

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers  Institutions

FOR THE YEAR

1893.

VOLUME II.

AUGUSTA :

BURLEIGH & FLYNT, PRINTERS TO THE STATE

1893.

Twenty-Fifth Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

PART I.

Fire and Marine and Inland Insurance.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS.

1893.



STATE OF MAINE.

TWENTY-FIFTH ANNUAL REPORT

OF THE

Insurance Commissioner.

PART FIRST.

Fire and Marine and Inland Insurance.

To the Honorable Governor and Council:

In compliance with statute provision I submit that part of the Twenty-fifth Annual Report of the Department relating to Fire and Marine and Inland Insurance business transacted in the State as reported to this office for the year A. D., 1892.

AUTHORIZED COMPANIES.

The following tables show the Fire and Marine Insurance Companies authorized to do business in Maine at the date of this report.

MAINE STOCK COMPANIES.

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

MAINE MUTUAL COMPANIES.

Bangor.....	Bangor	Jefferson.....	Jefferson
Brunswick Farmers'.....	Brunswick	Litchfield... ..	Litchfield
Casco.....	Casco	Lovell.....	Lovell
Citizens'	Bristol	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	Swan's Island.....	Swan's Island
Falmouth.....	Falmouth	Union Farmers'.....	Union
Fayette.....	Fayette	Warren Farmers'.....	Warren
Freeport and Yarmouth.....	Freeport	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.

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

MUTUAL COMPANIES OF OTHER STATES.

Holyoke.....	Mass	Quincy.....	Mass
Massachusetts.....	Mass	Traders' and Mechanics'.....	Mass

COMPANIES OF FOREIGN COUNTRIES.

Name of Company.	Location.	Name of Company.	Location.
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	Palatine.....	Scotland
Hamburg-Bremen Fire.....	Germany	Phoenix Assurance.....	England
Imperial Fire	England	Royal.....	England
Lancashire.....	England	Scottish Union & National....	Scotland
Lion Fire.....	England	Sun.....	England
L. & L. and Globe.....	England	Union Assurance.....	England
London and Lancashire.....	England	Western Assurance.....	Canada
London Assurance.....	England		

Since my last report the National Fire and the New York Bowery of New York, the Mechanic and Traders' of Louisiana, the Spring Garden of Pennsylvania and the Traders' of Illinois have withdrawn from the State, and the United States Branch of the Palatine of Scotland has been admitted. Five withdrew and one was admitted giving a net loss of four companies in number and of \$1,575,000 of capital of companies engaged in the business in the State.

MAINE COMPANIES.

The State is not well supplied with home fire companies. While we have two stock marine companies that are doing a nice business we have not one stock fire company doing business under a Maine charter. The small state of New Hampshire has three vigorous stock fire companies that are admitted to do business in Maine and most states the size of Maine have one or more such companies. Our mutual fire companies are all small ones. One, only, does a general agency business and, with the exception of a half-dozen, they confine their operations to the towns where located. Four new mutual fire companies have been organized since my last report. The Jefferson of Jefferson, the Swan's Island of Swan's Island, the Freeport and Yarmouth of Freeport and the Citizens of Bristol.

The amount of fire insurance of record written in Maine for the year 1892 is summarized as follows :

Companies of other states and countries..	\$103,888,227	51
Maine Mutuals.....	2,772,621	00
Special Brokers.....	115,000	00

Total..... \$106,775,848 51

This total is \$8,065,366.94 in excess of the amount written in the State in 1891 as returned to this department and the largest amount ever written in Maine by authorized companies in any one year.

As indicative of the growth of fire insurance in Maine I give the business transacted by foreign companies in the State for the years named below :

Year.	Risks Written.	Premiums Rec'd.	Losses Paid.	Av. Prem. %.	Losses to Prem. %
1870	51,132,999 00	574,875 72	448,921 36	1.12	76.18
1875	71,107,711 00	932,676 47	381,472 20	1.31	40.90
1880	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1885	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1890	95,447,324 35	1,297,299 73	735,682 69	1.35	55.86
1891	95,961,085 57	1,291,798 98	795,533 07	1.34	61.59
1892	103,888,227 51	1,428,592 51	953,363 81	1.37	66.74

It will be seen by the foregoing, that the volume of business written by companies of other states and countries was a little more than double in 1892 than written by them in 1870.

It will also be observed that the losses paid have more than kept pace with the business written and that last year it reached nearly one million dollars, a larger sum than was ever before paid in one year with the single exception of the year 1886, that of the Eastport, Farmington and Boothbay conflagrations, when the million dollar figure was reached and exceeded by nearly \$100,000. But this sum of \$953,363.81 of losses paid, does not represent the full amount of actual loss to the companies. By reason of the extraordinary December losses which were not fully adjusted before the close of the year, the losses incurred, by these companies for the year exceeded the losses paid, by \$92,000 and reached the very large sum of \$1,045,000 in round numbers, slightly exceeding even the losses incurred in the disastrous year of 1886.

The marine and inland insurance of record written in Maine in 1892 amounted to \$9,791,664, of which \$8,567,894 was written by Maine companies, and \$1,223,770 by companies of other states and countries. This shows a loss of \$427,335 as compared with the amount written in 1891 and of \$892,461 as compared with 1890. The ratio of losses to premiums on marine insurance for 1892 was 70.78 per cent against 56.43 per cent in 1891.

It appears that the "Lloyds," both fire and marine are doing an increasing business in Maine and there seems to be no good reason why these organizations should not be recognized by our laws and annual returns of their business and standing be required for publication. These companies seek the patronage of the public and the public have a right to information of their business methods and standing.

THE SITUATION OF FIRE UNDERWRITING.

The exact situation of affairs in Maine to-day, so far as relates to fire insurance, differs from that of most other states. We are almost wholly dependent upon outside companies to do our fire underwriting. Less than three per cent of our fire risks are written by home companies. We are absolutely without a stock fire company holding a charter by virtue of Maine laws and operating thereunder. We have about twenty-five mutual fire companies whose entire combined business falls below \$3,000,000, in risks written annually.

There are eighty-three companies of other states now under license to work in Maine but owing to heavy losses they are not disposed to write as large liens as is desired upon some kinds of manufacturing property, and many of these companies decline to write country risks. So that risks have been placed in unauthorized companies and even after the authority of the special broker has been exhausted, wild-cat companies are brought into requisition to bring the amount of insurance up to the co-insurance contract or to the amount desired by the assured. This comes about largely

through heavy losses, by reason of which the percentage of profit falls below that usually termed the paying ratio, and thus on an average, companies in Maine as well as in most other states have made no money during the past year. A few companies have been fortunate in having light losses and have made something, some have barely held their own while others have lost heavily, reinsured their risks with other companies, pocketed their loss and gracefully retired from the business. The first months of the present year have shown a larger loss ratio than last year and where the limit of this wave of fire losses is, none can tell and the remedy for it is hard to find.

Many, honestly no doubt, insist that insurance companies make too high rates. But unless they can find some way to diminish the fire losses or the expenses there would seem to be no immediate prospect of reduction of rates, when, on an average, the expenditures of all the companies operating in Maine for 1892 were above ninety-five per cent of the receipts.

It is not reasonable to suppose that companies make expenses larger than absolutely necessary. In this day of fierce competition men successful in any line of business command large salaries and insurance business is no exception to this rule. These large corporations must have vigorous, trained, high-priced men to do their work or they go to the wall. There is a vast amount of detail that must be looked after and this by men who are thoroughly versed in the business. Salaries, agency commissions, traveling and office expenses, rents, fees, advertisements, adjustment expenses, litigation, to say nothing of interest on capital, in these days of expensive methods, make "insurance that insures" cost something beside the actual losses on policy contracts. It is worthy the best efforts of insurance companies, and wisdom in the long run on their part, to bring the expense account down to the lowest amount practicable.

In our present business and commercial methods, adequate protection from the ravages of fire is just as necessary as credit. In a vast number of cases it is the basis of credit. All business men understand the great necessity for it. It is a legitimate business and should not be hampered by unnecessary legal restrictions. Laws should be enacted with a view to facilitating the business and at the same time guaranteeing to the assured the highest possible security, with adequate indemnity for losses, promptly paid. While corporations are creatures of the law and the State has authority over them such as it cannot exercise over individuals, it is not the part of wisdom to impose unreasonable burdens upon them, to the detriment of their business and inconvenience of patrons. The insurance laws of Maine have been long in force without radical change in essential provisions, but there have been amendments by every legislature until they now constitute a structure of legal patchwork, not the easiest of comprehension, and not adapted in all parts to the existing order of things. The code should be revised and modernized by a competent commission in season for the next general revision of the statutes of Maine, and this new code should contain a standard fire policy, such as I have recommended in former reports.

STATISTICAL TABLES.

Table No. 1 shows the capital, surplus or impairment of capital, on the 31st day of December, 1892, 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, 1892, 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, 1892.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, May 15, 1893.

STATISTICAL TABLES.

TABLE 1—Showing the Capital, Surplus or Impairment of Capital on the 31st day of December, 1892, and the difference between Income and Expenditures, Ratio of Expenditures and Ratio of Losses for the Year ending December 31, 1892, 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', Bangor.....	\$100,000 00	\$ 36,540 62	\$5,352 78	-	93.85	78.64
Union, Bangor.....	100,000 00	112,559 93	-	\$5,336 83	104.18	86.04
Total	\$200,000 00	\$149,100 55	\$5,352 78	\$5,336 83	99.99	82.98
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn.....	\$4,000,000 00	\$3,697,548 18	\$220,635 90	-	94.73	56.99
American, Mass.....	300,000 00	35,483 43	13,801 18	-	96.29	59.67
American, N. J.....	600,000 00	1,142,044 66	108,320 12	-	83.01	48.61
American Central, Mo.....	600,000 00	318,413 83	68,029 33	-	91.89	56.04
American Fire, N. Y.....	400,000 00	208,579 35	-	\$32,644 78	102.06	70.32
American Fire, Pa.....	500,000 00	141,428 86	57,421 77	-	97.85	68.27
Boston Marine, Mass.....	1,000,000 00	1,390,322 26	253,240 11	-	79.47	63.46
Boylston, Mass.....	557,200 00	91,379 50	38,409 88	-	89.30	57.85
Buffalo German, N. Y.....	200,000 00	978,022 86	87,155 45	-	82.13	50.29
Commerce, N. Y.....	200,000 00	51,813 36	19,826 13	-	88.61	51.10
Connecticut Fire, Conn.....	1,000,000 00	518,744 24	131,411 12	-	91.97	57.99
Continental, N. Y.....	1,000,000 00	1,785,864 96	141,340 12	-	95.19	56.46
Delaware, Pa.....	702,875 00	282,188 30	34,698 33	-	96.28	58.48
Equitable, Fire and Marine, R. I.....	300,000 00	44,445 29	-	8,169 94	102.59	70.44
Fire Association, Pa.....	500,000 00	876,664 32	79,396 72	-	97.41	64.40
Fireman's Fund, Cal.....	1,000,000 00	617,642 44	162,843 43	-	91.27	57.81
Firemen's Fire, Mass.....	400,000 00	323,324 89	11,782 40	-	92.47	47.42
First National Fire, Mass.....	200,000 00	17,782 75	25,747 11	-	83.18	60.42
Franklin Fire, Pa.....	400,000 00	1,000,501 60	62,789 43	-	90.53	52.66
German American, N. Y.....	1,000,000 00	2,256,915 09	201,820 33	-	93.54	57.71

Germania Fire, N. Y.....	1,000,000 00	1,011,649 09	20,582 13	-	98.15	60.49
Girard Fire and Marine, Pa.....	300,000 00	537,857 42	60,389 42	-	88.58	47.78
Granite State Fire, N. H.....	200,000 00	43,252 34	-	17,774 67	103.52	74.12
Greenwich, N. Y.....	200,000 00	121,057 23	-	116,228 87	108.96	76.41
Hanover Fire, N. Y.....	1,000,000 00	403,089 07	-	3,376 83	100.25	58.91
Hartford Fire, Conn.....	1,250,000 00	2,582,834 54	314,335 31	-	91.84	59.08
Home, N. Y.....	3,000,000 00	1,279,239 82	-	122,679 57	102.30	66.57
Insurance Company of North America, Pa.....	3,000,000 00	2,364,725 17	252,711 48	-	95.75	66.42
Insurance Company of Pennsylvania, Pa.....	200,000 00	62,277 11	-	9,523 76	102.68	71.02
Manufacturers' and Builders, N. Y.....	200,000 00	40,532 52	-	160,637 78	188.95	141.14
Mechanics' and Traders', La.....	375,000 00	87,580 39	-	40,310 86	108.90	77.06
Mercantile, Fire and Marine, Mass.....	400,000 00	71,775 24	11,806 22	-	95.19	49.99
Merchants', N. J.....	400,000 00	205,368 14	-	48,760 17	104.72	72.93
Merchants', R. I.....	200,000 00	46,011 07	-	18,227 80	105.80	75.37
Michigan Fire and Marine, Mich.....	400,000 00	100,007 45	-	45,878 52	107.73	75.32
National Fire, Conn.....	1,000,000 00	487,892 74	239,541 97	-	88.86	53.41
New Hampshire Fire, N. H.....	700,000 00	429,667 75	105,248 23	-	89.29	59.07
Niagara Fire, N. Y.....	500,000 00	413,160 04	-	595,284 82	156.83	123.05
North American, Mass.....	200,000 00	17,886 84	15,982 13	-	89.72	53.41
Northwestern National, Wis.....	600,000 00	405,554 07	81,066 06	-	88.81	48.63
Orient, Conn.....	1,000,000 00	48,751 08	75,267 40	-	95.15	63.97
Pacific Fire, N. Y.....	200,000 00	247,445 56	50,337 71	-	85.32	49.60
Pennsylvania Fire, Pa.....	400,000 00	1,419,555 30	117,451 85	-	92.85	63.29
People's Fire, N. H.....	500,000 00	80,251 14	162,601 18	-	79.52	64.77
Phoenix, N. Y.....	1,000,000 00	589,336 67	718,681 58	-	85.54	54.62
Phoenix, Conn.....	2,000,000 00	1,240,264 14	25,805 95	-	99.28	62.95
Providence Washington, R. I.....	400,000 00	31,652 52	-	56,877 51	104.25	74.00
Queen of America, N. Y.....	500,000 00	1,021,632 96	279,847 31	-	87.85	65.43
Reliance, Pa.....	300,000 00	204,060 42	6,880 75	-	97.41	70.42
Rochester German, N. Y.....	200,000 00	240,829 36	44,557 58	-	92.78	57.19
Springfield Fire and Marine, Mass.....	1,500,000 00	584,710 08	88 42	-	100.00	66.08
St. Paul Fire and Marine, Minn.....	500,000 00	673,278 71	202,783 91	-	87.60	59.89
Union, Pa.....	250,000 00	10,573 72	887 92	-	99.74	70.63
United Firemen's, Pa.....	300,000 00	82,636 85	13,044 38	-	96.15	67.02
United States Fire, N. Y.....	250,000 00	150,912 17	16,414 60	-	95.15	51.61
Westchester Fire, N. Y.....	300,000 00	426,730 21	63,620 30	-	94.54	55.62
Williamsburg City Fire, N. Y.....	250,000 00	603,141 82	5,052 51	-	99.18	58.71
Total.....	\$39,835,075 00	\$34,146,297 92	\$4,604,255 16	\$1,276,375 94	95.77	62.78

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.
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	\$100,000 00	\$474,256 60	\$11,405 91	-	93.84	37.26
Massachusetts, Mass.....	200,000 00	31,541 80	916 32	-	98.32	30.51
Quincy, Mass.....	-	375,961 81	10,881 25	-	93.64	35.28
Traders' and Mechanics', Mass.....	-	410,098 69	20,025 07	-	89.07	39.03
Total	\$300,000 00	\$1,291,858 90	\$43,228 55	-	92.72	36.65
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.....	\$200,000 00	\$124,358 72	\$ 19,929 84	-	96.80	69.73
Caledonian, Scot.....	200,000 00	257,397 20	436,796 81	-	77.25	37.77
City of London, Eng.....	200,000 00	177,742 69	-	\$113,592 03	197.74	181.64
Commercial Union, Eng.....	200,000 00	687,755 38	118,375 07	-	96.19	68.89
Guardian Assurance, Eng.....	200,000 00	334,989 67	-	5,465 75	100.47	64.13
Hamburg-Bremen Fire, Ger.....	200,000 00	114,559 32	93,039 35	-	92.65	64.28
Imperial Fire, Eng.....	200,000 00	520,424 78	66,490 41	-	42.86	63.13
Lancashire, Eng.....	200,000 00	612 044 87	-	672,466 83	123.78	91.67
Lion Fire, Eng.....	200,000 00	214,639 92	71,183 42	-	88.37	61.00
London and Liverpool and Globe, Eng.....	200,000 00	2,828,196 76	560,622 29	-	90.08	64.92
London and Lancashire, Eng.....	200,000 00	504,978 07	153,252 97	-	93.11	63.80
London Assurance, Eng.....	200,000 00	1,019,106 44	195,583 86	-	89.21	63.96
Manchester Fire, Eng.....	200,000 00	315,885 50	235,758 47	-	84.42	51.34
Northern Assurance, Eng.....	200,000 00	297,914 42	-	45,904 56	103.63	72.45
North British and Mercantile, Eng.....	200,000 00	946,345 71	79,652 52	-	96.82	69.56
Norwich Union Fire, Eng.....	200,000 00	359,663 70	110,153 67	-	93.25	64.59
Phoenix Assurance, Eng.....	200,000 00	424,279 52	-	3,036 22	100.15	70.79
Royal, Eng.....	200,000 00	1,885,353 67	477,240 74	-	90.40	63.08
Scottish Union and National, Scot.....	200,000 00	1,255,860 89	224,629 42	-	76.95	55.13
Sun Fire, Eng.....	200,000 00	467,920 21	130,896 45	-	94.17	63.79

Union Assurance, Eng.....	200,000 00	253,067 73	111,676 75	-	63 31	37 72
Western Assurance, Canada.....	200,000 00	361,181 33	184,877 27	-	89 29	59 50
Total	\$4,400,000 00	\$13,964,666 50	\$3,270,159 31	\$840,465 39	94.18	65.21

RECAPITULATION.

