.....	82,681 61 }	
Interest due and accrued on stocks and bonds.....		5,277 50
Interest due and accrued on collateral loans.....		550 00
Gross premiums in due course of collection.....		103,965 94
<hr/>		
Aggregate of all the admitted assets of the company at their actual value		\$854,176 81

II. LIABILITIES.

Losses adjusted and unpaid.....	\$25,146 86	
Losses unadjusted, including all reported and supposed losses.....	40,203 00	
Losses resisted, including interest, costs and expenses....	7,575 00	
<hr/>		
Net amount of unpaid losses and claims.....		\$ 72,924 86
Amount required to safely re-insure all outstanding risks.....		324,950 68
All other demands against the company, viz.: commissions, etc.....		23,127 78
<hr/>		
Total amount of liabilities, except deposit capital and net surplus....		421,003 32
Deposit capital		200,000 00
Surplus beyond deposit capital and other liabilities.....		233,173 49
<hr/>		
Aggregate amount of liabilities including net surplus.....		\$854,176 81

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$501,765 87
Received for interest on mortgages.....	10,376 48
Received for interest on stocks and bonds and all other sources.....	16,484 39
Aggregate amount of income received in cash.....	\$528,626 74

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$295,301 13
Paid for commissions or brokerage.....	94,481 00
Salaries and other charges of officers, clerks and employes	27,611 40
Paid State, national and local taxes.....	18,299 60
All other expenditures, viz: general and agency expenses.....	34,140 30
Aggregate amount of expenditures in cash	\$469,833 43

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$57,124,870	\$703,458 60
Written during the year.....	79,578,403	805,158 89
Total.....	\$136,703,273	\$1,508,617 49
Deduct those expired and terminated.....	63,701,443	677,950 08
In force at end of the year.....	\$73,001,830	\$830,667 41
Deduct amount re-insured.....	19,070,009	205,631 71
Net amount in force.....	\$53,931,821	\$625,035 70

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$124,464 00
Premiums received.....	1,464 12

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1836 COMMENCED BUSINESS IN 1848.

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Real estate owned by the company, unincumbered.	\$1,574,500 00
Loans on bond and mortgage (first liens)	2,310,687 50
Interest due and accrued thereon.	29,336 09
Stocks and bonds owned by the company, market value.	2,115,937 50
Loans secured by collaterals	10,000 00
Cash in company's principal office	3,379 44
Cash belonging to the company deposited in banks.	1,010,846 52
Interest due and accrued on collateral loans.	774 53
Gross premiums in course of collection not more than three months due	770,490 21
All other property belonging to the company, viz: rents due and accrued, \$15,000; due from other companies for re-insurance on losses already paid, \$963.67; loans on life policies, \$15,105; all other assets \$5,826.80	36,895 47
Aggregate amount of all the assets of the company in the United States at their actual value.	\$7,862,847 26

II. LIABILITIES.

Losses adjusted and unpaid	\$10,342 88
Losses unadjusted, including all reported and supposed losses.	862,135 85
Losses resisted, including interest, costs and expenses.	27,750 00
Gross amount of claims for losses.	900,228 73
Deduct re-insurance and salvage.	150,161 03
Net amount of unpaid losses and claims.	\$750,067 70
Amount required to safely re-insure all outstanding risks.	4,026,405 48
All other demands against the company, viz: commissions, etc.	200,153 32
Total amount of liabilities, except deposit capital and net surplus	4,976,626 51
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.	2,686,220 75
Aggregate amount of liabilities including net surplus.	\$7,862,847 26

III. INCOME DURING THE YEAR.

Net cash actually received for premiums (carried out).....	\$4,813,522	25
Received for interest on mortgages.....	87,323	84
Received for interest and dividends on stocks and bonds and all other sources ..	64,532	99
Received for rents.....	66,008	93
Aggregate amount of income actually received in cash	\$5,031,388	01

IV. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses (fire).....	\$3,152,174	11
Paid for commissions or brokerage.....	889,121	00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes ..	245,400	36
Paid for State, national and local taxes in this and other states	91,025	09
All other payments and expenditures, viz: printing, stationery, advertising, traveling, legal and all other expense charges.....	241,417	22
Aggregate amount of expenditures in cash.....	\$4,619,137	78

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$699,031,644	\$6,668,422 93
Written or renewed during the year	670,335,604	6,074,626 16
Total.....	\$1,369,367,248	\$12,743,049 09
Deduct those expired and terminated.....	573,420,887	5,304,877 25
In force at end of the year.....	\$795,946,361	\$7,438,171 84
Deduct amount re-insured.....	52,610,397	421,097 98
Net amount in force.....	\$743,335,964	\$7,017,073 86
Perpetual insurance in force.....	10,257,483	349,662 29
Total.....	\$753,593,347	\$7,366,736 15

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,702,431	00
Premiums received.....	51,599	44
Losses paid on risks taken.....	52,524	58
Losses incurred in Maine	47,708	58

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

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

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$298,130 00	
Stocks and bonds owned by the company, market value.....	1,641,200 00	
Cash in company's principal office.....	\$90,834 48	} 166,692 86
Cash deposited in bank.....	75,858 38	
Gross premiums in due course of collection.....	343,051 75	
Bills receivable, not matured, taken for premiums.....	326 12	
All other assets.....	4,540 41	
<hr/>		
Aggregate of all the admitted assets of the company at their actual value.....	\$2,453,941 14	

II. LIABILITIES.

Losses adjusted and unpaid.....	\$74,243 71	
Losses unadjusted, including all reported and supposed losses.....	171,301 63	
Losses resisted, including interest, costs and expenses ...	32,113 47	
<hr/>		
Gross amount of claims for losses.....	277,658 81	
Deduct re-insurance and salvage.....	42,178 75	
<hr/>		
Net amount of unpaid losses and claims.....	\$235,480 06	
Amount required to safely re-insure all outstanding risks.....	1,510,611 17	
All other demands against the company, viz: commissions, etc.....	97,201 64	
<hr/>		
Total amount of liabilities, except deposit capital and net surplus.....	1,843,292 87	
Deposit capital.....	200,000 00	
Surplus beyond deposit capital and other liabilities.....	410,648 27	
<hr/>		
Aggregate amount of liabilities including net surplus.....	\$2,453,941 14	

III. INCOME DURING THE YEAR:

Net cash received for premiums (fire).....	\$1,813,330 27
Received for interest on stocks and bonds and all other sources.....	59,911 61
Aggregate amount of income received in cash.....	<u>\$1,873,241 88</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)....	\$1,106,226 66
Paid for commissions or brokerage.....	379,055 74
Salaries and other charges of officers, clerks and employes.....	123,165 66
Paid State, national and local taxes.....	40,293 84
All other expenditures, viz: rents, printing, stationery, advertising, &c.,	140,981 57
Aggregate amount of expenditures in cash.....	<u>\$1,789,723 47</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$295,186,456	\$2,849,483 07
Written during the year.....	270,956,159	2,772,950 36
Total.....	<u>\$566,142,615</u>	<u>\$5,622,433 43</u>
Deduct those expired and terminated.....	216,379,521	2,354,588 67
In force at end of the year.....	<u>\$349,763,094</u>	<u>\$3,267,844 76</u>
Deduct amount re-insured.....	29,208,363	389,683 89
Net amount in force.....	<u>\$320,554,731</u>	<u>\$2,878,160 87</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,328,902 00
Premiums received.....	15,276 55
Losses paid on risks taken.....	7,175 78
Losses incurred in Maine.....	7,353 03

LONDON ASSURANCE CORPORATION,
LONDON, ENGLAND.

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

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

DEPOSIT CAPITAL.

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

Stocks and bonds owned by the company, market value	\$1,554,290 00
Cash in company's principal office.....	\$ 510 85 }
Cash deposited in bank.....	42 048 45 }
Gross premiums in due course of collection.....	141,630 19
Aggregate of all the admitted assets of the company at their actual value	\$1,738,479 49

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$100,317 31
Amount required to safely re-insure all outstanding risks	863,308 00
Total amount of liabilities, except deposit capital and net surplus.....	963,625 91
Deposit capital.	200,000 00
Surplus beyond deposit capital and other liabilities.	574,853 58
Aggregate amount of liabilities including net surplus.....	\$1,738,479 49

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,103,654 23
Received for interest on stocks and bonds and all other sources.....	45,270 00
Aggregate amount of income received in cash.....	\$1,148,924 23

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$762,544 86
Paid for commissions or brokerage.....	229,387 26
Salaries and other charges of officers, clerks and employes.....	87,845 41
Paid State, national and local taxes	28,323 64
All other expenditures.....	67,404 49
Aggregate amount of expenditures in cash.....	\$1,175,505 66

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$189,497,218	\$1,545,335 79
Written during the year.....	164,756,893 24	1,377,639 16
Total.....	\$354,254,111 4	\$2,922,974 95
Deduct those expired and terminated.....	153,562,228	1,188,672 88
In force at end of the year.....	\$200,691,883	\$1,734,302 07
Deduct amount re-insured.....	10,577,651	99,788 12
Net amount in force.....	\$190,114,232	\$1,634,513 95

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$803,704 00
Premiums received.....	9,928 14
Losses paid on risks taken.....	4,641 91
Losses incurred in Maine.....	4,631 91

MANCHESTER FIRE ASSURANCE COMPANY,
MANCHESTER, ENGLAND.