Maine Stock Companies.....	\$ 200,000 00	\$ 149,100 55	\$ 5,352 78	\$ 5,336 83	99.99	82.98
Stock Companies of other States	39,835,075 00	34,146,297 92	4,604,255 16	1,276,375 94	95.77	62.78
Mutual Companies of other States	300,000 00	1,291,858 90	43,228 55	-	92.72	36.65
Companies of Foreign Countries	4,400,000 00	13,964,666 50	3,270,159 31	840,465 39	94.18	65.21
Aggregate.....	\$44,735,075 00	\$49,551,923 87	\$7,922,995 80	\$2,122,178 16	95.22	63.56

**TABLE II—Showing the Nature of the Assets, on the 31st Day
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', Bangor	—	\$61,000 00	—	\$ 51,697 50
Union, Bangor	—	9,075 00	\$367 57	196,993 75
Total	—	\$70,075 00	\$367 57	\$248,691 25
STOCK COS. OF OTHER STATES.				
Ætna, Conn.	\$250,000 00	\$36,000 00	\$295 12	\$9,243,748 50
American, Mass.	—	—	—	505,563 80
American, N. J.	263,841 57	1,388,695 75	20,257 95	535,490 00
American Central, Mo.	500,000 00	53,500 00	—	714,000 00
American Fire, N. Y.	—	20,500 00	210 83	1,177,327 50
American Fire, Pa.	252,296 60	1,234,600 00	20,473 82	1,270,426 61
Boston Marine, Mass.	31,740 78	681,075 00	4,891 30	1,285,178 50
Boylston, Mass.	—	194,500 00	2,412 75	547,150 55
Buffalo German, N. Y.	300,000 00	536,530 00	2,223 67	355,384 33
Commerce, N. Y.	75,000 00	69,300 00	540 00	157,160 00
Connecticut Fire, Conn.	107,300 00	787,400 00	—	1,589,908 50
Continental, N. Y.	189,360 00	138,935 00	2,485 68	4,665,735 00
Delaware, Pa.	160,000 00	154,200 00	1,720 60	1,061,751 25
Equitable, F. & M., R. I.	129,900 00	99,300 00	606 00	305,540 00
Fire Association, Pa.	152,800 00	1,837,658 85	35,277 36	2,404,070 50
Fireman's Fund, Cal.	320,700 00	338,875 00	2,583 67	1,569,826 50
Fireman's Fire, Mass.	—	237,800 00	2,347 89	570,537 00
First National Fire, Mass.	530 60	184,121 80	2,957 89	79,512 62
Franklin Fire, Pa.	324,100 00	348,749 67	6,724 39	1,905,959 75
German American, N. Y.	—	—	—	5,338,697 00
Germania Fire, N. Y.	447,649 19	168,500 00	3,950 00	2,247,756 75
Girard, F. & M., Pa.	280,100 00	717,350 00	14,168 30	482,865 00
Granite State Fire, N. H.	1,500 00	62,700 00	1,153 97	290,441 75
Greenwich, N. Y.	170,000 00	4,600 00	—	1,034,050 91
Hanover Fire, N. Y.	250,000 00	23,000 00	96 66	1,967,781 25
Hartford Fire, Conn.	366,575 60	1,231,500 00	17,954 05	4,483,570 00
Home, N. Y.	1,554,689 80	611,032 35	10,888 95	5,959,494 74
Ins. Co. of North America, Pa.	307,000 00	2,734,586 06	25,428 45	4,535,647 50
Ins. Co. of Pennsylvania, Pa.	325,121 00	75,000 00	1,227 16	208,933 19
Manufacturers' & Builders', N. Y.,	—	30,000 00	402 78	214,178 70
Mechanics' & Traders', La.	—	25,200 00	—	631,132 50
Mercantile, F. & M., Mass.	—	79,500 00	444 58	501,302 00
Merchants', N. J.	292,948 25	390,473 00	7,610 47	646,742 50
Merchants', R. I.	—	101,700 00	1,352 80	298,647 00
Michigan F. & M., Mich.	29,422 81	612,807 91	19,023 61	64,625 00
National Fire, Conn.	113,989 00	640,569 00	13,178 22	1,840,154 00
New Hampshire Fire, N. H.	7,500 00	553,096 86	6,222 00	1,134,636 47
Niagara Fire, N. Y.	778,000 00	33,900 00	798 75	926,995 00
North American, Mass.	44,575 00	53,340 00	684 15	202,111 75
Northwestern National, Wis.	—	501,300 00	4,491 54	1,000,036 00
Orient, Conn.	24,354 93	224,769 78	8,902 18	1,515,738 12
Pacific Fire, N. Y.	—	212,400 00	1,741 33	453,600 00
Pennsylvania Fire, Pa.	134,500 00	495,320 00	6,916 22	2,295,000 00
People's Fire, N. H.	—	300,700 60	5,131 49	280,590 00
Phenix, N. Y.	401,000 00	157,200 00	2,581 88	3,882,109 75
Phoenix, Conn.	336,373 80	462,046 01	56,433 84	4,082,309 25
Providence Washington, R. I.	—	—	—	1,076,845 00
Queen of America, N. Y.	—	—	—	2,914,573 50
Reliance, Pa.	119,000 00	107,900 00	1,444 11	561,202 00
Rochester German, N. Y.	190,829 84	395,190 00	5,716 84	174,774 74

of December, 1892, 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.
\$31,000 00	\$14,047 09	\$4,119 58	\$12,283 88	\$40,345 37	\$214,493 42
2,125 00	21,808 18	2,054 09	16,085 48	72,315 45	320,825 42
\$33,125 00	\$35,855 27	\$6,174 57	\$28,369 36	\$112,660 82	\$535,318 84
\$ 5,600 00	\$728,574 51	\$ 691 96	\$650,919 54	-	\$10,915,829 63
40,000 00	42,289 16	2,302 48	21,747 67	\$5,708 69	617,611 80
-	30,961 26	6,208 34	50,606 96	1,412 75	2,297,474 58
162,000 00	88,213 09	-	123,387 32	-	1,641,100 41
38,500 00	116,359 68	14,844 24	322,047 38	7,721 31	1,697,505 94
123,900 00	175,647 53	58 68	97,237 68	8,661 55	3,183,302 47
59,300 00	316,085 65	5,461 41	156,322 93	528,001 73	3,068,057 36
50,000 00	96,495 09	2,587 25	51,155 00	15,625 08	953,925 72
166,400 00	118,169 84	2,197 90	58,171 04	8,091 74	1,547,228 52
4,900 00	65,027 33	561 66	11,461 74	1,187 44	385,138 17
4,300 00	145,511 93	-	164,853 69	10,423 69	2,809,697 81
57,000 00	582,480 48	73,901 93	382,566 37	287,722 27	6,380,180 73
-	79,890 52	-	177,495 73	29,127 57	1,664,185 67
900 00	14,620 14	-	36,140 08	1,097 00	588,103 22
197,400 00	211,129 06	29,170 19	357,599 07	1,157 98	5,226,263 01
154,050 00	231,001 26	7,022 15	325,855 61	87,792 58	3,037,706 77
-	24,514 21	6,105 41	15,751 69	-	857,056 20
5,000 00	25,329 87	558 75	25,844 31	3,700 00	327,555 84
370,000 00	171,265 92	3,288 04	68,441 30	-	3,198,529 07
-	485,183 75	3,411 00	375,103 28	-	6,202,395 03
2,003 00	103,245 10	50 00	211,172 94	10,846 92	3,195,170 90
9,500 00	72,973 37	-	78,260 72	25,887 17	1,681,104 56
51,480 00	54,619 58	1,893 98	100,398 88	-	564,188 16
15,650 00	42,493 23	2,329 14	199,727 21	17,302 20	1,486,152 69
51,600 00	95,412 05	10,905 79	172,194 69	-	2,600,990 44
80,201 57	257,078 16	1,616 82	653,215 16	18,114 13	7,109,825 49
347,300 00	243,279 55	16,438 45	578,079 64	7,550 96	9,328,754 44
297,660 00	778,728 40	-	824,983 49	226,655 33	9,730,689 23
8,000 00	82,418 30	161 33	37,752 07	25,313 96	763,926 51
-	16,334 17	700 00	39,185 25	799 98	301,800 88
-	24,232 14	-	95,394 47	4,080 63	780,039 74
-	31,644 94	2,841 65	27,337 16	2,496 09	645,566 42
-	52,362 42	3,433 50	149,988 54	2,988 55	1,546,547 23
7,575 00	31,448 84	99 10	19,098 31	21,532 48	481,453 53
-	32,831 43	1,382 37	86,583 48	10,227 24	856,903 85
450 00	204,253 94	1,667 65	339,261 26	-	3,153,454 07
61,400 00	99,046 83	13,053 00	110,866 17	-	1,985,821 33
3,250 00	170,419 94	4,424 60	254,827 62	17,576 51	2,190,192 42
11,200 00	12,201 96	1,817 76	28,329 82	648 95	354,909 39
-	123,939 55	4,891 67	81,363 25	-	1,716,016 01
11,940 00	115,520 44	18,404 27	259,778 69	573 50	2,189,981 85
1,500 00	18,749 93	3,699 17	55,655 56	44 85	747,300 84
605,700 00	75,742 68	3,873 81	207,466 26	641 66	3,825,160 63
186,608 13	106,577 82	13,312 06	119,915 18	-	1,012,835 28
-	468,570 00	10,001 31	869,490 07	376,670 23	6,167,623 24
61,882 50	348,956 61	2,384 64	468,684 54	1,250 87	5,820,322 06
-	83,769 36	-	201,754 79	53,909 04	1,418,288 19
-	209,911 78	40,439 13	369,570 80	4,420 44	3,538,915 65
-	25,395 02	-	25,511 64	2,409 00	842,861 77
-	107,244 37	812 00	87,563 71	-	962,137 50

TABLE II—

Name of Company.	Real estate.	Loans on bonds and mortgages.	Interest on bonds and mortgages.	Stocks and bonds owned.
Springfield F. & M., Mass.....	\$109,000 00	\$332,900 00	\$ 8,117 64	\$2,656,840 00
St. Paul F. & M., Minn.....	120,679 24	823,888 43	21,785 52	685,920 53
Union, Pa.....	160,000 00	9,900 00	—	217,409 50
United Firemen's, Pa.....	119,850 00	648,931 59	11,896 62	307,950 00
United States Fire, N. Y.....	—	525,500 00	3,938 75	82,225 00
Westchester Fire, N. Y.....	207,000 00	291,850 00	2,119 25	953,000 00
Williamsburg City Fire, N. Y. . .	629,843 90	323,650 00	1,305 41	360,450 00
Total	\$10,588,071 31	\$22,303,033 67	\$373,116 44	\$86,484,601 31
MUTUAL COS. OF OTHER STATES				
Holyoke, Mass.....	\$46,150 00	\$128,400 00	\$2,275 31	\$642,347 00
Massachusetts, Mass.....	—	111,800 00	946 23	187,819 00
Quincy, Mass.....	17,000 00	63,350 00	1,957 00	350,601 25
Traders' & Mechanics', Mass....	—	246,124 00	4,681 60	171,561 00
Total	63,150 00	\$549,674 00	\$9,860 14	\$1,352,328 25
COS. OF FOREIGN COUNTRIES.				
British America, Canada....	—	—	—	\$ 606,275 00
Caledonian, Scot	—	\$50,000 00	—	1,389,815 00
City of London, Eng.....	—	—	—	451,810 00
Commercial Union, Eng.....	\$864,314 96	—	—	1,757,627 50
Guardian Assurance, Eng.....	—	359,500 00	\$2,961 21	1,059,562 50
Hamburg-Bremen Fire, Ger....	—	9,000 00	168 75	1,048,831 25
Imperial Fire, Eng.....	476,634 70	—	—	998,695 00
Lancashire, Eng.....	383,098 85	—	—	2,036,460 00
Lion Fire, Eng.....	—	217,600 00	4,717 86	417,875 00
L. & L. & Globe, Eng.....	1,574,500 00	2,817,537 50	37,349 72	2,081,650 00
London & Lancashire, Eng.....	298,130 00	—	—	1,890,430 00
London Assurance, Eng.....	—	—	—	1,920,432 50
Manchester Fire, Eng.....	—	50,000 00	—	1,385,630 63
Northern Assurance, Eng.....	114,544 44	—	—	1,250,148 12
No. British & Mercantile, Eng...	465,360 84	—	—	2,412,961 00
Norwich Union Fire, Eng.....	—	40,000 00	150 00	1,517,330 00
Phoenix Assurance, Eng.....	—	—	—	1,768,745 00
Royal, Eng.....	1,818,200 10	—	—	4,170,967 50
Scottish Union & National, Scot.,	—	1,114,100 00	18,100 72	718,964 12
Sun Fire, Eng.....	180,000 00	514,000 00	19,835 00	1,322,082 50
Union Assurance, Eng.....	—	—	—	587,210 00
Western Assurance, Canada	—	—	—	1,083,858 75
Total	\$6,174,783 89	\$5,171,737 50	\$83,283 26	\$31,877,361 37

RECAPIT

Maine Stock Companies.....	—	\$ 70,075 00	\$ 367 57	\$ 2,866 125
Stock Cos. of Other States.....	\$10,588,071 31	22,303,033 67	373,116 44	86,484,601 31
Mutual Cos. of Other States.....	63,150 00	549,674 00	9,860 14	1,352,328 25
Cos. of Foreign Countries.....	6,174,783 89	5,171,737 50	83,283 26	31,877,361 37
Aggregate	\$16,826,005 20	\$28,094,520 17	\$466,627 41	\$119,962,982 18

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.
\$ 57,000 00	\$321,254 97	\$24,324 00	\$239,286 87	\$ 2,780 72	\$3,751,504 20
273,160 00	135,613 04	14,980 34	119,186 57	41,172 57	2,245,386 24
30,200 00	32,408 07	1,077 50	77,878 03	1,640 28	530,513 38
79,300 00	35,421 97	1,751 30	46,420 97	3,778 88	1,234,301 24
-	13,259 77	762 00	59,638 70	482 90	635,807 12
-	149,808 57	-	148,422 65	1,106 76	1,753,307 23
6,000 00	93,496 02	3,156 35	70,804 75	7,657 59	1,496,364 02
\$3,699,807 20	\$8,629,624 60	\$364,966 02	\$10,987,753 30	\$1,889,991 27	\$145,320,965 12
-	\$17,923 40	\$7,381 73	\$ 769 57	\$1,312 50	\$846,559 51
-	15,127 71	1,719 20	6,161 10	-	323,573 24
\$111,000 00	65,607 44	5,017 13	12,865 60	380 00	627,778 42
89,050 00	8,241 46	1,497 80	12,816 07	148,519 40	682,485 33
\$200,050 00	\$106,900 01	\$15,615 86	\$32,606 34	\$150,211 90	\$2,480,396 50
-	\$ 70,061 82	\$7,715 03	\$135,040 52	-	\$ 819,092 37
-	254,244 56	6,750 00	269,200 22	\$4,236 57	1,974,246 35
-	14,473 65	3,026 66	80 75	-	469,391 06
-	425,421 68	25,549 99	487,160 17	30,916 44	3,590,990 74
-	118,524 51	10,041 67	120,932 23	416 67	1,671,938 79
-	173,952 97	1,000 00	94,065 31	3,474 47	1,330,492 75
-	153,520 52	2,805 83	210,211 59	6,924 54	1,854,882 18
-	110,195 81	-	304,997 92	-	2,894,752 58
\$26,500 00	162,056 08	5,798 75	79,785 54	-	914,333 23
9,000 00	785,113 98	366 22	855,940 22	31,566 25	8,193,023 89
-	113,170 87	-	323,903 89	13,952 88	2,639,587 64
-	231,776 89	5,804 59	230,445 30	14,273 69	2,402,792 97
-	34,527 59	-	304,697 32	7,993 25	1,782,848 79
-	64,911 79	14,855 83	208,349 32	423 19	1,653,232 69
-	111,743 10	48,055 60	397,022 36	17,862 25	3,453,004 55
-	212,965 12	-	87,408 02	24 37	1,857,877 51
-	492,789 75	-	230,798 55	-	2,492,333 30
-	498,002 66	9,350 00	665,592 59	18,745 27	2,180,858 12
-	227,667 32	6,162 50	171,072 23	2,582 49	2,258,649 38
-	225,909 20	22,616 96	385,056 25	1,750 00	2,671,249 91
-	18,599 36	2,365 35	59,804 74	-	667,979 45
-	231,330 05	-	256,032 83	45,973 77	1,617,195 40
\$35,500 00	\$4,736,959 28	\$172,414 38	\$5,937,597 87	\$201,116 10	\$54,390,753 65

ULATION.

\$ 33,125 00	\$ 35,855 27	\$ 6,174 57	\$ 28,369 36	\$ 112,660 82	\$ 535,318 84
3,699,807 20	8,629,624 60	364,966 02	10,987,753 30	1,889,991 27	145,320,965 12
200,050 00	106,900 01	15,615 86	32,606 34	150,211 90	2,480,396 59
35,500 00	4,736,959 28	172,414 38	5,937,597 87	201,116 10	54,390,753 65
\$3,968,482 20	\$13,509,329 16	\$559,170 83	\$16,986,326 87	\$2,353,980 09	\$202,727,434 11

TABLE III—Showing the Nature of the Liabilities on the 31st day of December, 1892, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	LOSSES UNPAID.			Re-insurance fund.	Other liabilities.	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
MAINE STOCK COMPANIES.							
Merchants', Bangor.....	-	\$19,298 68	-	\$58,654 12	-	\$ 77,952 80	\$177,952 80
Union, Bangor.....	\$22,585 74	-	-	85,179 75	\$500 00	108,265 49	208,265 49
Total	\$22,585 74	\$19,298 68	-	\$143,833 87	\$500 00	\$186,218 29	\$386,218 29
STOCK COMPANIES OF OTHER STATES.							
Ætna, Conn.....	\$88,997 57	\$264,503 21	\$43,583 84	\$2,793,208 23	\$117,988 60	\$3,308,281 45	\$7,308,281 45
American, Mass.....	7,426 07	29,455 15	2,587 00	231,038 75	11,621 40	282,128 37	582,128 37
American, N. J.....	14,692 11	38,337 71	4,412 43	480,187 09	17,800 58	555,429 92	1,155,429 92
American Central, Mo.....	11,273 81	67,262 57	17,233 70	605,508 58	18,407 92	722,686 58	1,322,686 58
American Fire, N. Y.....	63,735 03	102,125 15	-	825,098 00	97,968 41	1,088,926 50	1,488,926 50
American Fire, Pa.....	25,725 94	420,831 57	20,283 13	2,070,471 89	4,561 08	2,541,873 61	3,041,873 61
Boston Marine, Mass.....	-	220,839 00	-	456,896 04	-	677,735 04	1,677,735 04
Boylston, Mass.....	-	47,900 00	-	250,054 27	13,391 95	311,346 22	868,546 22
Buffalo German, N. Y.....	2,919 04	20,786 53	2,841 82	332,109 19	10,549 08	369,205 66	569,205 66
Commerce, N. Y.....	-	25,830 00	-	103,471 12	4,023 66	133,324 81	333,324 81
Connecticut Fire, Conn.....	-	186,570 67	13,450 40	1,090,932 50	-	1,290,953 57	2,290,953 57
Continental, N. Y.....	113,372 00	215,171 00	42,154 00	3,108,612 00	115,006 77	3,594,315 77	4,594,315 77
Delaware, Pa.....	-	147,362 83	3,925 00	491,667 94	36,166 60	679,122 37	1,381,997 37
Equitable, Fire and Marine, R. I.....	12,829 00	27,791 00	2,763 00	194,124 05	6,210 88	243,657 93	543,657 93
Fire Association, Pa.....	140,544 56	118,937 34	43,963 91	3,425,123 01	121,029 87	3,849,598 69	4,349,598 69
Fireman's Fund, Cal.....	24,550 74	122,049 62	22,338 33	1,204,806 37	46,319 27	1,420,064 33	2,420,064 33
Firemen's Fire, Mass.....	3,392 93	15,312 83	-	100,158 95	5,866 58	133,731 31	533,731 31
First National Fire, Mass.....	9,922 05	5,958 23	800 00	87,916 45	5,168 86	109,765 59	309,765 59
Franklin Fire, Pa.....	7,653 18	26,123 11	5,724 86	1,747,712 63	10,813 69	1,798,027 47	2,198,027 47
German American, N. Y.....	67,223 18	299,223 38	31,128 68	2,472,884 04	75,020 66	2,945,479 94	3,945,479 94

Germania Fire, N. Y.	39,030 83	39,859 26	11,786 44	1,061,580 80	31,264 54	1,183,521 81	2,183,521 81
Girard Fire and Marine, Pa.	31,187 13	3,545 76	-	761,634 14	46,880 11	843,247 14	1,143,247 14
Granite State Fire, N. H.	26,138 84	11,628 25	672 00	269,025 56	13,471 17	320,935 82	520,935 82
Greenwich, N. Y.	-	215,937 61	36,004 42	821,563 39	91,590 04	1,165,095 46	1,365,095 46
Hanover Fire, N. Y.	74,948 47	57,513 19	25,157 09	1,009,240 75	31,042 05	1,197,901 37	2,197,901 37
Hartford Fire, Conn.	81,837 29	251,725 49	47,123 64	2,843,504 53	52,500 00	3,276,990 95	4,526,990 95
Home, N. Y.	141,587 52	453,450 88	42,216 13	4,225,113 00	187,147 03	5,049,514 62	8,049,514 62
Insurance Company of North America, Pa.	193,972 72	356,620 50	20,737 62	3,808,925 99	75,707 23	4,365,964 06	7,365,964 06
Insurance Company of Pennsylvania, Pa.	-	39,968 00	-	431,757 22	29,924 18	501,649 40	701,649 40
Manufacturers' and Builders', N. Y.	27,540 33	19,981 56	2,429 62	-	11,316 85	61,268 36	261,268 36
Mechanics' and Traders', La.	13,511 42	28,797 46	11,806 00	244,594 47	18,750 00	317,459 35	692,459 35
Mercantile, Fire and Marine, Mass.	-	18,148 00	1,350 00	145,193 90	9,099 28	173,791 18	573,791 18
Merchants', N. J.	83,268 24	89,441 10	17,529 86	702,267 48	48,732 41	941,179 09	1,341,179 09
Merchants', R. I.	14,126 03	23,905 63	3,208 13	190,383 07	3,819 60	235,442 46	435,442 46
Michigan Fire and Marine, Mich.	19,791 04	13,744 58	1,850 00	294,713 44	26,797 34	356,896 40	756,896 40
National Fire, Conn.	61,785 12	87,927 99	25,657 52	1,406,936 11	83,254 56	1,665,561 33	2,665,561 33
New Hampshire Fire, N. H.	61,446 21	56,000 00	-	716,534 14	22,173 23	856,153 58	1,556,153 58
Niagara Fire, N. Y.	-	236,687 92	-	973,123 62	67,220 84	1,277,032 32	1,777,032 32
North American, Mass.	6,162 08	13,504 35	-	113,111 76	4,244 36	137,022 55	337,022 55
Northwestern National, Wis.	16,997 93	41,916 00	1,200 00	624,613 43	25,734 58	710,461 94	1,310,461 94
Orient, Conn.	-	197,344 90	18,586 14	925,299 73	-	1,141,230 77	2,141,230 77
Pacific Fire, N. Y.	16,513 94	22,887 63	750 00	238,365 01	21,338 70	299,855 28	499,855 28
Pennsylvania Fire, Pa.	38,732 56	137,090 65	7,860 00	1,817,922 12	4,000 00	2,005,605 33	2,405,605 33
People's Fire, N. H.	23,129 14	19,928 10	2,000 00	363,777 87	23,749 03	432,584 14	932,584 14
Phenix, N. Y.	-	282,126 42	46,713 64	4,038,348 54	211,097 97	4,578,286 57	5,578,286 57
Phoenix, Conn.	-	448,439 30	18,786 91	2,112,831 71	-	2,580,057 92	4,580,057 92
Providence Washington, R. I.	11,241 98	100,849 05	19,495 62	813,259 98	41,789 04	986,635 67	1,386,635 67
Queen of America, N. Y.	92,347 09	139,861 91	8,814 84	1,647,943 78	128,315 07	2,017,282 69	2,517,282 69
Reliance, Pa.	18,924 01	40,731 89	1,647 00	274,980 83	2,517 62	338,801 35	638,801 35
Rochester German, N. Y.	20,995 75	37,130 00	2,265 00	459,032 88	1,884 51	521,308 14	721,308 14
Springfield Fire and Marine, Mass.	97,676 30	161,284 50	26,453 73	1,345,486 57	35,893 02	1,666,794 12	3,166,794 12
St. Paul Fire and Marine, Minn.	32,416 42	118,780 51	11,463 15	891,569 47	17,877 98	1,072,107 53	1,572,107 53
Union, Pa.	26,034 95	23,366 41	1,787 41	200,505 80	18,245 09	269,939 66	519,939 66
United Firemen's, Pa.	13,741 73	21,836 09	7,894 82	803,805 29	24,392 46	870,768 89	1,170,768 89
United States Fire, N. Y.	14,500 00	20,200 00	1,440 00	224,633 14	24,121 81	284,894 95	534,894 95
Westchester Fire, N. Y.	40,904 80	58,981 00	4,250 00	894,312 07	28,129 15	1,026,577 02	1,326,577 02
Williamsburg City Fire, N. Y.	-	57,528 97	5,269 79	474,468 88	15,954 56	553,222 20	803,222 20
Total	\$1,847,687 10	\$6,350,975 61	\$691,396 53	\$60,251,641 57	\$2,197,891 39	\$71,339,592 20	\$111,174,667 20

TABLE III—CONCLUDED.

Name of Company.	LOSSES UNPAID.			Re-insurance fund.	Other liabilities.	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
MUTUAL COMPANIES OF OTHER STATES.							
Holyoke, Mass.....	-	\$1,157 00	\$2,000 00	\$269,044 13	\$ 101 78	\$272,302 91	\$372,302 91
Massachusetts, Mass.....	\$500 00	700 00	-	87,501 14	3,330 30	92,031 44	292,031 44
Quincy, Mass.....	-	2,250 00	2,225 00	238,536 54	8,805 07	251,816 61	251,816 61
Traders' and Mechanics', Mass.....	-	2,267 96	-	238,302 81	1,815 87	272,386 64	272,386 64
Total	\$500 00	\$6,374 96	\$4,225 00	\$863,384 62	\$14,053 02	\$888,537 60	\$1,188,537 60
COMPANIES OF FOREIGN COUNTRIES.							
British America, Canada.....	\$10,085 58	\$ 38,155 31	\$4,881 89	\$ 398,041 36	\$43,569 51	\$ 494,733 65	\$ 694,733 65
Caledonian, Scot.....	-	241,177 79	-	1,214,978 65	60,692 71	1,516,849 15	1,716,849 15
City of London, Eng.....	9,987 35	7,377 73	8,523 93	65,610 17	149 19	91,648 37	291,648 37
Commercial Union, Eng.....	332,361 59	7,500 00	24,280 00	2,259,152 58	79,941 19	2,703,235 36	2,903,235 36
Guardian Assurance, Eng.....	41,211 00	96,465 00	28,577 00	951,868 01	18,828 11	1,136,949 12	1,336,949 12
Hamburg-Bremen Fire, Ger.....	17,400 00	79,450 00	19,595 00	885,994 57	13,493 86	1,015,983 43	1,215,983 43
Imperial Fire, Eng.....	10,696 45	93,034 98	24,893 81	964,666 27	41,165 89	1,134,457 40	1,334,457 40
Lancashire, Eng.....	62,084 88	315,412 70	20,934 49	1,644,275 64	40,000 00	2,082,707 71	2,282,707 71
Lion Fire, Eng.....	33,649 22	56,236 00	12,482 06	376,570 56	20,755 53	499,693 31	699,693 31
Liverpool and London and Globe, Eng.....	6,628 10	511,993 40	55,177 00	4,372,413 66	217,614 97	5,163,827 13	5,363,827 13
London and Lancashire, Eng.....	55,975 35	154,084 30	34,503 40	1,607,182 45	82,864 07	1,934,609 57	2,134,609 57
London Assurance, Eng.....	-	175,698 34	-	967,159 38	40,918 81	1,183,686 53	1,383,686 53
Manchester Fire, Eng.....	96,134 29	105,499 57	19,934 14	987,134 10	58,261 19	1,266,963 29	1,466,963 29
Northern Assurance, Eng.....	44,264 73	78,354 28	35,436 47	954,864 73	42,398 06	1,155,318 27	1,355,318 27
North British and Mercantile, Eng.....	64,931 24	220,977 99	54,052 31	1,878,055 70	88,641 60	2,306,658 84	2,506,658 84
Norwich Union Fire, Eng.....	-	163,897 39	-	1,115,762 95	18,553 47	1,298,213 81	1,498,213 81
Phoenix Assurance, Eng.....	926 09	234,694 00	35,784 00	1,531,423 34	65,226 44	1,865,053 78	2,068,053 78
Royal, Eng.....	18,904 83	522,489 27	81,919 94	4,100,457 91	371,732 50	5,095,504 45	5,295,504 45
Scottish Union and National, Scot.....	34,746 77	97,801 00	6,550 00	608,545 75	55,144 94	802,788 49	1,002,788 49
Sun Fire, Eng.....	110,517 35	170,369 34	32,223 33	1,633,619 35	56,609 33	2,003,329 70	2,203,329 70

Union Assurance, Eng.....	10 00	29,042 87	5,250 00	173,707 44	6,901 41	214,911 72	414,911 72
Western Assurance, Canada	-	178,496 57	5,000 00	828,753 82	43,763 68	1,056,014 07	1,256,014 07
Total	\$950,514 73	\$3,578,108 83	\$500,998 71	\$29,520,238 39	\$1,467,226 49	\$36,026,087 15	\$40,426,087 15

RECAPITULATION.