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

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Loans on bond and mortgage (first liens)		\$50,000 00
Stocks and bonds owned by the company, market value		872,935 00
Cash in company's principal office	\$ 2,202 59 }	35,514 65
Cash deposited in bank	33,312 06 }	
Gross premiums in due course of collection		225,304 79
Aggregate of all the admitted assets of the company at their actual value.....		\$1,183,754 44

II. LIABILITIES.

Losses adjusted and unpaid		\$49,810 88
Losses unadjusted, including all reported and supposed losses		51,066 45
Losses resisted, including interest, costs and expenses....		11,880 50
		112,757 83
Gross amount of claims for losses		10,111 63
Deduct re-insurance and salvage		10,111 63
Net amount of unpaid losses and claims		\$102,646 20
Amount required to safely re-insure all outstanding risks		520,533 82
All other demands against the company, viz: commissions, etc.....		42,570 91
		665,750 93
Total amount of liabilities, except deposit capital and net surplus....		665,750 93
Deposit capital.....		200,000 00
Surplus beyond deposit capital and other liabilities.....		318,003 51
Aggregate amount of liabilities including net surplus		\$1,183,754 44

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....		\$804,912 11
Received for interest on stocks and bonds and all other sources.....		24,390 65
		829,302 76
Aggregate amount of income received in cash.....		\$829,302 76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$313,031 84
Paid for commissions or brokerage.....	188,292 23
Salaries and other charges of officers, clerks and employes.....	38,838 54
Paid State, national and local taxes.....	14,697 03
All other expenditures.....	55,993 76
Aggregate amount of expenditures in cash.....	<u>\$610,853 40</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$19,337,458 19	\$302,016 72
Written during the year.....	96,943,276 89	1,199,682 57
Total.....	<u>\$116,208,735 08</u>	<u>\$1,501,699 29</u>
Deduct those expired and terminated.....	39,376,851 99	502,823 01
In force at end of the year.....	\$76,903,883 09	\$998,876 28
Deduct amount re-insured.....	4,390 897 47	66,991 19
Net amount in force.....	<u>\$72,512,985 62</u>	<u>\$931,885 09</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$282,720 00
Premiums received.....	4,332 86
Losses paid on risks taken.....	46 38
Losses incurred in Maine.....	46 38

NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Real estate owned by the company, unincumbered	\$114,544 44	
Stocks and bonds owned by the company, market value.....	1,258,120 40	
Cash in company's principal offices.....	\$4,302 72 }	70,473 67
Cash deposited in bank	66,170 95 }	
Interest due and accrued on stocks and bonds.....		9,291 66
Gross premiums in due course of collection.....	178,288 35	
All other assets, viz: due for re-insurance on losses already paid	3,745 25	
Aggregate of all the admitted assets of the company at their actual value.....	\$1,634,463 37	

II. LIABILITIES.

Losses adjusted and unpaid	\$50,963 93	
Losses unadjusted, including all reported and supposed losses.....	114,859 36	
Losses resisted, including interest, costs and expenses....	39,170 00	
Gross amount of claims for losses.....	204,993 29	
Deduct re-insurance and salvage.....	26,692 41	
Net amount of unpaid losses and claims.....	\$178,300 88	
Amount required to safely re-insure all outstanding risks.....	866,097 40	
All other demands against the company, viz: commissions, etc	38,964 20	
Total amount of liabilities, except deposit capital and net surplus	1,083,362 48	
Deposit capital.....	200,000 00	
Surplus beyond deposit capital and other liabilities.....	351,100 89	
Aggregate amount of liabilities including net surplus.	\$1,634,463 37	

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,117,127 17
Received for interest on stocks and bonds and all other sources.....	40,840 68
Income from all other sources, viz: remittances received from home office	113,758 95
Aggregate amount of income received in cash.....	\$1,157,967 85

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$798,548 30
Paid for commissions or brokerage.....	184,863 17
Salaries and other charges of officers, clerks and employes	77,185 18
Paid State, national and local taxes.....	35,181 69
All other expenditures.....	111,135 67
Aggregate amount of expenditures in cash.....	\$1,206,914 01

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$150,358,369	\$1,635,848 61
Written during the year.....	133,546,104	1,402,632 89
Total.....	\$283,904,473	\$3,038,481 50
Deduct those expired and terminated.....	125,045,273	1,287,662 12
In force at end of the year.....	\$158,859,200	\$1,750,819 38
Deduct amount re-insured.....	7,130,026	76,472 06
Net amount in force.....	\$151,729,174	\$1,674,347 32

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,087,000 83
Premiums received.....	15,528 67
Losses paid on risks taken.....	7,971 34
Losses incurred in Maine.....	7,986 34

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH.

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

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

DEPOSIT CAPITAL.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$2,939,541 00
Cash in company's principal office.....	\$ 1,238 19 }
Cash deposited in bank.....	72,554 55 }
	73,792 74
Interest due and accrued on stocks and bonds.....	52,988 00
Gross premiums in due course of collection.....	376,453 48
Bills receivable, not matured, taken for premiums.....	512 56
All other assets, viz: due from other insurance companies on losses paid, \$6,445.21; sundry amounts due to the company, \$3,820.....	10,265 21
Aggregate of all the admitted assets of the company at their actual value.....	\$3,453,552 98

II LIABILITIES.

Losses adjusted and unpaid.....	\$60,864 29
Losses unadjusted, including all reported and supposed losses.....	202,024 67
Losses resisted, including interest, costs and expenses....	45,651 14
	308,540 10
Gross amount of claims for losses.....	308,540 10
Deduct re-insurance and salvage.....	25,918 56
	\$282,621 54
Net amount of unpaid losses and claims.....	\$282,621 54
Amount required to safely re-insure all outstanding risks.....	1,754,156 99
All other demands against the company, viz: commissions, etc.; and balances due special agents, etc.....	80,297 02
Total amount of liabilities, except deposit capital and net surplus.....	2,117,075 55
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	1,136,477 43
Aggregate amount of liabilities including net surplus.....	\$3,453,552 98

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,159,207 39
Received for interest on stocks and bonds and all other sources.....	110,415 17
Aggregate amount of income received in cash.....	<u>\$2,269,622 56</u>

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (fire).....	\$1,484,809 29
Paid for commissions or brokerage.....	295,680 51
Salaries and other charges of officers, clerks and employes.....	282,641 13
Paid State, national and local taxes.....	61,332 17
All other expenditures.....	77,062 45
Aggregate amount of expenditures in cash.....	<u>\$2,201,525 55</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$312,121,610	\$3,315,141 66
Written during the year.....	280,590,140	2,749,692 55
Total.....	<u>\$592,711,750</u>	<u>\$6,064,834 21</u>
Deduct those expired and terminated.....	263,034,022	2,507,562 15
In force at end of the year.....	<u>\$329,677,728</u>	<u>\$3,557,272 06</u>
Deduct amount re-insured.....	21,548,984	195,160 73
Net amount in force.....	<u>\$308,128,744</u>	<u>\$3,362,111 33</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,977,292 00
Premiums received.....	26,379 37
Losses paid on risks taken.....	7,035 90
Losses incurred in Maine.....	9,406 50

NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENGLAND.

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

J. MONTGOMERY HARE, *Manager*, 59 & 61 Wall St., New York, N. Y.

DEPOSIT CAPITAL.