Maine Stock Companies.....	\$ 22,585 74	\$ 19,298 68	-	\$ 143,833 87	\$ 500 00	\$ 186,218 29	\$ 386,218 29
Stock Companies of other States	1,847,687 10	6,350,975 61	\$691,396 53	60,251,641 57	2,197,891 39	71,339,592 20	111,174,667 20
Mutual Companies of other States	500 00	6,374 96	4,225 00	863,384 62	14,053 02	888,537 60	1,188,537 60
Companies of Foreign Countries	950,514 73	3,578,108 83	500,998 71	29,520,238 39	1,467,226 49	36,026,087 15	40,426,087 15
Aggregate.....	\$2,821,287 57	\$9,954,758 08	\$1,205,620 24	\$90,779,098 45	\$3,679,670 90	\$108,440,435 24	\$153,175,519 24

TABLE IV—Showing the Nature of the Income during the Year ending December 31, 1892, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PREMIUMS RECEIVED.		Interest on mortgages.	Interest and dividends from all other sources.	Income from rents and other sources.	Total income.
	Fire.	Marine and inland.				
MAINE STOCK COMPANIES.						
Merchants', Bangor	-	\$ 82,096 30	-	\$ 4,980 72	-	\$ 87,077 02
Union, Bangor	-	116,252 89	-	11,515 33	-	127,768 22
Total.....	-	\$198,349 19	-	\$16,496 05	-	\$214,845 24
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn	\$3,466,078 72	\$248,927 97	\$2,339 79	\$461,476 94	\$6,998 59	\$4,185,822 01
American, Mass	330,054 19	17,203 12	-	24,521 34	-	371,778 65
American, N. J.....	538,853 64	-	71,961 36	27,253 69	3,202 27	641,270 96
American Central, Mo.....	766,800 31	-	-	45,126 09	26,589 04	838,515 44
American Fire, N. Y.....	1,522,042 68	-	1,067 24	61,209 47	-	1,584,319 39
American Fire, Pa.....	2,468,085 36	-	69,059 23	73,276 21	58,453 36	2,668,874 16
Boston Marine, Mass.....	-	1,137,673 58	26,686 10	67,833 19	1,220 52	1,233,413 39
Boylston, Mass	284,534 56	37,707 09	8,464 37	28,391 71	-	359,097 73
Buffalo German, N. Y	415,509 01	-	28,468 93	21,765 58	22,216 89	487,960 41
Commerce, N. Y.....	155,350 65	-	2,756 58	9,612 17	6,411 20	174,130 60
Connecticut Fire, Conn.....	1,518,236 39	-	40,885 00	77,338 10	-	1,636,459 49
Continental, N. Y.....	2,712,105 37	-	8,210 23	168,212 90	47,174 51	2,935,703 01
Delaware, Pa.....	561,837 88	307,899 22	4,969 12	53,811 63	4,827 38	933,375 23
Equitable, Fire and Marine, R. I.....	286,409 50	2,647 00	5,899 79	16,107 79	4,150 80	315,214 88
Fire Association, Pa.....	2,050,060 94	-	110,738 68	127,469 85	5,378 75	2,293,648 22
Fireman's Fund, Cal	1,488,395 57	249,728 46	44,769 03	57,963 07	25,327 49	1,866,183 62
Firemen's Fire, Mass	119,152 47	-	10,487 96	26,774 19	-	156,414 62
First National Fire, Mass.....	136,633 56	-	-	13,172 43	3,300 00	153,105 99
Franklin Fire, Pa.....	511,509 82	-	43,902 24	95,235 43	12,619 90	663,267 39
German American, N. Y	2,884,034 82	-	-	240,708 85	-	3,124,743 67

Germania Fire, N. Y.....	1,006,650 42	-	8,485 00	99,670 66	-	1,114,806 08
Girard Fire and Marine, Pa.....	459,454 08	-	41,848 66	20,796 95	6,614 63	528,714 32
Granite State Fire, N. H.....	509,721 13	-	4,299 35	19,151 10	-	533,171 58
Greenwich, N. Y.....	1,047,820 47	175,740 44	529 00	54,955 30	17,614 27	1,296,659 48
Hanover Fire, N. Y.....	1,247,346 48	-	1,160 00	90,458 84	1,716 02	1,340,681 34
Hartford Fire, Conn.....	3,557,421 26	-	74,188 14	212,070 71	8,590 32	3,852,270 43
Home, N. Y.....	4,717,853 42	176,647 55	42,793 30	283,598 36	111,989 11	5,332,887 74
Insurance Company of North America, Pa.....	3,685,660 38	1,858,855 28	150,728 29	238,157 83	6,528 91	5,539,930 69
Insurance Company of Pennsylvania, Pa.....	327,249 66	-	4,983 71	9,538 98	13,963 82	355,736 17
Manufacturers' and Builders', N. Y.....	156,672 26	-	2,250 00	15,558 92	6,116 56	180,597 74
Mechanics' and Traders', La.....	406,496 68	17,335 04	-	27,884 56	1,451 40	453,167 68
Mercantile, Fire and Marine, Mass.....	211,308 69	6,885 81	3,255 00	24,149 50	76 00	245,675 00
Merchants', N. J.....	960,849 54	-	20,445 44	30,955 50	23,907 89	1,036,158 37
Merchants', R. I.....	292,908 15	-	5,059 17	16,308 44	-	314,275 76
Michigan Fire and Marine, Mich.....	466,728 75	78,452 09	41,759 69	7,245 13	4,076 05	593,761 71
National Fire, Conn.....	2,012,515 26	-	42,225 28	94,894 73	1,432 03	2,151,067 30
New Hampshire Fire, N. H.....	886,182 16	-	34,217 21	62,082 92	-	982,482 29
Niagara Fire, N. Y.....	927,977 07	36,802 63	1,465 70	55,436 91	25,753 81	1,047,436 12
North American, Mass.....	140,939 22	-	3,292 79	8,823 35	2,424 32	155,479 68
Northwestern National, Wis.....	656,632 32	-	24,587 55	49,409 38	-	724,689 25
Orient, Conn.....	1,376,240 87	85,906 85	13,887 82	75,744 95	481 64	1,552,262 13
Pacific Fire, N. Y.....	318,838 07	-	9,170 73	14,804 17	-	342,812 97
Pennsylvania Fire, Pa.....	1,479,721 72	-	22,114 66	137,769 49	1,962 44	1,641,568 31
People's Fire, N. H.....	574,874 71	27,725 65	19,963 25	21,212 36	150,000 00	793,775 97
Phenix, N. Y.....	4,576,733 56	-	8,343 96	96,790 95	287,695 90	4,969,614 37
Phoenix, Conn.....	3,366,127 41	-	27,074 73	206,777 60	7,040 96	3,607,020 70
Providence Washington, R. I.....	907,710 84	376,636 62	-	51,633 05	-	1,335,980 51
Queen of America, N. Y.....	2,046,154 96	-	-	111,927 42	144,298 01	2,302,380 39
Reliance, Pa.....	239,469 81	-	4,752 59	27,591 52	2,958 56	265,772 48
Rochester German, N. Y.....	570,673 04	-	18,757 64	5,614 44	21,736 09	616,781 21
Springfield Fire and Marine, Mass.....	1,847,271 17	-	15,982 32	132,490 19	4,197 26	1,999,940 94
St. Paul Fire and Marine, Minn.....	1,207,335 56	313,858 30	51,660 24	57,819 46	5,111 56	1,635,785 12
Union, Pa.....	314,903 89	-	645 00	13,357 46	7,028 36	335,934 71
United Firemen's, Pa.....	285,907 44	-	-	51,557 88	1,498 90	338,964 22
United States Fire, N. Y.....	301,459 40	11,026 04	24,537 11	1,681 08	12 50	338,716 13
Westchester Fire, N. Y.....	1,106,633 18	-	20,554 46	37,751 25	553 21	1,165,492 10
Williamsburg City Fire, N. Y.....	556,319 87	-	15,975 68	18,208 15	26,199 79	616,703 49
Total.....	\$66,956,558 34	\$5,167,658 74	\$1,241,695 12	\$4,175,640 12	\$1,120,901 02	\$78,602,453 34

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.				
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	\$141,094 07	-	\$7,693 75	\$34,495 00	\$2,434 83	\$185,117 65
Massachusetts, Mass.....	40,088 66	-	5,587 49	8,870 83	26 12	54,573 10
Quincy, Mass.....	142,703 92	-	2,302 83	25,073 64	963 76	171,044 15
Traders' and Mechanics', Mass.....	149,384 88	-	10,984 06	22,860 73	-	183,229 67
Total.....	\$473,271 53	-	\$25,968 13	\$91,300 20	\$3,424 71	\$593,964 57
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.....	\$ 525,701 10	\$73,133 74	-	\$23,158 54	-	\$ 621,993 38
Caledonian, Scot.....	1,881,476 24	-	\$3,000 00	35,786 23	-	1,920,262 47
City of London, Eng.....	93,301 74	-	-	22,905 73	-	116,207 47
Commercial Union, Eng.....	2,786,848 94	204,118 55	-	75,391 12	\$41,454 32	3,107,812 93
Guardian Assurance, Eng.....	1,107,181 60	-	10,485 56	32,475 96	2,500 00	1,152,643 12
Hamburg-Bremen Fire, Ger.....	1,216,926 75	-	405 00	47,812 73	-	1,265,144 48
Imperial Fire, Eng.....	1,241,009 34	-	-	36,337 34	17,433 14	1,294,779 82
Lancashire, Eng.....	2,721,858 40	-	-	91,678 53	14,760 32	2,828,297 25
Lion Fire, Eng.....	584,603 04	-	10,586 51	16,982 60	-	612,172 15
Liverpool and London and Globe, Eng.....	5,393,149 59	-	95,727 73	92,580 11	68,321 76	5,649,779 19
London and Lancashire, Eng.....	2,140,268 64	-	-	74,744 27	8,489 85	2,223,502 76
London Assurance, Eng.....	1,109,889 75	626,647 91	74,924 13	-	-	1,812,461 79
Manchester Fire, Eng.....	1,476,586 94	-	-	36,765 00	-	1,513,351 94
Northern Assurance, Eng.....	1,219,972 85	-	-	42,960 36	-	1,262,933 21
North British and Mercantile, Eng.....	2,368,177 58	-	-	129,271 61	3,044 90	2,501,494 09
Norwich Union Fire, Eng.....	1,567,670 66	-	900 00	63,243 92	-	1,631,814 58
Phoenix Assurance, Eng.....	1,967,052 49	-	-	66,620 00	-	2,033,672 49
Royal, Eng.....	4,731,855 45	-	-	161,300 60	79,539 17	4,972,695 22
Scottish Union and National, Scot.....	891,369 74	-	59,820 19	23,501 36	-	974,691 29
Sun Fire, Eng.....	2,157,562 12	-	21,944 14	56,245 76	8,600 77	2,244,352 79

Union Assurance, Eng	281,179 69	-	-	23,181 75	-	304,361 44
Western Assurance, Canada.....	1,271,319 07	416,908 09	-	36,296 75	-	1,724,523 91
Total.....	\$38,735,961 72	\$1,321,808 29	\$277,793 26	\$1,189,240 27	\$244,144 23	\$41,768,947 77

RECAPITULATION.

Maine Stock Companies	-	\$ 198,349 19	-	\$ 16,496 05	-	\$ 214,845 24
Stock Companies of other States.....	\$66,956,558 34	5,167,658 74	\$1,241,695 12	4,175,640 12	\$1,120,901 02	78,662,453 34
Mutual Companies of other States.....	473,271 53	-	25,968 13	91,300 20	3,424 71	593,964 57
Companies of Foreign Countries.....	38,735,961 72	1,321,808 29	277,793 26	1,189,240 27	244,144 23	41,768,947 77
Aggregate	\$106,165,791 59	\$6,687,816 22	\$1,545,456 51	\$5,472,676 64	\$1,368,469 96	\$121,240,210 92

TABLE V—Showing the Nature of the Expenditures During the Year Ending December 31, 1892, 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', Bangor.....	-	\$ 64,565 09	\$ 4,000 00	\$ 8,804 92	\$2,900 00	-	\$1,454 23	\$ 81,724 24
Union, Bangor.....	-	100,018 99	16,000 00	10,038 00	5,000 00	-	2,048 06	133,105 05
Total	-	\$164,584 08	\$20,000 00	\$18,842 92	\$7,900 00	-	\$3,502 29	\$214,829 29
STOCK COS. OF OTHER STATES.								
Aetna, Conn.....	\$1,968,413 39	\$148,858 65	\$720,000 00	\$611,000 83	\$217,363 85	\$60,757 01	\$238,792 38	\$3,965,186 11
American, Mass.....	184,044 33	23,159 81	302 00	78,210 98	36,873 51	7,170 91	28,215 93	357,977 47
American, N. J.....	261,912 51	-	63,152 75	101,294 14	47,655 95	19,331 98	39,003 51	532,350 84
American Central, Mo.....	129,749 74	-	60,000 00	122,915 26	58,835 81	16,507 73	82,477 57	770,486 11
American Fire, N. Y.....	1,070,362 87	-	40,099 20	285,962 90	91,829 73	26,983 71	161,725 76	1,616,964 17
American Fire, Pa.....	1,685,029 27	-	49,540 00	513,002 42	118,500 00	39,676 92	205,703 78	2,611,452 39
Boston Marine, Mass.....	-	722,200 17	100,000 00	23,022 88	53,261 35	12,538 06	69,150 82	980,173 28
Boylston, Mass.....	157,222 67	29,199 42	16,793 80	58,700 14	22,016 00	6,034 30	30,721 52	320,687 95
Buffalo German, N. Y.....	208,974 45	-	40,000 00	88,633 82	22,398 60	7,548 46	33,249 63	400,804 96
Commerce, N. Y.....	79,386 71	-	12,000 00	32,432 23	13,876 85	7,823 79	8,784 89	154,304 47
Connecticut Fire, Conn.....	880,466 09	-	80,000 00	283,817 61	116,888 98	31,356 81	112,518 88	1,505,048 37
Continental, N. Y.....	1,461,817 49	69,424 64	140,030 06	603,718 65	244,119 02	60,060 85	215,192 18	2,794,362 89
Delaware, Pa.....	270,276 83	238,344 61	65,645 00	140,124 21	75,433 03	22,557 79	86,293 43	898,676 10
Equitable, F. & M., R. I.....	203,091 63	513 85	8,689 00	57,196 64	22,955 36	10,805 69	20,132 65	323,384 82
Fire Association, Pa.....	1,320,290 58	-	200,000 00	465,548 85	226,861 85	59,816 16	1,734 06	2,214,251 50
Fireman's Fund, Cal.....	844,928 66	159,851 93	120,000 00	252,751 85	148,928 71	27,652 79	149,225 25	1,703,340 19
Firemen's Fire, Mass.....	56,496 37	-	40,163 00	20,168 74	13,369 00	4,952 63	9,585 48	144,632 22
First National Fire, Mass.....	82,548 91	-	-	30,317 21	6,890 00	1,217 78	6,384 93	127,358 88
Franklin Fire, Pa.....	269,350 54	-	89,792 50	92,573 97	37,376 72	21,800 10	89,584 13	600,477 96
German American, N. Y.....	1,664,359 31	-	200,000 00	439,022 33	218,721 53	69,265 35	301,554 82	2,922,923 34

Germania Fire, N. Y.	608,953 20	-	100,000 00	164,797 57	115,350 56	24,372 93	80,749 69	1,094,223 95
Girard, F. & M., Pa.	219,524 65	-	60,000 00	93,194 61	58,359 95	11,142 62	29,103 07	468,324 90
Granite State Fire, N. H.	377,806 46	-	12,000 00	116,673 40	10,980 00	9,260 67	24,225 72	505,346 25
Greenwich, N. Y.	824,007 56	110,903 80	20,000 00	293,269 94	75,764 84	13,943 02	74,999 19	1,412,888 35
Hanover Fire, N. Y.	734,801 50	-	100,000 00	227,576 12	137,348 31	34,271 07	110,061 23	1,344,058 23
Hartford Fire, Conn.	2,101,666 03	-	300,000 00	574,228 69	235,353 06	64,122 86	262,504 48	3,537,935 12
Home, N. Y.	3,135,030 43	123,242 67	300,000 00	992,151 32	447,918 81	80,834 42	375,589 66	5,455,567 31
Insurance Co. of North America, Pa.	2,266,695 61	1,415,768 37	360,000 00	955,534 26	279,923 31	107,792 04	301,505 62	5,687,519 21
Insurance Co. of Pennsylvania, Pa.	232,417 26	-	20,000 00	66,818 99	17,399 77	8,288 75	20,335 16	365,259 93
Manufacturers' and Builders', N. Y.	221,130 26	-	9,105 00	59,624 33	20,458 86	7,203 94	23,713 13	341,235 52
Mechanics' and Traders', La.	325,082 38	1,508 82	18,750 00	61,507 14	32,000 00	12,069 48	42,560 72	493,478 54
Mercantile, F. & M., Mass.	105,027 99	4,039 38	32,064 00	48,569 08	15,566 00	4,646 37	23,955 96	233,868 78
Merchants', N. J.	700,786 58	-	40,008 88	181,752 44	41,617 00	23,500 36	97,253 28	1,084,918 54
Merchants', R. I.	220,770 53	-	6,000 00	57,101 76	39,907 81	8,440 13	283 33	332,503 56
Michigan, F. & M., Mich.	359,996 40	50,616 80	32,000 00	107,089 36	15,491 75	14,682 81	59,763 11	639,640 23
National Fire, Conn.	1,074,975 33	-	100,000 00	348,349 69	155,563 04	60,285 67	172,351 60	1,911,525 33
New Hampshire Fire, N. H.	523,501 69	-	56,000 00	186,193 88	41,754 95	24,502 66	45,280 88	877,234 06
Niagara Fire, N. Y.	1,172,334 52	14,858 46	50,027 50	65,181 88	139,758 29	50,233 17	150,327 12	1,642,720 94
North American, Mass.	75,280 91	-	5,000 00	27,161 58	16,267 47	4,544 98	11,242 61	139,497 55
Northwestern National, Wis.	315,943 40	461 57	60,000 00	131,029 94	61,699 00	15,981 81	58,507 47	643,632 19
Orient, Conn.	903,633 71	31,773 42	60,000 00	288,892 91	94,497 55	27,919 75	70,277 39	1,476,994 73
Pacific Fire, N. Y.	158,135 26	-	20,000 00	66,944 68	23,978 24	6,138 49	17,278 59	292,475 26
Pennsylvania Fire, Pa.	336,547 38	-	60,000 00	373,171 75	49,590 00	31,902 50	72,904 83	1,524,116 46
People's Fire, N. H.	390,306 34	-	21,000 00	140,884 55	26,845 82	14,232 43	37,905 65	631,174 79
Phoenix, N. Y.	2,499,840 48	-	100,000 00	894,720 90	308,173 54	68,053 63	380,144 24	4,250,932 79
Phoenix, Conn.	2,118,956 50	-	280,006 00	640,119 27	150,377 60	59,976 19	331,785 19	3,581,214 75
Providence Washington, R. I.	680,159 91	270,238 35	12,000 00	236,002 99	70,590 24	29,544 86	94,261 67	1,392,858 02
Queen of America, N. Y.	1,337,277 55	-	-	341,409 57	148,500 46	22,852 36	172,493 14	2,022,533 08
Reliance, Pa.	162,307 62	-	18,000 00	45,166 26	14,168 02	3,783 41	15,466 42	258,891 73
Rochester German, N. Y.	326,336 08	-	20,000 00	142,415 35	25,602 00	14,892 57	42,917 63	572,223 63
Springfield, F. & M., Mass.	1,220,735 51	-	150,000 00	326,096 44	68,906 05	59,793 98	174,320 54	1,990,852 52
St. Paul, F. & M., Minn.	740,313 07	170,697 44	60,000 00	307,125 43	56,670 33	25,420 27	72,774 67	1,433,001 21
Union, Pa.	222,200 79	223 25	35 51	51,710 69	24,993 98	9,399 76	26,482 81	335,046 79
United Firemen's, Pa.	191,616 29	-	18,000 00	65,504 00	19,079 92	8,411 32	23,308 31	325,919 84
United States Fire, N. Y.	158,622 93	2,656 41	25,012 75	71,726 94	20,703 51	9,155 24	34,423 75	322,301 53
Westchester Fire, N. Y.	615,556 89	-	30,000 00	248,353 10	41,969 43	26,573 13	139,419 25	1,101,871 80
Williamsburg City Fire, N. Y.	326,606 56	-	50,100 00	132,211 60	60,617 64	6,185 69	35,929 49	611,650 98
Total	\$41,683,667 91	\$3,588,601 82	\$4,651,207 95	\$13,398,478 12	\$4,957,902 96	\$1,518,214 16	\$5,536,501 20	\$75,334,574 12

TABLE V—CONCLUDED.

Name of Company.	PAID FOR LOSSES.		Dividends paid.	Paid for commissions and brokerage.	Paid for salaries, etc.	Paid for taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine and Inland.						
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$52,574 52	-	\$71,655 22	\$21,481 11	\$15,000 06	\$1,483 12	\$11,517 71	\$173,711 74
Massachusetts, Mass.	12,227 79	-	22,000 22	6,100 66	10,923 00	493 55	1,911 56	53,656 78
Quincy, Mass.....	50,352 29	-	65,380 98	22,687 57	11,885 62	2 6 5 18	7,161 26	160,162 90
Traders' & Mechanics', Mass.....	58,314 06	-	63,157 31	22,172 61	10,900 00	1,611 60	7,049 02	163,204 60
Total	\$173,468 66	-	\$222,193 73	\$72,441 95	\$48,708 68	\$6,283 45	\$27,639 55	\$550,736 02
COS. OF FOREIGN COUNTRIES.								
British America, Canada.....	\$378,771 13	\$38,811 52	-	\$121,539 27	\$ 11,822 44	\$15,549 77	\$35,569 41	\$ 602,063 54
Caledonian, Scot.....	710,619 03	-	-	553,947 77	106,697 48	32,793 60	79,408 38	1,483,465 66
City of London, Eng.....	169,475 71	-	-	26,743 78	19,755 97	6,974 72	6,807 32	229,799 50
Commercial Union, Eng.....	1,897,758 91	162,841 13	-	586,174 72	137,408 06	84,134 33	121,120 71	2,989,437 86
Guardian Assurance, Eng.....	709,980 54	-	-	213,580 85	115,345 76	38,657 29	80,544 43	1,158,108 87
Hamburg-Bremen Fire, Ger.....	782,217 60	-	-	194,826 76	96,928 41	27,595 98	70,536 38	1,172,105 13
Imperial Fire, Eng.....	783,496 17	-	-	245,242 90	112,412 64	47,667 58	39,470 12	1,228,289 41
Lancashire, Eng.....	2,495,226 18	-	-	592,345 77	200,973 32	44,543 36	167,675 45	3,500,764 08
Lion Fire, Eng.....	356,585 24	-	-	98,715 95	29,533 16	18,211 57	37,942 81	540,988 73
L. & L. & Globe, Eng.....	3,501,484 86	-	-	978,977 58	265,954 06	95,752 91	246,987 49	5,089,156 90
London & Lancashire, Eng.....	1,365,501 23	-	-	396,426 60	142,432 75	38,855 93	127,033 28	2,070,249 79
London Assurance, Eng.....	746,367 87	364,937 40	-	279,780 38	106,305 81	33,355 76	86,130 71	1,616,877 93
Manchester Fire, Eng.....	758,101 54	-	-	312,983 81	65,760 36	28,805 05	111,940 71	1,277,593 47
Northern Assurance, Eng.....	883,819 21	-	-	196,286 16	80,947 89	34,063 08	113,721 43	1,308,937 77
North British & Mercantile, Eng.....	1,648,090 97	-	-	360,005 01	238,385 84	57,622 30	117,727 45	2,421,841 57
Norwich Union Fire, Eng.....	1,012,613 65	-	-	262,806 71	117,087 43	18,275 60	110,877 52	1,521,660 91
Phoenix Assurance, Eng.....	1,392,430 55	-	-	374,329 08	90,405 67	62,591 50	116,951 91	2,036,708 71
Royal, Eng.....	2,984,761 01	-	-	858,764 20	309,842 41	91,334 02	250,752 84	4,495,454 48
Scottish Union & National, Scot.....	491,372 00	-	-	144,847 58	39,672 91	28,078 77	46,090 61	750,061 87
Sun Fire, Eng.....	1,376,272 32	-	-	379,730 91	90,119 93	43,675 56	223,657 62	2,113,456 34

Union Assurance, Eng.....	106,052 15	-	-	76,228 20	2,562 50	5,873 91	1,967 93	192,684 69
Western Assurance, Canada.....	796,018 46	298,552 96	-	335,912 56	31,000 00	30,965 95	137,196 71	1,539,646 64
Total	\$25,257,016 33	\$865,143 01	-	\$7,590,200 55	\$2,411,404 80	\$885,377 94	\$2,330,111 22	\$39,339,253 85

RECAPITULATION.

Maine Stock Companies.....	-	\$ 164,584 08	\$ 20,000 00	\$ 18,842 92	\$ 7,900 00	-	\$ 3,502 29	\$ 214,829 29
Stock Companies of Other States	\$41,683,667 91	3,588,601 82	4,651,207 35	13,398,478 12	4,957,902 96	\$1,518,214 16	5,536,501 20	75,334,574 12
Mutual Companies of Other States.....	173,468 66	-	222,193 73	72,441 95	48,708 68	6,283 45	27,639 55	550,736 02
Companies of Foreign Countries.....	25,257,016 33	865,143 01	-	7,590,200 55	2,411,404 80	885,377 94	2,330,111 22	39,339,253 85
Aggregate	\$67,114,152 90	\$4,618,328 91	\$4,893,401 68	\$21,079,963 54	\$7,425,916 44	\$2,409,875 55	\$7,897,754 26	\$115,439,393 28

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, 1892.

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', Bangor.....	-	\$ 969,337 00	-	-	\$4,504,784 00	\$ 97,332 19	-	\$ 64,565 09
Union, Bangor.....	-	1,222,929 00	-	-	4,062,110 00	134,054 51	-	100,018 99
Total	-	\$2,192,266 00	-	-	\$8,566,894 00	\$231,386 70	-	\$164,584 08
STOCK COS. OF OTHER STATES.								
Etna, Conn.....	\$424,030,419 00	\$2,435,377 00	\$328,872,360 00	\$4,054,174 33	\$79,088,477 00	\$280,086 93	\$1,968,413 39	\$148,858 65
American, Mass.....	36,955,059 00	689,955 00	35,386,590 00	392,645 89	119,300 00	6,185 12	184,044 33	23,159 81
American, N. J.....	109,050,959 00	-	78,147,754 00	671,310 83	-	-	261,912 51	-
American Central, Mo.....	993,716,978 00	-	82,739,012 00	967,239 09	-	-	429,749 74	-
American Fire, N. Y.....	136,170,690 00	-	174,051,609 00	1,919,559 51	-	-	1,070,362 87	-
American Fire, Pa.*.....	277,301,861 00	-	318,533,005 00	2,947,465 19	-	-	1,685,029 27	-
Boston Marine, Mass.....	-	11,259,395 00	-	-	67,699,052 00	1,215,690 84	-	722,200 17
Boylston, Mass.....	41,297,367 00	335,290 00	32,761,383 00	354,031 90	5,933,098 00	45,947 75	157,222 67	29,199 42
Buffalo German, N. Y.....	61,566,907 00	-	48,061,573 00	529,672 67	-	-	208,974 45	-
Commerce, N. Y.....	18,798,790 00	-	17,709,741 00	182,426 39	-	-	79,386 71	-
Connecticut Fire, Conn.....	162,049,910 00	-	145,859,912 00	1,825,400 11	-	-	880,466 09	-
Continental, N. Y.....	562,835,933 00	-	381,271,923 00	3,230,836 73	-	-	1,461,817 49	69,424 64
Delaware, Pa.....	56,600,112 00	8,533,065 00	57,283,267 00	891,379 73	54,923,819 00	360,569 38	270,276 83	238,344 61
Equitable, Fire and Marine, R. I.	32,450,953 00	38,261 00	29,240,096 00	339,558 90	423,126 00	2,719 49	203,091 63	513 85
Fire Association, Pa.....	329,501,636 00	-	198,573,047 00	2,520,581 57	-	-	1,320,290 58	-
Fireman's Fund, Cal.....	157,356,833 00	4,053,734 00	173,605,265 00	2,158,837 51	49,955,531 00	616,459 08	844,928 66	159,851 93
Firemen's Fire, Mass.....	21,179,694 00	-	15,744,582 00	138,569 26	-	-	56,496 37	-
First National Fire, Mass.....	13,657,474 00	-	12,626,784 00	162,042 49	-	-	82,548 91	-
Franklin Fire, Pa.....	81,777,847 00	-	54,197,464 00	599,284 44	-	-	269,350 54	-
German American, N. Y.....	513,862,384 00	-	397,321,446 00	3,823,233 71	-	-	1,664,359 31	-