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

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$40,000 00
Interest due and accrued thereon	150 00
Stocks and bonds owned by the company, market value.....	1,522,486 26
Cash in company's principal office	\$1,586 45
Cash deposited in bank.....	165,209 35
Interest due and accrued on stocks and bonds.....	16,628 32
Gross premiums in due course of collection	94,833 66
All other assets, viz: United Fire re-insurance, \$28.72; Queen, \$13.33; New York, \$2.78; Union of London, \$14.73; Empire City, \$78.20; Reliance, \$71 63; North River, \$2,514 06.....	2,723 45
Aggregate of all the admitted assets of the company at their actual value	\$1,843,617 49

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$141,169 53
Deduct re-insurance and salvage.....	8,453 45
Net amount of unpaid losses and claims.....	\$132,716 08
Amount required to safely re-insure all outstanding risks.....	986,873 72
All other demands against the company, viz: commissions, etc.....	21,438 41
Total amount of liabilities, except deposit capital and net surplus.....	1,141,028 21
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	502,589 28
Aggregate amount of liabilities including net surplus.	\$1,843,617 49

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,371,540 09
Received for interest on mortgages.....	1,800 00
Received for interest on stocks and bonds and all other sources	50,925 10
Aggregate amount of income received in cash	\$1,424,265 19

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$842,619 61
Paid for commissions or brokerage.....	238,705 07
Salaries and other charges of officers, clerks and employes.....	99,822 75
Paid State, national and local taxes.....	16,682 40
All other expenditures, viz: rent, advertising, stationery, postage, etc ,	96,487 29
Aggregate amount of expenditures in cash.....	\$1,294,317 12

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$162,364,360	\$1,690,932 48
Written during the year.....	172,410,040	1,674,828 25
Total.....	\$334,774,400	\$3,365,760 73
Deduct those expired and terminated.....	140,724,646	1,378,361 40
In force at end of the year.....	\$194,049,754	\$1,987,399 33
Deduct amount re-insured	8,126,854	83,983 03
Net amount in force.....	\$185,922,900	\$1,903,416 30

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$896,087 00
Premiums received.....	14,719 78
Losses paid on risks taken.....	8,201 44
Losses incurred in Maine.....	7,943 84

**PHENIX ASSURANCE COMPANY,
LONDON, ENGLAND.**

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

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

DEPOSIT COMPANY.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,807,855 00	
Cash deposited in bank.....	\$ 30,951 02 }	512,725 17
Cash in hands of United States trustees	481,774 15 }	
Gross premiums in due course of collection.....		226,314 32
Aggregate of all the admitted assets of the company at their actual value		\$2,546,894 49

II. LIABILITIES.

Losses adjusted and unpaid.....	\$94,518 00	
Losses unadjusted, including all reported and supposed losses.....	616,037 00	
Losses resisted, including interest, costs and expenses....	15,103 00	
		725,658 00
Gross amount of claims for losses.....	725,658 00	
Deduct re-insurance and salvage.....	313,092 00	
		\$412,566 00
Net amount of unpaid losses and claims.....	\$412,566 00	
Amount required to safely re-insure all outstanding risks.....	1,479,203 77	
		1,891,769 77
Total amount of liabilities, except deposit capital and net surplus.....	1,891,769 77	
Deposit capital	200,000 00	
Surplus beyond deposit capital and other liabilities.....	455,124 72	
		\$2,546,894 49

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,917,989 47
Received for interest on stocks and bonds and all other sources.....	38,920 00
	\$1,956,909 47

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,165,603 32
Paid for commissions or brokerage.....	332,906 96
Salaries and other charges of officers, clerks and employes	73,701 60
Paid State, national and local taxes.....	56,804 65
All other expenditures.....	181,025 80
Aggregate amount of expenditures in cash.....	\$1,810,042 33

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$273,028,640	\$2,642,219 41
Written during the year.....	361,270,809	2,744,157 80
Total.....	\$634,299,449	\$5,386,377 21
Deduct those expired and terminated.....	303,257,948	2,198,745 26
In force at end of the year.....	\$331,041,501	\$3,187,631 95
Deduct amount re-insured.....	31,638,657	302,995 06
Net amount in force.....	\$299,402,844	\$2,884,636 89

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,432,440 00
Premiums received.....	24,079 12
Losses paid on risks taken.....	13,613 80
Losses incurred in Maine.....	19,959 00

**ROYAL INSURANCE COMPANY,
LIVERPOOL, ENGLAND.**

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

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

SCULL & BRADLEY, *Managers for New England*, Boston, Mass.

DEPOSIT CAPITAL.

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

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,818,200 10	
Stocks and bonds owned by the company, market value.....	3,247,880 00	
Cash in company's principal office.....	\$400 91	} 909,814 23
Cash deposited in bank.....	909,413 32	
Interest due and accrued on stocks and bonds.....	5,600 00	
Gross premiums in due course of collection.....	689,407 26	
Bills receivable, not matured, taken for premiums.....	6,326 88	
All other assets, viz: rents and re-insured losses due and accrued.....	15,920 80	
Aggregate of all the admitted assets of the company at their actual value.....		
		\$6,693,149 27

II. LIABILITIES.

Losses adjusted and unpaid.....	\$17,134 30	
Losses unadjusted, including all reported and supposed losses.....	818,061 87	
Losses resisted, including interest, costs and expenses....	60,815 35	
Gross amount of claims for losses.....	896,011 52	
Deduct re-insurance and salvage.....	300,149 81	
Net amount of unpaid losses and claims.....	\$595,861 71	
Amount required to safely re-insure all outstanding risks.....	3,572,492 86	
All other demands against the company, viz: commissions, etc.....	412,236 88	
Total amount of liabilities, except deposit capital and net surplus.....	4,580,591 45	
Deposit capital.....	200,000 00	
Surplus beyond deposit capital and other liabilities.....	1,912,557 82	
Aggregate amount of liabilities including net surplus.....		\$6,693,149 27

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$4,027,911 19
Received for interest on stocks and bonds and all other sources.....	146,524 26
Income from all other sources, viz: rents	90,798 55
Aggregate amount of income received in cash.....	\$4,265,234 00

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,580,258 34
Paid for commissions or brokerage	853,625 14
Salaries and other charges of officers, clerks and employes.....	254,775 90
Paid State, national and local taxes.....	83,333 48
All other expenditures, viz: rents, printing and stationery, advertising, traveling, legal and other expenses.....	214,169 02
Aggregate amount of expenditures in cash.....	\$3,986,161 88

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$602,621,009 84	\$5,459,774 65
Written during the year.....	747,217,654 25	5,393,446 94
Total.....	\$1,349,838,664 09	\$10,853,221 59
Deduct those expired and terminated.....	572,699,339 23	3,961,357 20
In force at end of the year.....	\$777,139,324 86	\$6,891,864 39
Deduct amount re-insured.....	88,185,322 05	575,001 78
Net amount in force	\$688,954,002 81	\$6,316,862 61
Perpetual.....	5,909,446 40	5,926 26
	\$694,863,449 21	\$6,322,788 87

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$4,236,437 53
Premiums received.....	67,829 57
Losses paid on risks taken.....	29,291 84
Losses incurred in Maine.....	29,772 72

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

DEPOSIT CAPITAL.

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

I. ASSETS

Loans on bond and mortgage (first liens).....	\$1,056,300 00
Interest due and accrued thereon.....	15,657 57
Stocks and bonds owned by the company, market value.....	895,150 17
Cash in company's principal office.....	\$249 24 }
Cash deposited in bank.....	134,770 36 }
Interest due and accrued on stocks and bonds.....	4,625 00
Gross premiums in due course of collection.....	122,509 25
All other assets, viz: due from other companies for re-insurance on losses already paid..	3,315 29

Aggregate of all the admitted assets of the company at their actual
value.....\$2,032,576 88

II. LIABILITIES.

Losses adjusted and unpaid.....	\$17,030 07
Losses unadjusted, including all reported and supposed losses.....	66,600 00
Losses resisted, including interest, costs and expenses....	12,933 00
Net amount of unpaid losses and claims.....	\$96,563 07
Amount required to safely re-insure all outstanding risks.....	503,299 79
All other demands against the company, viz: commissions, etc.....	50,184 21
Total amount of liabilities, except deposit capital and net surplus.....	650,047 07
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities..	1,182,529 81

Aggregate amount of liabilities including net surplus.....\$2,032,576 88

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$713,336 57
Received for interest on mortgages.....	54,663 68
Received for interest on stocks and bonds and all other sources.....	23,793 31
	<hr/>
Aggregate amount of income received in cash.....	\$791,793 56

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$423,484 52
Paid for commissions or brokerage.....	121,036 49
Salaries and other charges of officers, clerks and employes.....	34,376 97
Paid State, national and local taxes.....	27,056 33
All other expenditures, viz: general and agency expenses.....	55,716 85
	<hr/>
Aggregate amount of expenditures in cash.....	\$661,671 16

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$104,918,864	\$1,108,966 15
Written during the year.....	154,423,045	1,424,335 26
	<hr/>	<hr/>
Total.....	\$259,341,909	\$2,533,301 41
Deduct those expired and terminated.....	111,459,585	1,078,633 30
	<hr/>	<hr/>
In force at end of the year.....	\$147,882,324	\$1,454,668 11
Deduct amount re-insured.....	51,845,766	510,497 08
	<hr/>	<hr/>
Net amount in force.....	\$96,036,558	\$944,181 03