Germania Fire, N. Y.	249,721,914 98	-	182,387,040 97	1,538,082 08	-	-	608,953 20	
Girard Fire and Marine, Pa.	88,621,835 00	-	51,850,226 00	559,647 17	-	-	219,524 65	
Granite State Fire, N. H.	35,599,767 00	-	61,427,544 00	747,955 19	-	-	377,806 46	
Greenwich, N. Y.	273,234,539 00	2,969,580 00	181,184,241 00	1,296,434 35	57,335,552 00	189,797 57	824,007 56	110,903 80
Hanover Fire, N. Y.	189,593,871 76	-	147,909,676 70	1,517,363 03	-	-	734,801 50	
^c Hartford Fire, Conn.	456,321,163 00	-	335,153,084 00	4,213,566 36	-	-	2,101,666 03	
Home, N. Y.	789,287,101 00	5,915,230 00	674,069,128 00	6,094,595 12	60,827,566 00	233,415 25	3,135,030 43	123,242 67
Ins. Co. of North America, Pa.	610,115,634 00	15,342,646 00	541,204,179 00	4,414,222 07	436,244,207 00	2,731,938 01	2,266,695 61	1,415,768 37
Ins. Co. of Pennsylvania, Pa.	43,272,896 00	-	42,114,316 00	445,358 27	-	-	232,417 26	
Manufacturers' & Builders, N. Y.	-	-	36,139,503 00	311,560 02	-	-	221,130 26	
Mechanics' and Traders', La.	32,491,513 00	-	44,166,725 00	627,603 74	4,730,677 00	29,021 90	325,082 38	1,508 82
Mercantile, Fire & Marine, Mass.	24,803,250 00	148,020 00	25,134,274 00	268,632 25	965,500 00	9,413 92	105,027 99	4,039 38
Merchants', N. J.	119,227,550 00	-	96,250,782 00	1,123,890 12	-	-	700,786 58	
Merchants', R. I.	31,713,207 00	-	30,178,088 00	346,826 65	-	-	220,770 53	
Michigan Fire and Marine, Mich.	42,994,679 00	356,726 00	47,876,532 00	615,119 65	5,644,921 00	100,481 77	359,996 40	50,616 80
National Fire, Conn.	222,267,452 00	-	231,325,231 00	2,547,311 90	-	-	1,074,975 33	
New Hampshire Fire, N. H.	104,103,919 00	-	92,097,829 00	1,092,419 02	-	-	523,501 69	
Niagara Fire, N. Y.	196,259,155 00	1,465,469 00	216,583,068 00	2,154,426 70	1,976,757 00	51,732 80	1,172,334 52	14,858 46
North American, Mass.	22,359,656 00	-	20,279,441 00	206,308 34	-	-	75,280 91	
Northwestern National, Wis.	107,053,809 00	-	68,122,950 00	764,271 76	1,225 00	53 95	315,943 40	461 57
Orient, Conn.	138,935,752 00	765,114 00	139,584,852 00	1,864,015 88	8,042,824 00	96,938 91	903,633 71	81,773 42
Pacific Fire, N. Y.	51,647,890 00	-	45,322,510 00	423,324 54	-	-	158,135 26	
Pennsylvania Fire, Pa. *	186,398,879 00	-	159,684,995 00	1,856,246 61	-	-	936,547 38	
People's Fire, N. H.	56,410,050 00	764,115 00	62,276,197 00	772,193 79	1,019,330 00	29,166 01	390,306 34	
Phenix, N. Y.	589,231,866 00	-	432,123,362 00	5,298,179 17	-	-	2,499,840 48	
Phoenix, Conn.	346,399,217 00	-	357,149,748 00	3,804,172 82	-	-	2,118,956 50	
Providence Washington, R. I.	117,836,667 00	4,315,926 00	117,325,195 00	1,236,926 90	120,332,676 00	529,619 59	680,159 91	270,298 35
Queen of America, N. Y.	276,211,273 00	-	228,982,468 00	2,651,559 91	-	-	1,337,277 55	
Reliance, Pa.	26,097,005 00	-	28,982,713 00	284,404 22	-	-	162,307 62	
Rochester German, N. Y.	76,586,221 00	-	67,458,551 00	800,138 29	-	-	326,396 08	
Springfield Fire & Marine, Mass.	202,506,623 00	-	167,952,500 00	2,149,792 76	-	-	1,220,735 51	
St. Paul Fire and Marine, Minn.	142,318,044 00	4,275,794 00	93,400,212 00	1,541,544 36	41,704,700 00	365,609 35	740,313 07	170,697 44
Union, Pa.	32,818,902 00	-	38,950,829 00	401,550 90	-	-	222,200 79	223 25
United Firemen's, Pa.	35,942,494 00	-	33,315,717 00	346,852 02	-	-	191,616 29	
United States Fire, N. Y.	46,667,875 00	273,566 00	43,983,640 00	392,730 65	240,182 00	10,256 77	158,622 93	2,656 41
Westchester Fire, N. Y.	171,960,918 00	-	120,346,866 00	1,276,873 83	-	-	615,556 89	
Williamsburg City Fire, N. Y.	118,036,635 00	-	77,328,860 00	637,259 04	-	-	326,606 56	
Total	\$9,385,301,028 74	\$63,937,263 00	\$7,921,609,886 67	\$84,331,603 73	\$997,208,520 00	\$6,905,104 39	\$41,683,667 91	\$3,588,601 82

* Perpetual risks not included.

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.
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$35,481,562 34	-	\$10,486,496 01	\$150,928 54	-	-	\$52,574 52	
Massachusetts, Mass.....	21,892,540 00	-	5,426,605 00	43,911 09	-	-	12,227 79	
Quincy, Mass.....	32,583,088 00	-	9,875,787 00	145,052 04	-	-	50,352 29	
Traders' and Mechanics', Mass ..	35,395,952 00	-	10,701,993 00	163,638 35	-	-	58,314 06	
Total	\$125,353,142 34	-	\$36,490,881 01	\$503,530 02	-	-	\$173,468 66	
COS. OF FOREIGN COUNTRIES.								
British America, Canada.....	\$61,957,118 00	\$798,172 00	\$ 53,266,721 00	\$ 654,064 04	\$11,687,192 00	\$80,036 48	\$378,771 13	\$38,811 52
Caledonian, Scot	248,366,468 00	-	282,187,583 00	2,397,216 24	-	-	710,619 03	
City of London, Eng	13,814,978 00	-	4,009,588 00	56,485 23	-	-	169,475 71	
Commercial Union, Eng.....	406,975,898 00	1,508,174 00	333,686,763 00	3,547,123 93	40,200,666 00	247,536 80	1,897,758 91	162,841 13
Guardian Assurance, Eng.....	214,838,593 79	-	146,675,780 90	1,386,199 04	-	-	709,980 54	
Hamburg-Bremen Fire, Ger....	134,187,218 00	-	120,937,436 00	1,507,878 24	-	-	782,217 60	
Imperial Fire, Eng.....	203,546,167 14	-	171,176,587 82	1,632,303 30	-	-	783,496 17	
Lancashire, Eng.....	291,700,232 00	-	321,356,467 00	3,909,707 49	-	-	2,495,226 18	
Lion Fire, Eng.....	64,093,505 00	-	89,081,174 00	1,012,460 34	-	-	356,585 24	
London & Liverpool & Globe, Eng	826,809,934 00	-	764,371,699 00	6,991,243 39	-	-	3,501,484 86	
London and Lancashire, Eng....	350,698,494 00	-	277,568,505 00	2,859,061 91	-	-	1,365,501 23	
London Assurance, Eng.....	191,733,190 00	3,671,351 00	153,415,605 00	1,407,551 18	114,398,166 00	773,603 80	746,367 87	364,937 40
Manchester Fire, Eng.....	132,199,095 24	-	154,799,402 77	2,002,658 15	-	-	758,101 54	
Northern Assurance, Eng.....	161,722,363 00	-	142,933,785 00	1,585,274 23	-	-	883,819 21	
North British & Mercantile, Eng	333,102,466 00	-	287,794,903 00	2,958,020 93	-	-	1,648,090 97	
Norwich Union Fire, Eng.....	205,173,777 00	-	186,014,300 00	1,939,378 54	-	-	1,012,613 65	
Phoenix Assurance, Eng.....	329,189,714 00	-	366,120,225 00	3,210,866 99	-	-	1,392,430 55	
Royal, Eng.....	765,564,009 32	-	733,241,130 05	6,297,199 00	-	-	2,984,761 01	
Scottish Union & National, Scot..	115,867,462 00	-	180,831,937 00	1,773,728 03	-	-	491,372 00	
Sun Fire, Eng.....	281,187,009 00	-	237,664,610 00	2,720,478 62	-	-	1,376,272 32	

Union Assurance, Eng.....	25,581,000 00	-	35,070,997 00	385,426 95	-	-	106,052 15	
Western Assurance, Canada.....	109,426,183 00	4,846,962 00	122,662,169 00	1,658,810 72	75,573,432 00	500,903 63	706,018 46	298,552 96
Total	\$5,467,734,874 49	\$10,824,659 00	\$5,164,867,177 54	\$51,893,536 49	\$241,859,456 00	\$1,602,080 71	\$25,257,016 33	\$865,143 01

RECAPITULATION.

Maine Stock Companies.....	-	\$ 2,192,266 00	-	-	\$ 8,566,894 00	\$ 231,386 70	-	\$ 164,584 08
Stock Companies of other States	\$9,385,301,028 74	63,937,263 00	\$7,921,609,886 67	\$84,331,603 73	997,208,520 00	6,905,104 39	\$41,683,667 91	3,588,601 82
Mutual Cos. of other States	125,353,142 34	-	36,490,881 01	503,530 02	-	-	173,468 66	
Companies of Foreign Countries	5,467,734,874 49	10,824,659 00	5,164,867,177 54	51,893,536 49	241,859,456 00	1,602,080 71	25,257,016 33	865,143 01
Aggregate.....	\$14,978,389,045 57	\$76,954,188 00	\$13,122,967,945 22	\$136,728,670 24	\$1,247,634,870 00	\$8,738,571 80	\$67,114,152 90	\$4,618,328 91

STATISTICAL TABLES.

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TABLE VII—Showing the Business Transacted in Maine During the Year Ending December 31, 1892, 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', Bangor.....	-	-	\$4,505,784 00	\$ 97,332 19	-	\$ 64,565 09	\$ 64,565 09	
Union, Bangor.....	-	-	4,062,110 00	134,054 51	-	100,018 99	100,018 99	
Total	-	-	\$8,567,894 00	\$231,386 70	-	\$164,584 08	\$164,584 08	
STOCK COS. OF OTHER STATES.								
Ætna, Conn.....	\$6,712,957 00	\$80,198 94	-	-	\$46,427 53	-	\$54,111 66	\$675 42
American, Mass.....	721,370 00	9,653 67	-	-	7,100 06	-	8,100 06	193 07
American, N. J.....	305,575 00	3,007 53	-	-	5,021 47	-	5,021 47	60 15
American Central, Mo.....	185,092 00	3,486 63	-	-	770 00	-	1,520 00	62 21
American Fire, N. Y.....	2,199,818 00	30,121 05	-	-	17,397 82	-	23,044 56	254 46
American Fire, Pa.....	526,131 00	7,244 26	-	-	7,777 23	-	9,510 98	144 88
Boston Marine, Mass.....	-	-	\$1,050,148 00	\$8,362 02	-	\$5,465 84	1,217 95	135 13
Boylston, Mass.....	232,865 00	3,240 91	-	-	1,176 08	-	1,976 08	62 59
Buffalo German, N. Y.....	511,385 00	5,896 40	-	-	3,775 14	-	3,990 14	42 42
Commerce, N. Y.....	192,775 00	2,168 28	-	-	1,428 04	-	2,442 64	14 80
Connecticut Fire, Conn.....	1,840,000 00	26,846 66	-	-	20,369 71	-	25,383 51	92 99
Continental, N. Y.....	1,164,476 00	14,767 20	-	-	9,445 16	-	12,734 70	106 44
Delaware, Pa.....	331,649 00	4,838 86	-	-	4,670 73	-	4,647 00	96 77
Equitable, F. & M., R. I.....	398,873 00	4,597 68	-	-	2,991 93	-	2,991 93	91 95
Fire Association, Pa.....	2,008,959 00	30,507 03	-	-	17,591 34	-	18,335 86	611 79
Fireman's Fund, Cal.....	978,545 77	13,066 04	-	-	7,051 58	-	6,933 08	120 28
Firemen's Fire, Mass.....	208,686 00	3,063 71	-	-	125 16	-	125 16	58 77
First National Fire, Mass.....	837,776 00	10,826 72	-	-	9,450 76	-	9,084 58	216 53
Franklin Fire, Pa.....	548,400 00	6,732 07	-	-	5,187 24	-	5,160 49	134 64
German American, N. Y.....	1,970,134 00	22,074 11	-	-	6,715 56	-	12,075 56	307 17

Germania Fire, N. Y.....	573,680 00	7,551 76	-	-	336 93	-	1,836 93	128 28
Girard F. & M., Pa.....	103,050 00	1,430 79	-	-	1,095 32	-	1,095 32	28 61
Granite State Fire, N. H.....	5,741,965 00	74,174 23	-	-	32,141 47	-	32,110 65	757 65
Greenwich, N. Y.....	385,275 00	5,510 90	-	-	423 72	-	829 97	101 74
Hanover Fire, N. Y.....	1,326,336 00	21,171 97	-	-	18,897 53	-	18,450 64	45 48
Hartford Fire, Conn.....	3,956,820 00	39,396 65	-	-	19,930 10	-	28,851 19	389 33
Home, N. Y.....	5,141,796 00	65,174 41	-	-	36,321 49	-	39,164 62	577 05
Ins. Co. of North America, Pa.....	3,735,593 00	54,451 69	-	-	34,277 94	-	32,500 14	1,156 72
Ins. Co. of Pennsylvania, Pa.....	1,219,796 00	20,585 00	-	-	9,981 91	-	8,411 98	361 81
Manufacturers' and Builders', N. Y....	135,699 00	2,093 82	-	-	2,304 03	-	2,354 03	
Mechanics and Traders', La.....	331,190 00	3,836 91	-	-	2,910 65	-	2,875 12	27 83
Mercantile F. & M., Mass.....	1,084,347 00	12,416 71	-	-	2,633 47	-	2,633 47	218 33
Merchants', N. J.....	952,847 75	13,363 22	-	-	12,474 56	-	16,848 97	267 26
Merchants', R. I.....	345,628 00	4,497 65	-	-	3,650 13	-	3,656 13	89 95
Michigan F. & M., Mich.....	203,260 00	3,339 06	-	-	3,613 15	-	4,613 15	100 17
National Fire, Conn.....	2,061,762 00	27,385 92	-	-	21,677 44	-	23,424 94	114 16
New Hampshire Fire, N. H.....	1,464,877 00	20,517 65	-	-	12,985 22	-	19,527 87	295 17
Niagara Fire, N. Y.....	1,346,499 00	21,807 76	-	-	17,232 27	-	13,925 84	91 50
North American, Mass.....	487,224 00	5,634 49	-	-	8,022 22	-	8,472 22	140 29
Northwestern National, Wis.....	215,400 00	2,185 70	-	-	457 77	-	457 77	43 71
Orient, Conn.....	2,968,869 00	41,146 78	-	-	25,846 81	-	29,665 81	305 99
Pacific Fire, N. Y.....	213,248 00	2,749 99	-	-	2,192 90	-	1,067 90	10 96
Pennsylvania Fire, Pa.....	2,316,035 83	31,950 42	-	-	22,851 61	-	29,033 56	639 00
People's Fire, N. H.....	1,479,969 00	20,546 78	-	-	16,437 21	-	17,945 04	183 33
Phenix, N. Y.....	2,014,995 00	26,773 71	-	-	9,712 47	-	7,946 02	268 17
Phoenix, Conn.....	3,316,789 00	48,587 27	-	-	28,990 66	-	33,431 07	391 93
Providence Washington, R. I.....	820,617 00	8,468 12	173,622 00	901 39	12,118 51	321 45	12,939 96	187 39
Queen of America, N. Y.....	1,252,047 00	17,858 75	-	-	9,290 91	-	8,233 77	128 87
Reliance, Pa.....	373,197 00	4,673 38	-	-	4,662 05	-	5,412 05	93 46
Rochester German, N. Y.....	189,913 00	2,375 61	-	-	201 88	-	201 88	43 47
Springfield F. & M., Mass.....	2,433,629 00	37,380 97	-	-	37,674 64	-	36,481 60	747 61
Spring Garden, Pa.....	259,945 00	3,138 16	-	-	3,924 82	-	3,915 15	62 76
St. Paul F. & M., Minn.....	408,671 00	4,103 19	-	-	543 89	-	543 89	82 06
Union, Pa.....	699,811 00	9,070 64	-	-	10,477 25	-	9,486 51	181 41
United Firemen's, Pa.....	108,365 00	1,352 33	-	-	22 75	-	22 75	27 04
United States Fire, N. Y.....	174,375 00	2,613 74	-	-	113 88	-	243 88	48 24
Westchester Fire, N. Y.....	456,867 00	5,617 14	-	-	875 21	-	888 71	92 83
Williamsburg City Fire, N. Y.....	218,137 00	2,100 27	-	-	771 50	-	771 50	26 57
Total.....	\$72,444,111 35	\$959,362 47	\$1,223,770 00	\$9,263 41	\$602,577 81	\$5,787 29	\$668,679 41	\$11,882 54

STATISTICAL TABLES.

XXXVII

TABLE VII—CONCLUDED.

Name of Company.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.	Tax paid on premiums.
	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.		
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$1,005,245 00	\$12,822 59	-	-	\$5,495 16	-	\$5,555 16	\$150 66
Massachusetts, Mass.....	187,650 00	2,049 62	-	-	-	-	-	39 52
Quincy, Mass.....	1,016,310 00	16,061 63	-	-	15,477 66	-	14,603 60	250 98
Traders' and Mechanics', Mass.....	998,600 00	15,560 54	-	-	15,388 10	-	16,403 10	220 51
Total.....	3,202,805 00	46,494 38	-	-	\$36,360 92	-	\$36,561 86	\$661 67
COS. OF FOREIGN COUNTRIES.								
British America, Canada.....	\$727,029 00	\$9,714 22	-	-	\$2,760 67	-	\$3,264 47	\$139 07
Caledonian, Scot.....	473,494 00	8,017 23	-	-	1,795 00	-	2,742 50	124 44
City of London, Eng.....	-	-	-	-	5,564 20	-	5,564 20	-
Commercial Union, Eng.....	2,230,019 00	33,591 75	-	-	24,318 40	-	26,174 74	185 46
Guardian Assurance, Eng.....	2,330,227 09	33,818 62	-	-	19,479 36	-	20,896 45	286 78
Hamburg-Bremen Fire, Ger.....	638,023 00	10,696 94	-	-	3,576 69	-	3,626 69	142 40
Imperial Fire, Eng.....	1,687,011 00	26,487 16	-	-	25,053 45	-	27,083 45	28 67
Lancashire, Eng.....	1,214,382 00	19,408 05	-	-	10,044 56	-	13,621 18	187 26
Lion Fire, Eng.....	210,463 00	2,475 78	-	-	180 00	-	2,930 00	45 91
L. and L. & Globe, Eng.....	3,571,800 00	53,461 01	-	-	49,575 33	-	55,565 33	77 71
London and Lancashire, Eng.....	836,240 00	12,532 28	-	-	10,036 05	-	10,416 90	49 92
London Assurance, Eng.....	748,913 00	10,088 92	-	-	4,347 78	-	4,852 78	114 82
Manchester Fire, Eng.....	758,402 50	12,098 46	-	-	6,159 77	-	6,159 77	118 77
Northern Assurance, Eng.....	1,522,610 00	24,161 79	-	-	14,494 16	-	19,969 16	201 80
North British and Mercantile, Eng....	2,140,975 00	30,056 98	-	-	15,307 88	-	13,832 88	294 98
Norwich Union Fire, Eng.....	1,042,020 00	16,302 71	-	-	12,218 14	-	15,220 66	81 69
Phoenix Assurance, Eng.....	321,273 73	8,129 91	-	-	24,492 05	-	19,056 00	-
Royal, Eng.....	5,044,407 84	81,685 58	-	-	64,452 25	-	76,577 91	344 66
Scottish Union & National, Scot.....	456,455 00	5,523 67	-	-	1,500 00	-	-	80 47
Sun Fire, Eng.....	1,309,349 00	13,486 29	-	-	12,019 15	-	10,688 76	29 34

Union Assurance, Eng.....	101,820 00	1,664 28	-	-	224 55	-	274 55	28 80
Western Assurance, Canada	876,397 00	9,334 09	-	-	6,825 64	-	7,891 03	50 16
Total	\$28,241,311 16	\$422,735 72	-	-	\$314,425 08	-	\$346,329 41	\$2,613 11

RECAPITULATION.

Maine Stock Companies.....	-	-	\$8,567,894 00	\$231,386 70	-	\$164,584 08	\$164,584 08	
Stock Companies of Other States.....	\$72,444,111 35	\$959,362 47	1,223,770 00	9,263 41	\$602,577 81	5,787 29	668,679 41	\$11,882 54
Mutual Companies of Other States....	3,202,805 00	46,494 38	-	-	36,360 92	-	36,561 86	661 67
Companies of Foreign Countries	28,241,311 16	422,735 72	-	-	314,425 08	-	346,329 41	2,613 11
Aggregate	\$103,888,227 51	\$1,428,592 57	\$9,791,664 00	\$240,650 11	\$953,363 81	\$170,371 37	\$1,216,154 76	\$15,157 32

X. B. The National Fire of New York, now withdrawn from the State, paid a tax of \$4.00 which is included in the above footings of taxes paid by Stock Companies of other States.

TABLE VIII—Showing the Assets, Risks in Force, Risks Written, Premiums or Assessments Received and Losses Paid During the Year 1892, 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	\$84,183 36	\$20,340 99	\$104,524 35	\$2,992,694 00	\$1,032,948 00	\$14,761 80	\$10,795 99
Brunswick Farmers'	Brunswick	11,573 00	97 51	11,670 51	192,825 00	68,425 00	125 10	37 50
Casco	Casco	4,070 25	30 00	4,100 25	76,125 00	11,175 00	291 26	250 00
Cumberland	Cumberland	12,545 10	562 66	13,107 76	226,080 00	33,950 00	56 64	1 25
Danville	Auburn	9,835 72	333 71	10,169 43	178,069 00	42,657 00	127 01	1,077 00
Dresden	Dresden	6,454 86	736 16	7,191 02	171,600 00	67,150 00	184 51	
Eliot and Kittery	Eliot	54,834 06	-	54,834 06	926,426 00	118,585 00	53 05	659 00
Falmouth	West Falmouth ..	28,718 85	951 28	29,670 13	296,681 00	39,131 00	115 89	25 00
Fayette	Fayette Corner ..	2,860 07	239 61	3,099 68	65,988 00	17,700 00	36 87	
Fryeburg	Fryeburg Center ..	10,571 90	48 87	10,620 77	265,465 00	47,425 00	2,299 38	2,115 00
Gorham Farmers'	North Gorham ...	35,145 00	209 23	35,354 23	351,450 00	77,050 00	-	55 00
Harpwell	Harpwell	12,344 42	333 95	12,698 37	199,834 08	41,326 00	95 94	
Harrison	Harrison	12,612 20	1,136 86	13,749 06	238,680 00	51,890 00	226 99	300 00
Jay	Jay	8,744 48	83 33	8,827 81	166,693 00	19,005 00	-	100 00
Jefferson Farmers'	Jefferson	1,940 25	149 36	2,089 61	63,575 00	63,575 00	189 97	
Litchfield	Litchfield	10,555 45	11 08	10,566 53	207,237 00	36,025 00	69 08	19 50
Lovell	Lovell	3,838 82	155 00	3,993 82	63,847 00	10,240 00	12 28	4 70
North Yarmouth	North Yarmouth ..	15,107 00	110 86	15,217 86	200,265 00	50,580 00	751 73	600 00
Oxford County Patrons of Husbandry	South Paris	63,873 86	3,064 43	66,968 29	1,026,072 00	197,224 00	3,563 90	3,116 16

Patrons' Androscoggin....	Auburn	76,065 00	303 24	76,368 24	1,827,517 00	407,626 00	7,274 72	8,960 66
Saco.....	Saco.....	5,569 83	73,231 67	78,802 50	534,750 00	137,850 00	1,276 49	460 00
Union Farmers'	Union.....	8,060 70	746 00	8,806 70	83,110 00	15,300 00	45 90	
Warren Farmers'.....	Warren.....	6,865 39	1,271 06	8,136 45	183,848 00	58,500 00	287 15	
Wells	Wells	No	returns.					
West Bangor and Hermon,	Hermon	-	155 59	155 59	101,350 00	16,525 00	616 45	600 00
Wilton.....	Wilton	11,231 45	153 97	11,385 42	182,406 00	30,490 00	44 51	7 00
Windham.....	Windham.....	21,821 00	479 12	22,300 12	241,143 00	46,044 00	439 32	5 00
Woolwich.....	Woolwich	5,388 50	159 43	5,547 93	101,065 00	34,225 00		
Total .....	.....	\$524,810 52	\$105,146 17	\$629,956 60	\$11,164,823 08	\$2,772,621 06	\$32,936 44	\$28,693 76

TABLE IX—Showing the Business Transacted by Special Brokers for the Year ending December 31, 1892.

Name.	Residence.	License expired.	Date of license.	Number of risks written.	Amount insured.	Premiums received.	Tax paid.
Griffin & Wentworth	Skowhegan ..	December 17, 1892.....	License not renewed....	4	\$50,000 00	\$600 00	\$6 00
Josiah Maxcy & Son.....	Gardiner .....	.....	September 2, 1892.....	6	65,000 00	650 00	6 50
Aggregate.....	.....	.....	.....	10	\$115,000 00	\$1,250 00	12 50

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, 1892.

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.

ASSETS.

Loans on bond and mortgage (first liens).....	\$61,000 00
Stocks and bonds owned by the company, market value.....	51,697 50
Loans secured by collaterals.....	31,000 00
Cash in company's principal office....	\$ 459 95 }
Cash deposited in bank.....	13,587 14 }
Interest due and accrued on stocks and bonds...	746 24
Interest due and accrued on collateral loans.....	3,373 34
Gross premiums in due course of collection.....	12,283 88
Bills receivable, taken for premiums.....	40,345 37
Aggregate of all the admitted assets of the company at their actual value.....	\$214,493 42

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
E. & N. A. R. R. stock, 5 per cent.....	\$12,000 00	\$14,400 00
City of Kingman bonds, 6 "	2,000 00	2,140 00
City of St. Paul bonds, 6 "	2,500 00	2,865 00
Bangor & Piscataquis R. R. Co. bonds, 5 per cent.....	2,000 00	2,000 00
Maine Central R. R. Co. " 7 "	1,000 00	1,370 00
City of Brewer bonds, 4 per cent.....	14,000 00	14,000 00
City of Omaha bonds, 5 per cent.....	4,000 00	4,380 00
County of Spokane bonds, 6 per cent.....	2,000 00	2,140 00
Webster Paper Co. bonds, 6 "	3,000 00	3,000 00
Wanago Township bonds, 6 "	1,000 00	1,102 50
Demand note, secured, 4½ "	1,500 00	1,500 00
Union Insurance Company stock.....	1,400 00	2,800 00
Total.....	\$46,400 00	\$51,697 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. stock.....	4,500 00	5,400 00	5,400 00
Green Mountain Railroad Co., { "	6,000 00	5,000 00	3,000 00
Van Buren L. & M. Co., }			

LOANS ON COLLATERALS—*Concluded.*

Lockwood Company, Waterville, stock.....	\$1,000 00	\$1,000 00	\$1,000 00
Smith Planing Mill Co., Brewer, stock.....	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 }	2,500 00	2,000 00
Camden & Rockland Water Co., stock, \$1,500 }		2,000 00	2,000 00
Rockland Trust Co., stock.....	500 }	2,000 00	1,000 00
Katahdin Ice Company, }		8,000 00	8,000 00
Merchants' Ins. Company, }	stock....	8,000 00	4,000 00
United States bond, 4 per cent.....	2,000 00	2,300 00	2,000 00
Bucksport, Me., bond, 6 per cent.....	1,000 00	1,000 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 Bangor bonds, 6 per cent.....	500 00 }	1,100 00	1,000 00
Town of Corinna " 6 "	500 00 }	1,100 00	500 00
City of St. Paul bonds, 5 per cent.....	1,000 00	1,100 00	500 00
Total	\$41,500 00	\$43,979 00	\$31,000 00

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$19,298 68
Amount required to safely re-insure all outstanding risks.....	58,654 12
Total amount of liabilities, except capital stock and net surplus	77,952 80
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities.....	36,540 62
Aggregate amount of liabilities including net surplus.	\$214,493 42

INCOME DURING THE YEAR.

Net cash received for premiums, (marine).	\$82,096 30
Received for interest on stocks and bonds and all other sources.....	4,980 72
Aggregate amount of income received in cash.....	\$87,077 02

EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine).....	\$64,565 09
Cash dividends actually paid.....	4,000 00
Paid for commissions or brokerage.....	8,804 92
Salaries and other charges of officers, clerks and employes.....	2,900 00
All other expenditures, viz: expense account.....	1,454 23
Aggregate amount of expenditures in cash.....	\$81,724 24

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891	\$1,009,128	\$57,671 16
Written during the year	4,505,784	97,332 19
Total.....	\$5,514,912	\$155,003 35
Deduct those expired and terminated.....	4,545,575	96,349 23
In force at end of the year.....	\$969,337	\$58,654 12

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine).....	\$4,505,784 00
Premiums recieved	97,332 19
Losses paid on risks taken.....	64,565 09

UNION INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ARTHUR F. STETSON, *President*.E. S. BURR, *Secretary*.

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$9,075 00
Interest due and accrued thereon.....	367 57
Stocks and bonds owned by the company, market value..	196,993 75
Loans secured by collaterals.....	2,125 00
Cash in company's principal office, and in bank.....	21,808 18
Interest due and accrued on stocks and bonds.....	1,991 24
Interest due and accrued on collateral loans.....	63 75
Gross premiums in due course of collection.....	16,085 48
Bills receivable, not matured, taken for premiums.....	69,415 45
All other assets, viz: collision and salvage claims.....	2,900 06
Aggregate of all the admitted assets of the company at their actual value,.....	\$320,825 42

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
European and N. A. Railroad stock.....	\$13,800 00	\$15,870 00
Stillwater bonds, 5 per cent.....	16,000 00	16,320 00
Bangor bonds, 6 per cent.....	23,000 00	26,000 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 Central R. R. bonds, 6 per cent.....	2,000 00	2,200 00
Dubuque bonds, 6 per cent.....	5,000 00	5,250 00
U. P. R. R. bonds, 6 per cent.....	2,000 00	2,100 00
Fort Madison bonds, 5 per cent.....	2,000 00	2,060 00
C. N. Nelson Lumber Co. bonds, 6 per cent.....	7,000 00	7,070 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.....	5,500 00	5,596 25
City of Galion, Ohio, 5 per cent.....	7,000 00	7,140 00
Atchison, T. and S. Fe, 4 per cent.....	26,000 00	21,580 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
Lockwood Co. stock.....	5,000 00	5,075 00
Trenton Pass. R. R. bonds, 6 per cent.....	25,000 00	27,562 50
Lexington Pass. and Belt Ry., bonds, 6 per cent.....	3,000 00	3 030 00
Total.....	\$188,300 00	\$196,993 75

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't. Loaned.</i>
Lockwood Co. stock, 10 shares.....	\$1,000 00	\$1,015 00	\$625 00
Bangor Gas Light Co. stock, 12 shares.....	1,200 00	1,200 00	500 00
First National Bank, Bangor, stock, 10 shares,	1,000 00	1,100 00	1,000 00
Total	\$3,200 00	\$3,315 00	\$2,125 00

LIABILITIES.

Losses adjusted and unpaid.....	\$22,585 74
Amount required to safely re-insure all outstanding risks.....	85,179 75
All other demands against the company, viz: commissions, etc.....	500 00
Total amount of liabilities, except capital stock and net surplus..	108,265 49
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities.....	112,559 93
Aggregate amount of liabilities including net surplus.....	\$320,825 42

INCOME DURING THE YEAR.

Net cash received for premiums (marine).....	\$116,252 89
Received for interest on stocks and bonds and all other sources.....	11,515 33
Aggregate amount of income received in cash.....	\$127,768 22

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine).....	\$100,018 99
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage	10,038 00
Salaries and other charges of officers, clerks and employes.....	5,000 00
All other expenditures.....	2,048 06
Aggregate amount of expenditures in cash.....	\$133,105 05

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$1,371,524	\$ 92,187 64
Written during the year.....	4,062,110	134,054 51
Total.....	\$5,433,634	\$226,242 15
Deduct those expired and terminated.....	4,210,705	141,062 40
In force at end of the year.....	\$1,222,929	\$85,179 75

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine).....	\$4,062,110 00
Premiums received	116,252 89
Losses paid on risks taken.....	100,018 99

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, 1892.



ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WM. B. CLARK, *President.*

JAMES F. DUDLEY, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$250,000 00
Loans on bond and mortgage (first liens).....	36,000 00
Interest due and accrued thereon.....	295 12
Stocks and bonds owned by the company, market value.	9,243,748 50
Loans secured by collaterals	5,600 00
Cash in company's principal office	\$ 11,407 71
Cash deposited in bank	717,166 80
Interest due and accrued on stocks and bonds.....	375 00
Interest due and accrued on collateral loans.....	316 96
Gross premiums in due course of collection.....	650,919 54

Aggregate of all the admitted assets of the company at their actual value.....\$10,915,829 63

LIABILITIES.