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$298,916 00
Premiums received.....	3,616 70
Losses paid on risks taken.....	5,618 03
Losses incurred in Maine.....	7,118 03

SUN FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

—

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

J. J. GUILLE, *Manager*, 54 Pine St, New York, N. Y.

—

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the company's
policy-holders..... \$100,000 00

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I. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,000 00
Loans on bond and mortgage (first liens).....	499,000 00
Interest due and accrued thereon.....	15,795 00
Stocks and bonds owned by the company, market value.	1,240,470 00
Cash in company's principal office.....	\$7,205 49 }
Cash deposited in bank	135,632 02 } 142,837 51
Interest due and accrued on stocks and bonds.....	18,364 16
Interest due and accrued on bank balances.....	2,899 85
Gross premiums in due course of collection.....	389,251 86
All other assets, viz: rents.....	1,750 00
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$2,510,368 38

II. LIABILITIES.

Losses adjusted and unpaid	\$62,901 34
Losses unadjusted, including all reported and supposed losses.....	109,795 00
Losses resisted, including interest, costs and expenses....	18,570 00
<hr/>	
Net amount of unpaid losses and claims.....	\$ 191,266 34
Amount required to safely re-insure all outstanding risks.....	1,347,509 31
All other demands against the company, viz: commissions, etc.....	90,160 33
<hr/>	
Total amount of liabilities, except deposit capital and net surplus.....	1,628,935 98
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	681,432 40
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$2,510,368 38

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,765,176 17
Received for interest on mortgages.....	18,275 00
Received for interest on stocks and bonds and all other sources.....	43,021 49
Income from all other sources, viz: rents.....	9,871 73
Aggregate amount of income received in cash.....	\$1,826,344 39

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)....	\$1,122,747 90
Paid for commissions or brokerage.....	309,107 32
Salaries and other charges of officers, clerks and employes.....	69,325 06
Paid State, national and local taxes.....	41,757 96
All other expenditures, viz: general and agency expenses, postage, exchange, stationary, printing, advertising and maps.....	180,520 35
Aggregate amount of expenditures in cash.....	\$1,723,458 59

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$231,089,503 00	\$2,359,823 25
Written during the year.....	219,030,017 00	2,347,590 71
Total.....	\$450,119,520 00	\$4,707,473 96
Deduct those expired and terminated.....	192,052,660 00	2,014,102 65
In force at end of the year.....	\$258,066,360 00	\$2,693,371 31
Deduct amount re-insured.....	19,145,100 00	210,332 00
Net amount in force.....	\$238,921,760 00	\$2,483,039 31

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,230,000 00
Premiums received.....	12,738 59
Losses paid on risks taken.....	8,142 92
Losses incurred in Maine.....	8,306 10

UNION ASSURANCE SOCIETY,
LONDON, ENGLAND.

INCORPORATED IN 1714. COMMENCED BUSINESS IN 1714.

HALL & HENSHAW, *Managers*, 54 William Street, New York, N. Y.

DEPOSIT CAPITAL.

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

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$541,700 00
Cash in company's principal office.....	\$59 90 5
Cash deposited in bank.....	14,974 39 2
Interest due and accrued on stocks and bonds.....	3,025 00
Gross premiums in due course of collection.....	10,126 47
Due from United States managers.....	17,287 73
All other assets, viz: interest on deposits.....	93 52
Aggregate of all the admitted assets of the company at their actual value.....	\$587,267 01

II. LIABILITIES.

Losses adjusted and unpaid.....	\$11,227 23
Losses unadjusted, including all reported and supposed losses.....	13,508 94
Net amount of unpaid losses and claims.....	\$24,736 17
Amount required to safely re-insure all outstanding risks.....	100,820 49
All other demands against the company, viz: commissions, etc.....	7,620 59
Total amount of liabilities, except deposit capital and net surplus.....	133,177 25
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	254,089 76
Aggregate amount of liabilities including net surplus.....	\$587,267 01

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$181,357 33
Received for interest on stocks and bonds and all other sources.....	15,950 00
Income from all other sources, viz: interest on deposits.....	103 18
Aggregate amount of income received in cash.....	\$197,410 51

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$35,871 77
Paid for commissions or brokerage.....	51,638 62
Salaries and other charges of officers, clerks and employes.....	1,991 60
Paid State, national and local taxes.....	4,702 64
All other expenditures.....	1,938 10
Aggregate amount of expenditures in cash.....	<u>\$96,142 73</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1890.....	\$ 3,836,341	\$51,611 79
Written during the year.....	22,890,340	220,767 86
Total.....	<u>\$26,726,681</u>	<u>\$272,379 65</u>
Deduct those expired and terminated.....	8,464,944	76,728 67
In force at end of the year.....	\$18,261,737	\$195,650 98
Deduct amount re-insured.....	184,950	2,307 70
Net amount in force.....	<u>\$18,076,787</u>	<u>\$193,343 28</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$118,625 00
Premiums received.....	992 55

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

DEPOSIT CAPITAL.

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

I ASSETS.

Stocks and bonds owned by the company, market value.....		\$853,952 50
Cash in company's principal office.....	\$ 8 49 }	247,825 15
Cash deposited in bank.....	247,816 66 }	
Gross premiums in due course of collection.....		185,341 03
Bills receivable, not matured, taken for premiums.....		30,307 69
Aggregate of all the admitted assets of the company at their actual value.....		\$1,317,426 37

II. LIABILITIES.

Losses adjusted and unpaid.....	} \$102,398 73	
Losses unadjusted, including all reported and supposed losses.....		
Losses resisted, including interest, costs and expenses.....		2,300 00
Net amount of unpaid losses and claims.....		\$ 104,698 73
Amount required to safely re-insure all outstanding risks.....		604,579 97
All other demands against the company, viz: commissions, etc.....		24,174 91
Total amount of liabilities, except deposit capital and net surplus.....		733,453 61
Deposit capital.....		200,000 00
Surplus beyond deposit capital and other liabilities.....		383,972 76
Aggregate amount of liabilities including net surplus.....		\$1,317,426 37

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$911,741 16	\$337,793 11	\$1,249,534 27
Received for interest on mortgages.....			35,946 92
Aggregate amount of income received in cash.....			\$1,285,481 19

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$609,210 64	\$263,207 32	
Paid for commissions or brokerage			\$872,417 96
Salaries and other charges of officers, clerks and employes.			252,964 98
Paid State, national and local taxes			28,500 00
All other expenditures			32,171 92
			101,542 78
Aggregate amount of expenditures in cash.....			<u>\$1,287,597 64</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1890,	\$77,448,497	\$1,031,235 38	\$4,283,007	\$65,051 28
Written during the year.. ..	88,437,343	1,139,633 25	82,085,790	466,607 61
Total.....	<u>\$165,885,840</u>	<u>\$2,170,868 63</u>	<u>\$86,368,797</u>	<u>\$531,658 89</u>
Deduct those expired and terminated.....	77,363,506	1,028,667 80	81,461,098	456,705 29
In force at end of the year,	<u>\$88,522,334</u>	<u>\$1,142,200 83</u>	<u>\$4,907,699</u>	<u>\$74,953 60</u>
Deduct amount re-insured,	3,765,591	50,826 87	409,525	13,375 17
Net amount in force.. ..	<u>\$84,756,743</u>	<u>\$1,091,373 96</u>	<u>\$4,498,174</u>	<u>\$61,578 43</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$436,420 00
Premiums received.....	6,722 52
Losses paid on risks taken.....	3,238 12
Losses incurred in Maine.....	3,238 12

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31ST, 1891.



BANGOR MUTUAL FIRE INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1859.

WILLIAM P. HUBBARD, *President.* J. HERBERT BOYD, *Secretary.*

I. ASSETS.

Cash loaned on real estate.....	\$1,000 00
Cash loaned by company and secured by stocks, bonds, etc.....	13,250 00
All other cash loans.....	579 00
Premiums in process of collection.....	3,515 50
Cash on hand in office of company.....	2,019 97
All other assets.....	300 00
	<hr/>
Total assets of company, premium notes not included.....	\$20,664 47
(Premium notes on policies in force, or subject to assessments, \$89,676.18.)	

II. LIABILITIES.

Losses adjusted and not paid.....	\$855 95
Losses in process of adjustment.....	1,786 96
Losses resisted, including interest and costs.....	700 00
	<hr/>
Net amount of unpaid losses and claims.....	\$3,342 91
Due for money borrowed and interest thereon.....	9,350 00
	<hr/>
Total liabilities.....	\$12,692 91

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$16,462 44
Received for interest on mortgages of real estate.....	60 00
Interest and dividends from all other sources.....	354 57
Cash income actually received from all other sources.....	34 25
	<hr/>
Gross cash income.....	\$16,911 26
(Deposit notes or contingent premiums liable to assessment received during the year, \$34,371.02.)	

IV. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses	\$12,903 92
Paid for brokerage and commissions.....	1,745 48
Paid for salaries and other charges of officers, clerks, and all other employees.....	2,800 00
Paid for rents	160 00
All other cash payments and expenditures	412 15
Gross cash expenditures.....	<u>\$18,021 55</u>

V. GENERAL ITEMS.

	<i>Am't of Risks.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$1,223,566	\$46,023 77	\$92,047 54
Written or renewed during the year,	1,187,814	17,176 58	34,353 16
Total.....	<u>\$4,411,380</u>	<u>\$63,200 35</u>	<u>\$126,400 70</u>
Deduct those expired and marked off as terminated.....	1,195,248	18,362 26	36,724 52
In force at the end of the year.....	<u>\$3,216,132</u>	<u>\$44,838 09</u>	<u>\$89,676 18</u>
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$89,676 18
Losses, including those unpaid, reported and disputed, incurred during the year.....			<u>14,846 83</u>

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$1,187,814 00
Premiums received thereon in cash.....	17,176 58
Deposit notes or contingent premiums received thereon.....	34,353 16
Losses paid during the year upon property located in Maine.....	12,903 92
Losses incurred during the year upon property located in Maine.....	<u>14,846 83</u>

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE
COMPANY,

BRUNSWICK, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862

S. L. HOLBROOK, *President.*

THOMAS H. RILEY, *Secretary.*

I. ASSETS.

Cash on hand in office of company	\$21 16
Cash in bank.....	35 00
Total assets of company.....	<u>\$56 16</u>
(Premium notes on policies in force, or subject to assessments, \$11,258.)	

II. INCOME DURING THE YEAR

Net amount of actual cash premiums for the year.....	\$60 09
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III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees.....	\$35 00
All other cash payments and expenditures, viz: printing \$4; postage, \$50,	4 50
Gross cash expenditures.....	<u>\$39 50</u>

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$185,225	-	\$11,117 00
Written or renewed during the year.....	32,550	\$60 09	1,956 50
Total.....	<u>\$217,775</u>	<u>\$60 09</u>	<u>\$13,073 50</u>
Deduct those expired and marked off as terminated.....	30,200	-	1,815 50
In force at the end of the year.....	<u>\$187,575</u>	<u>\$60 09</u>	<u>\$11,258 00</u>
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$11,258 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$32,550 00
Premiums received thereon in cash.....	60 09
Deposit notes or contingent premiums received thereon.....	1,956 50

CASCO MUTUAL FIRE INSURANCE COMPANY,
CASCO, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

JAMES H. JEPSON, *President*

S. C. SYLVESTER, *Secretary.*

I. ASSETS.

Premium notes on policies in force, or subject to assessments..... \$4,136 00

II. INCOME DURING THE YEAR.

Gross cash income..... \$24 00

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees..... \$24 00

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of the year, per last return.....	\$77,915	\$4,136 00
Written or renewed during the year.....	20,000	1,003 00
Total.....	\$97,965	\$5,139 00
Deduct those expired and terminated.....	4,460	225 00
In force at the end of the year.....	\$93,505	\$4,914 00
Deduct amount re-insured... ..	15,205	778 00
In force December 31, 1891.....	\$78,300	\$4,136 00
Deposit notes or contingent premiums liable to assessments on outstanding risks).....		\$4,136 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine..... \$20,050 00
Deposit notes or contingent premiums received thereon..... 1,003 00

CUMBERLAND MUTUAL FIRE INSURANCE
COMPANY,

CUMBERLAND (CENTER P. O.) MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.*

D. L. BLANCHARD, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$ 11 33
Cash in bank.....	506 26
	517 59
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessments, \$12,292.23.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$73 71
Interest and dividends from all other sources.....	20 31
Received for assessments on deposit notes or contingent premiums, with- out deduction for commission or expenses.....	729 01
Cash income actually received from all other sources.....	9 60
	\$832 63
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$2,557.12.)	

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$710 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	62 08
All other cash payments and expenditures.....	6 00
	\$778 08
Gross cash expenditures.....	

MAINE MUTUAL FIRE

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year per last return..	\$219,995	-	\$12,051 59
Written or renewed during the year.	45,725	73 71	2,557 12
Total.	\$265,720	\$73 71	\$14,608 71
Deduct those expired and marked off as terminated	43,600	-	2,316 48
In force at the end of the year.	\$222,120	\$73 71	\$12,292 23
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.			\$12,292 23
Losses, including those unpaid, reported and disputed, incurred during the year.			710 00
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums			730 89

MAINE BUSINESS.

Risks written during the year upon property located in Maine.	\$45,725 00
Premiums received thereon in cash.	73 71
Deposit notes or contingent premiums received thereon.	2,557 12
Losses paid during the year upon property located in Maine.	710 00
Losses incurred during the year upon property located in Maine.	730 89

DANVILLE MUTUAL FIRE INSURANCE COMPANY,
AUBURN, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

EBENEZER JORDAN, *President.*

WILLIAM PLUMMER, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$29 46
Cash in bank.....	1,133 58
All other assets.....	62 50
	\$1,225 54
Total assets of company (premium notes not included).....	\$1,225 54
(Premium notes on policies in force, or subject to assessments, \$9,343.89.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$57 89
Interest and dividends from all other sources.....	65 04
Cash income actually received from all other sources.....	17 25
	\$140 18

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$585 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	17 41
	\$602 41

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$168,911	\$484 07	\$9,297 79
Written or renewed during the year.....	20,755	57 89	1,099 82
Total.....	\$188,766	\$541 96	\$10,397 61
Deduct amount re-insured.....	18,575	56 72	1,053 72
	\$170,191	\$485 24	\$9,343 89
In force at the end of the year.....			
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$9,343 89
Losses (including those unpaid, reported and disputed) incurred during the year.....			585 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$20,755 00
Premiums received thereon in cash.....	57 89
Deposit notes or contingent premiums received thereon.....	1,099 82
Losses paid during the year upon property located in Maine.....	585 00
Losses incurred during the year upon property located in Maine.....	585 00

DRESDEN MUTUAL FIRE INSURANCE COMPANY,

DRESDEN (CEDAR GROVE P. O.) MAINE.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

ZINA H. BLENN, *President.*ORRIN McFADDEN, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due.....	\$ 10 00
Cash on hand in office of company.....	79 02
Cash in bank.....	465 51
Total assets of company (premium notes not included).....	\$554 53
(Premium notes on policies in force, or subject to assessments, \$5,048.26)	

II. LIABILITIES.

Losses resisted, including interest and costs.....	\$457 03
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III. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$54 06
Interest and dividends from all other sources.....	12 07
Received for assessments on deposit notes or contingent premiums.....	218 69
Cash income actually received from all other sources.....	9 50
Gross cash income.....	\$294 32
(Deposit notes or contingent premiums liable to assessment received during the year, \$735.94.)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses ..	\$7 24
Paid for brokerage and commissions.....	9 50
All other cash payments and expenditures, viz: assessing and collecting, \$12; expense of law suit, \$74.40.....	86 40
Gross cash expenditures.....	\$105 14

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$147,335	\$376 49	\$5,644 91
Written or renewed during the year.....	18,625	40 06	735 94
Total.....	\$165,960	\$425 55	\$6,380 85
Deduct those expired and marked off as terminated.....	2,725	-	102 91
In force at the end of the year.....	\$163,235	\$425 55	\$6,278 66
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$6,048 26
Losses (including those unpaid, reported and disputed) incurred during the year.....			707 24
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....			230 40

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$18,625 00
Premiums received thereon in cash.....	49 06
Deposit notes or contingent premiums received thereon.....	735 94
Losses paid during the year upon property located in Maine.....	7 24
Losses incurred during the year upon property located in Maine.....	433 27

ELIOT AND KITTEERY MUTUAL FIRE INSURANCE COMPANY,

ELIOT, MAINE.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

WARRINGTON PAUL, *President.*

MOSES E. GOODWIN, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due.....	\$70 00
(Premium notes on policies in force, or subject to assessments, \$57,705.64.)	

II. LIABILITIES.

Losses adjusted and not paid	\$600 00
Due for money borrowed and interest thereon.....	1,275 00
Total liabilities.....	\$1,875 00

III. INCOME DURING THE YEAR.

Received for assessments on deposit notes or contingent premiums.....	\$1,451 00
Cash income actually received from all other sources.....	197 86
Gross cash income.....	\$1,648 86
(Deposit notes or contingent premiums liable to assessment received during the year, \$6,595 50.)	

IV. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses	\$1,283 13
Paid for salaries and other charges of officers, clerks and all other employes.....	232 00
Paid for interest on borrowed money.....	90 00
All other cash payments and expenditures.....	39 68
Gross cash expenditures .	\$1,644 81

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$975,767	\$58,545 70
Written or renewed during the year	109,925	6,595 50
Total.....	\$1,085,692	\$65,141 20
Deduct those expired and marked off as terminated.....	123,926	7,435 56
In force at end of the year.....	\$961,766	\$57,705 64

FALMOUTH MUTUAL FIRE INSURANCE COMPANY,
FALMOUTH, (WEST P. O.) MAINE.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

B. F. HALL, *President.*

ARTHUR S. NOYES, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$ 18	
Cash in bank.....	881 00	
Total assets of company (premium notes not included).....	\$881 18	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year... ..	\$118 72	
Interest and dividends from all other sources.....	35 70	
Cash income actually received from all other sources.....	17 69	
Gross cash income.....	\$172 11	

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees	\$24 88	
All other cash payments and expenditures, viz: stationery and printing,	3 75	
Gross cash expenditures.....	\$28 63	

IV. GENERAL ITEMS.

	Am't of Risk.	Cash Prem's.	Deposit Notes.
In force at beginning of year, per last return	\$280,928	\$833 01	\$27,143 55
Written or renewed during the year.....	39,575	118 72	3,957 50
Total.....	\$320,503	\$951 73	\$31,101 05
Deduct those expired and terminated....	19,925	59 77	1,992 50
In force at end of the year.....	\$300,578	\$891 96	\$29,108 55

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$39,575 00	
Premiums received thereon in cash.....	118 72	
Deposit notes or contingent premiums received thereon.. ..	3,957 50	

FAYETTE MUTUAL FIRE INSURANCE COMPANY,
FAYETTE (CORNER P. O.) MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

GEORGE KEATH, *President.*

C. H. BAMFORD, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$43 72
Cash in bank.....	155 00
All other assets.....	5 90
	<hr/>
Total assets of company, premium notes not included.....	\$204 62
Premium notes on policies in force, or subject to assessments, \$2,885.12.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$820 25
Interest and dividends from all other sources.....	10 72
	<hr/>
Gross cash income.....	\$830 97

III. EXPENDITURES DURING THE YEAR.

All other cash payments and expenditures.....	\$5 57
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IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$65,633
Written or renewed during the year.....	18,685
	<hr/>
Total.....	\$84,318
Deduct those expired and marked off as terminated.....	2,260
	<hr/>
In force at the end of the year.....	\$82,058
Deduct amount re-insured.....	14,795
	<hr/>
Balance in force December 31, 1891.....	\$67,263

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$18,685
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FRYEBURG MUTUAL FIRE INSURANCE COMPANY,
FRYEBURG (CENTER P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President.* THOMAS S. McINTIRE, *Secretary.*

I. ASSETS.

(Premium notes on policies in force, or subject to assessments, \$10,953.73)

II. INCOME DURING THE YEAR.

(Deposit notes or contingent premiums liable to assessment received during the year, \$1,938.75)

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employes..... \$45 00

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$272,740	\$10,886 98
Written or renewed during the year.....	48,700	1,938 75
Total.....	\$321,440	\$12,825 73
Deduct those expired and marked off as terminated.....	47,775	1,872 00
In force at the end of the year.....	\$273,665	\$10,953 73
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....		\$10,953 73

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$46,700 00
Deposit notes or contingent premiums received thereon.....	1,858 75

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY,

GORHAM (SEBAGO LAKE P. O.) MAINE.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President.* ALSTON V. WHITNEY, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due \$247 87, estimated to be worth.....	\$240 00
Cash on hand in office of company.....	9 00
Cash in bank.....	68 67
	\$317 67
Total assets of company (premium notes not included)	
(Premium notes on policies in force, or subject to assessments, \$34,632.50)	

II. LIABILITIES.

Total liabilities.....	\$64 50
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III. INCOME DURING THE YEAR

Received for assessments on deposit notes or contingent premiums.....	\$2,241 61
Cash income actually received from other sources, viz: policy fees.....	71 00
	\$2,312 61
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$7,594.)	

IV. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$1,830 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	71 00
Paid for interest on borrowed money.....	10 25
All other cash payments and expenditures.....	66 45
	\$1,977 70
Gross cash expenditures.....	

V. GENERAL ITEMS.

	<i>Am't. of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$351,635	\$35,163 50
Written or renewed during the year.....	75,940	7,594 00
Total.....	<u>\$427,575</u>	<u>\$42,757 50</u>
Deduct those expired and marked off as terminated.....	81,250	8,125 00
In force at the end of the year.....	\$346,325	\$34,632 50
Deposit notes or contingent premiums liable to assessment, received on outstanding risks		\$34,632 50
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums		1,372 48

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$75,940 00
Deposit notes or contingent premiums received thereon.....	7,594 00
Losses paid during the year upon property located in Maine.....	1,830 00
Losses incurred during the year upon property located in Maine.....	1,220 00

HARPSWELL MUTUAL FIRE INSURANCE COMPANY,

HARPSWELL (NORTH P. O.) MAINE.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, *President.*

CLEMENT S. DUNNING, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$89 23
Cash in bank.....	212 38
	\$301 61
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessments, \$12,052 92.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$89 13
(Deposit notes or contingent premiums liable to assessment received during the year, \$2,265.30.)	

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$34 93
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IV. GENERAL ITEMS.

	Amt' of Risk.	Cash Prem's.	Deposit Notes.
In force at beginning of year, per last return.....	\$190,228 08	\$50 92	\$11,731 53
Written or renewed during the year.....	31,710 00	89 23	2,265 30
	\$221,938 08	\$140 15	\$13,996 83
Total.....			
Deduct those expired and marked off as terminated.....	29,415 00	61 24	1,943 96
	\$192,523 08	\$78 91	\$12,052 92
In force at the end of the year.....			

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$31,710 00
Premiums received thereon in cash.....	89 23
Deposit notes or contingent premiums received thereon.....	2,265 30

HARRISON MUTUAL FIRE INSURANCE COMPANY,
HARRISON AND OTISFIELD (BOLSTER'S MILLS P. O.) MAINE.

JOSHUA HOWARD, *President.*

S. LOTON WESTON, *Secretary.*

I. ASSETS.

All other cash loans	\$820 86
Cash on hand in office of company	309 99
Total assets of company (premium notes not included)	<u>\$1,130 85</u>

II. INCOME DURING THE YEAR

Net amount of actual cash premiums for the year	\$343 41
Interest and dividends from all other sources	39 54
Cash income actually received from all other sources, viz: policy fees..	39 90
Gross cash income	<u>\$412 85</u>
(Deposit notes or contingent premiums liable to assessment received during the year, \$4,495 30.)	

III. EXPENDITURES DURING THE YEAR.

Net amount of losses	\$157 50
Paid for brokerage and commissions	39 90
Paid for salaries and other charges of officers, clerks, and all other employes	45 40
All other cash payments and expenditures	1 50
Gross cash expenditures	<u>\$244 30</u>

IV. GENERAL ITEMS.

	<i>Am't of Risks.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$220,765	\$11,003 00
Written or renewed during the year	87,340	4,495 30
Total	<u>\$308,105</u>	<u>\$15,498 30</u>
Deduct those expired and marked off as terminated	85,245	3,814 00
In force at the end of the year	\$222,860	\$11,684 30
(Deposit notes or contingent premiums liable to assessment, received on outstanding risks		\$4,495 30
Losses (including those unpaid, reported and disputed) incurred during the year		157 50

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$87,340 00
Premiums received thereon in cash.....	343 41
Deposit notes or contingent premiums received thereon.....	4,495 30
Losses paid during the year upon property located in Maine.....	157 50
Losses incurred during the year upon property located in Maine.....	157 50

JAY MUTUAL FIRE INSURANCE COMPANY,

JAY, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

O. G. KYES, *President.*

J. H. MERRITT, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$44 81
(Premium notes on policies in force, or subject to assessments, \$6,827.39.)	

II. LIABILITIES.

Amount of unpaid losses and claims	\$1,508 00
--	------------

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$89 81
Interest and dividends from all other sources.....	12 50
Received for assessments on deposit notes or contingent premiums (with- out deduction for commission or expenses).....	1,110 52
	<hr/>
Gross cash income.....	\$1,212 83
(Deposit notes or contingent premiums liable to assessment received during the year, \$1,548.32.)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$1,508 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	61 25
All other cash payments and expenditures.....	29 50
	<hr/>
Gross cash expenditures.....	\$1,598 75

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$154,871 00
Written or renewed during the year.....	26,310 00
	<hr/>
Total.....	\$181,181 00
Deduct those expired and marked off as terminated.....	27,762 00
	<hr/>
In force at the end of the year.....	\$153,419 00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD (CORNER P. O.) MAINE.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

T. HOLMES, *President.*

J. W. STARBIRD, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$33 54
(Premium notes on policies in force, or subject to assessments, \$10,460.45.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$76 04
(Deposit notes or contingent premiums liable to assessment received during the year, \$2,524.)	

III. EXPENDITURES DURING THE YEAR.

Paid for brokerage and commissions.....	\$40 00
All other cash payments and expenditures.	2 50
	\$42 50

IV. GENERAL ITEMS.

	Am't of Risk.	Cash Prem's.	Deposit Notes.
In force at beginning of year, per last return,	\$205,285	\$80 00	\$10,375 95
Written or renewed during the year.....	48,400	76 04	10,460 45
Total.....	\$253,685	\$156 04	\$20,836 40
Deduct those expired and marked off as terminated.....	1,850		
In force at the end of the year.....	\$251,835		
Deduct amount re-insured.....	46,500		
Balance in force December 31, 1891....	\$205,335		
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$10,460 45

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$48,400 00
Premiums received thereon in cash.....	76 04
Deposit notes or contingent premiums received thereon.....	2,524 00

LOVELL MUTUAL FIRE INSURANCE COMPANY,
LOVELL (CENTER LOVELL P. O.) MAINE.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

MELLEN EASTMAN, *President.*

J. F. STEARNS, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$95 00
All other assets, viz: one safe.....	50 00
	<hr/>
Total assets of company (premium notes not included).....	\$145 00
(Premium notes on policies in force, or subject to assessments, \$3,646.92.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$15 07
Cash income actually received from all other sources.....	1 50
	<hr/>
Gross cash income.....	\$16 57
(Deposit notes or contingent premiums liable to assessment received during the year, \$755.60.)	

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees.....	\$13 20
---	---------

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$60,012	\$72 01	\$3,600 72
Written or renewed during the year.....	12,560	15 11	755 60
	<hr/>	<hr/>	<hr/>
Total.....	\$72,572	\$87 12	\$4,356 32
Deduct those expired and marked off as terminated.....	11,790	14 14	707 40
	<hr/>	<hr/>	<hr/>
In force at the end of the year.....	\$60,782	\$72 98	\$3,648 92

NORTH YARMOUTH MUTUAL FIRE INSURANCE
COMPANY,

NORTH YARMOUTH, MAINE.

—
INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN W. GOOKIN, *President*

WM. B. SKILLEN, *Secretary*.

I. ASSETS.

Assessments on premium notes unpaid, whole amount due \$8.18, estimated to be worth.....	\$ 5 00
Cash on hand in office of company.....	63 71
	\$68 71
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessments, \$18,872.82.)	

II INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$126 96
Received for assessments on deposit notes or contingent premiums.....	407 03
	\$533 99
Gross cash income	
(Deposit notes or contingent premiums liable to assessment received during the year, \$3,174.10.)	

III EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$402 00
Paid for brokerage and commissions	18 25
Paid for salaries and other charges of officers, clerks, and all other employees.....	73 24
All other cash payments and expenditures, viz: 1,000 blank policies, record book, stationery, postage and express bills.....	29 25
	\$522 74
Gross cash expenditures.....	

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of the year, per last return.....	\$338,613	\$17,124 07
Written or renewed during the year.....	62,388	3,174 10
Total.....	\$401,001	\$20,298 17
Deduct those expired and terminated.....	46,707	1,425 35
In force at the end of the year.....	\$354,294	\$18,872 82
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....		\$3,174 10
Losses, including those unpaid, reported and disputed, incurred during the year.....		402 00
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....		415 21

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$62,388 00
Premiums received thereon.....	126 98
Deposit notes or contingent premiums received thereon.....	3,174 10
Losses paid during the year upon property located in Maine.....	402 00
Losses incurred during the year upon property located in Maine..	402 00

OXFORD COUNTY PATRONS OF HUSBANDRY
MUTUAL FIRE INSURANCE COMPANY,

SOUTH PARIS, MAINE.

—
INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.*

C. H. GEORGE, *Secretary.*

—
I. ASSETS.

Assessments on premium notes unpaid, whole amount due, \$2,654 16, estimated to be worth.....	\$2,454 00
Cash on hand in office of company.....	1,224 66
	\$3,678 66
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessments, \$50,400.00.)	

II. LIABILITIES.

Losses adjusted and not paid.....	\$2,363 00
Losses in process of adjustment.....	375 00
	\$2,738 00
Net amount of unpaid losses and claims.	\$2,738 00
Total liabilities	\$2,738 00

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$424 23
Received for assessments on deposit notes or contingent premiums.....	8,154 85
Cash income actually received from all other sources, viz: policy fees..	280 55
	\$8,859 63
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$8,300.00.)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$7,164 50
Paid for salaries and other charges of officers, clerks, and all other employees.....	300 16
All other cash payments and expenditures, viz: postage, printing and stationery.....	146 00
	\$7,610 66
Gross cash expenditures.....	\$7,610 66

V. GENERAL ITEMS.

	<i>Am't of Risks.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$1,207,819	\$77,420 00	\$55,864 25
Written or renewed during the year..	166,000	424 23	8,300 00
Total.....	\$1,373,819	\$77,844 23	\$64,164 25
Deduct those expired and marked off as terminated.....	218,686	-	-
In force at the end of the year.....	\$1,155,133	\$77,844 23	\$64,164 25
Deduct amount re-insured.....	47,046	-	-
Balance in force December 31, 1891,	\$1,108,087	\$77,844 23	\$64,164 25
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$55,409 35
Losses, including those unpaid, reported and disputed, incurred during the year..			9,902 50
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....			10,809 01

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$166,000 00
Premiums received thereon in cash.....	424 23
Deposit notes or contingent premiums received thereon.....	8,300 00
Losses paid during the year upon property located in Maine.....	7,164 50
Losses incurred during the year upon property located in Maine.....	9,902 50

PATRONS' ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY,

AUBURN, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

Z. A. GILBERT, *President.*

F. A. ALLEN, *Secretary.*

I ASSETS.

Assessments on premium notes unpaid, whole amount due	\$42 61
Cash on hand in office of company	144 87
Cash in bank.....	31 40
	<hr/>
Total assets of company (premium notes not included).....	\$218 78
(Premium notes on policies in force, or subject to assessments, \$77,600.)	

II. LIABILITIES.

Losses adjusted and not paid.....	\$1,966 70
Losses in process of adjustment.....	200 00
	<hr/>
Net amount of unpaid losses and claims	\$2,166 70
	<hr/>
Total liabilities.....	\$2,166 70

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$449 33
Received for assessments on deposit notes or contingent premiums.....	5,654 79
Received from assessments not given in former reports.....	19 12
	<hr/>
Gross cash income	\$6,123 24
(Deposit notes or contingent premiums liable to assessment received during the year, \$14,062.)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$7,180 66
Paid for salaries and other charges of officers, clerks, and all other employes	452 20
All other cash payments and expenditures, viz: postage, printing and other office expenses	108 62
	<hr/>
Gross cash expenditures.....	\$7,741 48

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$1,888,126
Written or renewed during the year.....	281,244
	<hr/>
Total.....	\$2,169,370
Deduct those expired and marked off as terminated.....	328,889
	<hr/>
In force at the end of the year.....	\$1,840,481
Losses (including those unpaid, reported and disputed) incurred during the year	\$6,397 33
Assessments laid, or ordered to be laid during the year on deposit notes or contingent premiums.....	8,477 47

SACO MUTUAL FIRE INSURANCE COMPANY,

SACO, MAINE.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

HENRY J. RICE, *President.*M. H. KELLY, *Secretary.*

I. ASSETS.

Stocks, bonds and securities (cash market value).....	\$67,086 00
Cash on hand in office of company.....	768 42
Total assets of company (premium notes not included).....	\$67,854 42
(Premium notes on policies in force, or subject to assessments, \$5,546.34.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$1,501 62
Interest and dividends from all other sources.....	3,023 20
Cash income actually received from all other sources, viz: policy fees,	11 08
Gross cash income.....	\$4,535 90
(Deposit notes or contingent premiums liable to assessment during the year, \$1,501.62.)	

III. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$ 10 13
Paid for brokerage and commissions.....	28 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	600 00
Paid for rents.....	50 00
All other cash payments and expenditures, including taxes and premiums on stock purchased.....	226 06
Gross cash expenditures.....	\$914 19

IV. GENERAL ITEMS.

	<i>Am't of Risk</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$493,225	-	\$5,382 53
Written or renewed during the year.....	145,600	\$1,536 15	-
Total.....	\$643,825	\$1,536 15	\$5,382 53
Deduct those expired and marked off as terminated.....	123,500	-	-
In force at the end of the year.....	\$520,325	\$1,536 15	\$5,546 34
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$5,546 34
Losses (including those unpaid, reported and disputed) incurred during the year.....			10 13

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$145,600 00
Premiums received thereon in cash.....	1,536 15
Deposit notes or contingent premiums received thereon.....	1,536 15
Losses paid during the year upon property located in Maine.....	10 13
Losses incurred during the year upon property located in Maine.....	10 13

UNION FARMERS' MUTUAL FIRE INSURANCE
COMPANY,

UNION, MAINE.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

SILAS HAWES, *President.*

O. N. BUTLER, *Secretary.*

I. ASSETS.

Total assets of company, premium notes not included.....	\$706 40
(Premium notes on policies in force, or subject to assessments, \$7,978.25.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$39 00
Interest and dividends from all other sources....	5 04
Cash income actually received from all other sources, viz: policy fees..	16 00
	\$60 04
(Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$1,300.)	

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees.....	\$27 50
---	---------

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$85,660
Written or renewed during the year.....	13,000
	\$98,660
Deduct those expired and marked off as terminated..	17,400
	\$81,260
In force at the end of the year.....	

**WARREN FARMERS' MUTUAL FIRE INSURANCE
COMPANY,
WARREN, MAINE.**

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President.*

I. P. STARRETT, *Secretary.*

I. ASSETS.

Premiums in process of collection.....	\$ 32 35
Cash on hand in office of company.....	443 39
Cash in bank.....	536 69
	\$1,012 34
Total assets of company (premium notes not included).....	
(Premium notes on policies in force, or subject to assessments, \$6,722 77.)	

II. LIABILITIES.

All other indebtedness.....	\$3 00
-----------------------------	--------

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$289 86
Interest and dividends from all other sources.....	10 38
	\$300 24
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$2,293.45)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses ..	\$10 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	97 00
All other cash payments and expenditures, viz: return premiums.....	3 26
Printing publishing statement, postage, etc.....	6 60
	\$116 86
Gross cash expenditures.....	

V. GENERAL ITEMS.

	<i>Am't. of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$169,823	\$6,204 77
Written or renewed during the year.....	63,565	2,293 45
Total	\$233,388	\$8,498 22
Deduct those expired and marked off as terminated.....	53,340	1,775 45
In force at the end of the year.....	\$180,048	\$6,722 77
Deposit notes or contingent premiums liable to assessment, received on outstanding risks		\$2,293 45

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$63,565 00
Premiums received thereon in cash.	289 86
Deposit notes or contingent premiums received thereon	2,293 45
Losses paid during the year upon property located in Maine.....	10 00

WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY,
HERMON (CENTER P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

AUGUSTUS TARR, *President.*

THURSTON HUNT, *Secretary.*

I. ASSETS.

Cash on hand in office of company	\$14 62
Cash in bank.....	112 99

Total assets of company (premium notes not included)	\$127 61
(Premium notes on policies in force, or subject to assessments, \$98,180.)	

II. INCOME DURING THE YEAR.

Cash income actually received from all other sources, viz: policy fees..	\$9 00
--	--------

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$3 72
Paid for salaries and other charges of officers, clerks, and all other employees.....	14 00

Gross cash expenditures.....	\$17 72

IV. GENERAL ITEMS.

	<i>Am't of Risks.</i>
In force at beginning of year, per last return.....	\$90,965
Written or renewed during the year	15,025

Total	\$105,990
Deduct those expired and marked off as terminated	7,810

In force at the end of the year.....	\$98,180
Losses (including those unpaid, reported and disputed) incurred during the year.....	\$3 72

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$15,025
Losses paid during the year upon property located in Maine.....	3 72
Losses incurred during the year upon property located in Maine.....	3 72

WILTON MUTUAL FIRE INSURANCE COMPANY,
WILTON, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

C. K. ADAMS, *President.*

J. G. HOYT, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due \$18 78, estimated to be worth.....	\$12 00
Cash on hand in office of company.....	117 25
Cash in bank.....	100 00
	\$229 25
Total assets of company (premium notes not included).....	
(Premium notes on policies in force, or subject to assessments, \$11,006.55)	

II. LIABILITIES.

Total gross amount of losses and claims.....	\$1,200 00
--	------------

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$63 33
Received for assessments on deposit notes or contingent premiums.....	1,182 84
Rents.....	80 03
	\$1,326 20
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$3,234.)	

IV. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$1,200 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	83 48
Paid for rents.....	50
	\$1,283 98
Gross cash expenditures.....	

MAINE MUTUAL FIRE

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$177,643	\$109 37	\$10,937 85
Written or renewed during the year.....	53,250	64 06	3,234 00
Total.....	<u>\$230,893</u>	<u>\$173 43</u>	<u>\$14,171 85</u>
Deduct those expired and marked off as terminated.....	50,682	81 65	3,165 30
In force at the end of the year	\$180,211	\$141 78	\$11,006 55
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			1,200 00
Losses (including those unpaid, reported and disputed) incurred during the year.....			1,201 63

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$53,250 00
Premiums received thereon in cash	64 06
Deposit notes or contingent premiums received thereon.....	3,234 00
Losses paid during the year upon property located in Maine.....	1,200 00
Losses incurred during the year upon property located in Maine.....	1,200 00

WINDHAM MUTUAL FIRE INSURANCE COMPANY,
WINDHAM (CENTRE P. O.) MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

CHARLES H. ANTHOINE, *President.* JOHN T. FELLOWS, *Secretary.*

I. ASSETS.

All cash loans.....	\$ 29 50
Premiums in process of collection.....	110 37
Cash on hand in office of company.....	238 60
All other assets.....	11 73
	\$390 20
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessments, \$23,138.)	

II. LIABILITIES.

Total gross amount of losses and claims.....	\$15 00
All other indebtedness.....	41 75
	\$56 75
Total liabilities.....	

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$110 37
Interest and dividends from all other sources.....	2 48
Received for assessments on deposit notes or contingent premiums.....	238 60
Cash income actually received from all other sources.....	29 50
Due from other sources.....	9 25
	\$390 20
Gross cash income.....	
(Deposit notes or contingent premiums liable to assessment received during the year, \$2,684.)	

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$15 00
Paid for salaries and other charges of officers, clerks, and all other employes.....	41 75
	\$56 75
Gross cash expenditures.....	

MAINE MUTUAL FIRE

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$243,469	\$20,458 00
Written or renewed during the year.....	42,160	2,684 00
Total.....	\$285,629	\$23,142 00
Deduct those expired and marked off as terminated.	46,030	2,927 13
In force at the end of the year.....	\$239,599	\$20,214 87
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....		\$2,684 00
Losses (including those unpaid, reported and disputed) incurred during the year.....		15 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$42,160 00
Premiums received thereon in cash.....	110 37
Deposit notes or contingent premiums received thereon.....	2,684 00
Losses paid during the year upon property located in Maine.....	15 00

WOOLWICH MUTUAL FIRE INSURANCE COMPANY,
WOOLWICH, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

GILBERT HATHORN, *President.*

R. M. HARNDEN, *Secretary.*

I. ASSETS.

Cash in bank.....	\$112 16
All other assets, viz: money in treasurer's hands.....	8 40
	\$120 56
Total assets of company, premium notes not included.....	
(Premium notes on policies in force, or subject to assessments, \$5,173.)	

II. INCOME DURING THE YEAR.

Gross cash income.....	\$34 20
(Deposit notes or contingent premiums liable to assessment received during the year, \$683.)	

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees.....	\$16 00
---	---------

IV. GENERAL ITEMS.

	Amt' of Risk.	Cash Prem's.	Deposit Notes.
In force at beginning of year, per last return.....	\$115,500	\$34 20	\$653 00
Written or renewed during the year.....	15,850	-	-
	\$131,350	\$34 20	\$653 00
Deduct those expired and marked off as terminated.....	15,850	-	-
	\$115,500	-	-
In force at the end of the year.....	\$115,500	-	-
Deduct amount re-insured.....	15,850	-	-
	\$99,650	-	-
Balance in force December 31, 1891..	\$99,650	-	-
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$5,173 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$15,850 00
Premiums received thereon in cash.....	34 20
Deposit notes or contingent premiums received thereon.....	653 00



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