Losses adjusted and unpaid.....	\$ 88,997 57
Losses unadjusted, including all reported and supposed losses.....	294,834 02
Losses resisted, including interest, costs and expenses.....	43,583 84
Gross amount of claims for losses.....	427,415 43
Deduct re-insurance and salvage.....	30,330 81
Net amount of unpaid losses and claims.....	\$ 397,084 62
Amount required to safely re-insure all outstanding risks.....	2,793,208 23
All other demands against the company, viz: commissions, etc.....	117,988 60
Total amount of liabilities, except capital stock and net surplus.....	3,308,281 45
Capital actually paid up in cash.....	4,000,000 00
Surplus beyond capital and other liabilities.....	3,607,548 18

Aggregate amount of liabilities including net surplus.....\$10,915,829 63

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$3,466,078 72	\$248,927 97	\$3,715,006 69
Received for interest on mortgages.....			2,339 79
Received for interest on stocks and bonds and all other sources.....			461,476 94
Income from all other sources, viz: rents.....			6,998 59
Aggregate amount of income received in cash.....			\$4,185,822 01

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,968,413 39	\$148,858 65	\$2,117,272 04
Cash dividends actually paid.....			720,000 00
Paid for commissions or brokerage.....			611,000 83
Salaries and other charges of officers, clerks and employes....			217,363 85
Paid State, national and local taxes.....			60,757 01
All other expenditures, viz: general expenses, printing, advertising, etc.....			238,792 38
Aggregate amount of expenditures in cash.....			\$3,965,186 11

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$407,136,335	\$4,897,987 26	\$ 3,299,205	\$ 66,473 71
Written or renewed during the year,	328,872,360	4,054,174 33	79,088,477	280,096 93
Total	\$736,008,695	\$8,952,161 59	\$82,387,682	\$346,560 64
Deduct those marked off as terminated.....	288,954,337	3,529,300 43	79,952,305	276,372 88
In force at the end of the year.....	\$447,054,358	\$5,422,861 16	\$2,435,377	\$70,187 76
Deduct amount re-insured.....	23,023,939	279,049 31		
Net amount in force.....	\$424,030,419	\$5,143,811 85	\$2,435,377	\$70,187 76

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$6,712,957 00
Premiums received	80,198 94
Losses paid on risks taken.....	46,427 53
Losses incurred in Maine.....	54,111 66

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.

ASSETS.

Stocks and bonds owned by the company, market value.....	\$505,563 80
Loans secured by collaterals.....	40,000 00
Cash in company's principal office.....	\$ 494 44 }
Cash deposited in bank	41,794 72 }
Interest due and accrued on stocks and bonds.....	2,201 23
Interest due and accrued on collateral loans.....	101 25
Gross premiums in due course of collection.....	21,747 67
Bills receivable, not matured, taken for premiums.....	5,532 96
All other assets, viz., extra premiums uncollected.....	175 73
Aggregate of all the admitted assets of the company at their actual value.....	\$617,611 80

LIABILITIES.

Losses adjusted and unpaid.....	\$7,426 07
Losses unadjusted, including all reported and supposed losses.....	31,320 06
Losses resisted, including interest, costs and expenses,.....	2,587 00
Gross amount of claims for losses.....	41,333 13
Deduct re-insurance and salvage.....	1,864 91
Net amount of unpaid losses and claims.....	\$39,468 22
Amount required to safely re-insure all outstanding risks.....	231,088 75
All other demands against the company, viz: commissions, etc.....	11,621 40
Total amount of liabilities, except capital stock and net surplus.....	282,128 37
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	35,483 43
Aggregate amount of liabilities including net surplus.....	\$617,611 80

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$330,054 19	\$17,203 12
Received for interest on stocks and bonds and all other sources.....		24,521 34
Aggregate amount of income received in cash.....		\$371,778 65

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$184,044 33	\$23,159 81	\$207,204 14
Cash dividends actually paid.....			302 00
Paid for commissions or brokerage.....			78,210 98
Salaries and other charges of officers, clerks and employes.....			36,873 51
Paid State, national and local taxes			7,170 91
All other expenditures, viz: office rent, underwriters boards etc., \$17,430 19, paid balance due on 116 new shares Boston & Albany R. R., \$90 per share, \$10,440, bad debts, \$345 74.....			28,215 93
Aggregate amount of expenditures in cash.....			\$357,977 47

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$35,393,100	\$397,013 09	\$808,280	\$17,697 87
Written during the year.....	35,386,590	392,645 89	119,300	6,185 12
Total.....	\$70,779,690	\$789,658 98	\$927,580	\$23,882 99
Deduct those expired and terminated	30,741,144	332,030 95	232,125	11,034 67
In force at end of the year.....	\$40,038,546	\$457,628 03	\$695,455	\$12,848 32
Deduct amount re-insured.....	3,083,487	36,556 96	5,500	277 50
Net amount in force.....	\$36,955,059	\$421,071 07	\$689,955	\$12,570 82

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$721,370 00
Premiums received.....	9,653 67
Losses paid on risks taken	7,100 06
Losses incurred in Maine.....	8,100 06

AMERICAN INSURANCE COMPANY,
NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President.*

J. H. WORDEN, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$	263,841	57
Loans on bond and mortgage (first liens).....		1,388,695	75
Interest due and accrued thereon.....		20,257	95
Stocks and bonds owned by the company, market value.....		535,490	00
Cash in company's principal office.....	\$	2,312	38 }
Cash deposited in bank.....		28,648	88 }
Interest due and accrued on stocks and bonds.....		6,208	34
Gross premiums in due course of collection.....		50,606	96
All other assets, viz: rents due and accrued.....		1,412	75

Aggregate of all the admitted assets of the company at their actual value	\$2,297,474	58
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LIABILITIES.

Losses adjusted and unpaid	\$14,692	11
Losses unadjusted, including all reported and supposed losses	41,594	75
Losses resisted, including interest, costs and expenses.....	4,412	43
Gross amount of claims for losses.....	60,699	29
Deduct re-insurance and salvage.....	3,257	04
Net amount of unpaid losses and claims.....	\$57,442	25
Amount required to safely re-insure all outstanding risks.....	480,187	09
All other demands against the company, viz: commissions, etc.....	17,800	58
Total amount of liabilities, except capital stock and net surplus.....	555,429	92
Capital actually paid up in cash	600,000	00
Surplus beyond capital and other liabilities.....	1,142,044	66

Aggregate amount of liabilities including net surplus.....	\$2,297,474	58
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INCOME DURING THE YEAR.

Net cash received for premiums, (fire)	\$538,853	64
Received for interest on mortgages.....	71,961	36
Received for interest on stocks and bonds and all other sources	27,253	69
Income from all other sources, viz: rents.....	3,202	27

Aggregate amount of income, received in cash.....	\$641,270	96
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EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$261,912 51
Cash dividends actually paid.....	63,152 75
Paid for commissions or brokerage.....	101,294 14
Salaries and other charges of officers, clerks and employs.....	47,655 95
Paid state, national and local taxes.....	19,331 98
All other expenditures, viz: stationery, agency and miscellaneous expenses	39,003 51
Aggregate amount of expenditures in cash.....	\$532,350 84

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$101,784,124	\$855,476 60
Written during the year.	78,147,754	671,310 83
Total.....	\$179,931,878	\$1,526,787 43
Deduct those expired and terminated.....	66,717,505	560,877 25
In force at end of the year.....	\$113,214,373	\$965,910 18
Deduct amount re-insured.....	4,163,414	43,536 86
Net amount in force.....	\$109,050,959	\$922,373 32

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$305,575 00
Premiums received.....	3,007 53
Losses paid on risks taken.....	5,021 47
Losses incurred in Maine.....	5,021 47

AMERICAN FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

DAVID ADEE, *President.*

WM. H. CROLIUS, *Secretary.*

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$20,500 00
Interest due and accrued thereon.....	210 83
Stocks and bonds owned by the company, market value.....	1,177,327 50
Loans secured by collaterals.....	38,500 00
Cash in company's principal office	\$34,784 27 }
Cash deposited in bank.....	81,575 41 }
Interest due and accrued on stocks and bonds.....	14,037 00
Interest due and accrued on collateral loans.....	807 24
Gross premiums in due course of collection.....	322,042 38
All other assets, viz: re-insurance on losses already paid and salvages	7,721 31
Aggregate of all the admitted assets of the company at their actual value.....	\$1,697,505 94

LIABILITIES.

Losses adjusted and unpaid.....	\$ 63,735 03
Losses unadjusted, including all reported and supposed losses.....	102,125 15
Net amount of unpaid losses and claims.....	\$165,860 18
Amount required to safely re-insure all outstanding risks.....	825,098 00
All other demands against the company, viz: commissions, etc.....	97,968 41
Total amount of liabilities, except capital stock and net surplus.....	1,088,926 59
Amount actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	208,579 35
Aggregate amount of liabilities including net surplus	\$1,697,505 94

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,522,042 68
Received for interest on mortgages.....	1,067 24
Received for interest on stocks and bonds and all other sources.....	61,209 47
Aggregate amount of income received in cash.....	\$1,584,319 39

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,070,362 87
Cash dividends actually paid.....	40,000 00
Scrip redeemed, \$18; interest paid on scrip, \$81.20.....	99 20
Paid for commissions or brokerage.....	285,962 90
Salaries and other charges of officers, clerks and employes.....	91,829 73
Paid State, national and local taxes.....	26,983 71
All other expenditures, viz: rent, \$13,447.90; patrol, \$3,062.81; printing, \$8,807.73; sundries, \$76,417.32.....	101,725 76
Aggregate amount of expenditures in cash.....	\$1,616,964 17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$159,391,933	\$1,644,127 88
Written during the year.....	174,051,609	1,919,559 51
Total.....	\$333,443,542	\$3,563,687 39
Deduct those expired and terminated.....	166,567,682	1,689,137 32
In force at end of the year.....	\$166,875,860	\$1,874,550 07
Deduct amount re-insured.....	30,705,170	324,612 99
Net amount in force.....	\$136,170,690	\$1,549,937 08

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,199,818 00
Premiums received.....	30,121 05
Losses paid on risks taken.....	17,397 82
Losses incurred in Maine.....	23,044 56

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOS. H. MONTGOMERY, *President.*

RICHARD MARIS, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$252,296 60
Loans on bond and mortgage (first liens).....	1,234,600 00
Interest due and accrued thereon.....	20,473 82
Stocks and bonds owned by the company, market value....	1,270,426 61
Loans secured by collaterals.....	123,900 00
Cash in company's principal office.....	\$19,052.51 }
Cash deposited in bank.....	156,595.02 }
Interest due and accrued on collateral loans.....	58 68
Gross premiums in due course of collection.....	97,237 68
All other assets, viz., rents due and accrued.....	\$1,408 21 }
Ground rents.....	7,253 84 }
Aggregate of all the admitted assets of the company at their actual value.....	\$3,183,302 47

LIABILITIES.

Losses adjusted and unpaid.....	\$25,725 94
Losses unadjusted, including all reported and supposed losses.....	420,831 57
Losses resisted, included interest, costs and expenses.....	20,283 13
Net amount of unpaid losses and claims.....	\$ 466,840 64
Amount required to safely re-insure all outstanding risks.....	2,070,471 89
All other demands against the company, viz., commissions, etc.....	4,561 08
Total amount of liabilities, except capital stock and net surplus.....	\$2,541,873 61
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	141,428 86
Aggregate amount of liabilities including net surplus.....	\$3,183,302 47

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,468,085 36
Received for interest on mortgages.....	69,059 23
Received for interest on stocks and bonds and all other sources.....	73,276 21
Income from all other sources.....	58,453 86
Aggregate amount of income received in cash.....	\$2,668,874 16

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,685,029 27
Cash dividends actually paid.....	49,540 00
Paid for commissions or brokerage.....	513,002 42
Salaries and other charges of officers, clerks and employes.....	118,500 00
Paid State, national and local taxes.....	39,676 92
All other expenditures, viz: advertising, postage, stationery, traveling expenses, etc.....	205,703 78
Aggregate amount of expenditures in cash.....	\$2,611,452 39

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$256,794,848	\$2,786,483 83
Written during the year.....	318,533,005	2,947,465 19
Total.....	\$575,327,853	\$5,733,949 02
Deduct those expired and terminated.....	283,845,458	2,533,084 84
In force at end of the year.....	\$291,482,395	\$3,200,864 18
Deduct amount re-insured.....	14,180,534	155,904 30
Net amount in force.....	\$277,301,861	\$3,044,959 88
Perpetual risks.....	22,576,400	595,466 45

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$526,131 00
Premiums received.....	7,244 26
Losses paid on risks taken.....	7,777 23
Losses incurred in Maine.....	9,510 98

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE T. CRAM, *President.*

CHARLES CHRISTENSEN, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$500,000 00
Loans on bond and mortgage (first liens).....	53,500 00
Stocks and bonds owned by the company, market value.....	714,000 00
Loans secured by collaterals.....	162,000 00
Cash in company's principal office.....	\$ 2,011 86
Cash deposited in bank.....	86,201 23
Gross premiums in due course of collection.....	123,387 32
Aggregate of all the admitted assets of the company at their actual value.....	\$1,641,100 41

LIABILITIES.

Losses adjusted and unpaid.....	\$14,273 81
Losses unadjusted, including all reported and supposed losses.....	74,547 23
Losses resisted, including interest, costs and expenses.....	17,233 70
Gross amount of claims for losses.....	106,054 74
Deduct re-insurance and salvage.....	7,284 66
Net amount of unpaid losses and claims.....	\$ 98,770 08
Amount required to safely re-insure all outstanding risks.....	605,508 58
All other demands against the company, viz: commissions, etc.....	18,407 92
Total amount of liabilities, except capital stock and net surplus.....	722,686 58
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities.....	318,413 83
Aggregate amount of liabilities including net surplus.....	\$1,641,100 41

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$766,800 31
Received for interest on stocks and bonds and all other sources.....	45,126 09
Income from all other sources, viz: rents.....	26,589 04
Aggregate amount of income received in cash.....	\$838,515 44

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$429,749 74
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage	122,915 26
Salaries and other charges of officers, clerks and employes.....	58,835 81
Paid State, national and local taxes.....	16,507 73
All other expenditures, viz: postage, exchange and telegraph, \$6,611.84; advertising, \$682.96; all other, \$75,182.77.....	82,477 57
Aggregate amount of expenditures in cash.....	\$770,486 11

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$84,469,998	\$1,060,371 95
Written or renewed in 1892.....	82,739,012	967,239 09
Totals.....	\$167,209,010	\$2,027,611 04
Deduct expirations and cancellations.....	68,921,670	832,466 34
In force December 31, 1892.....	\$98,287,340	\$1,195,144 70
Deduct amount re-insured.....	4,570,362	59,703 40
Net amount in force.. ..	\$93,716,978	\$1,135,441 30

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$185,092 00
Premiums received	3,486 63
Losses paid on risks taken.....	770 00
Losses incurred in Maine.....	1,520 00

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.

ASSETS.

Real estate owned by the company, unincumbered	\$31,740 78
Loans on bond and mortgage (first liens).....	681,075 00
Interest due and accrued thereon.	4,891 30
Stocks and bonds owned by the company*, market value.....	1,285,178 50
Loans secured by collaterals.....	59,300 00
Cash in company's principal office	316,085 65
Interest due and accrued on stocks and bonds.....	4,793 64
Interest due and accrued on collateral loans	667 77
Premiums in due course of collection	156,322 93
Bills receivable, not matured, taken for premiums.....	528,001 73
Aggregate of all the admitted assets of the company at their actual value.....	\$3,068,057 30

LIABILITIES.

Losses adjusted and unpaid.....	\$220,839 00	
Losses unadjusted, including all reported and supposed losses.....		
Losses resisted, including interest, costs and expenses.....		
Amount required to safely re-insure all outstanding risks.....	456,896 04	
Total amount of liabilities, except capital stock and net surplus.....	677,735 04	
Capital actually paid up in cash	1,000,000 00	
Surplus beyond capital and other liabilities.....	1,390,322 26	
Aggregate amount of liabilities including net surplus.....	\$3,068,057 30	

INCOME DURING THE YEAR.

Net cash received for premiums, (marine).....	\$1,137,673 58
Received for interest on mortgages.....	26,686 10
Received for interest on stocks and bonds and all other sources.....	67,833 19
Income from all other sources, viz: rents.....	1,220 52
Aggregate amount of income received in cash.....	\$1,233,413 39

EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine).....	\$722,200 17
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	23,022 88
Salaries and other charges of officers, clerks and employees.....	53,261 35
Paid State, national and local taxes.....	12,538 06
All other expenditures, viz: rents, advertising and all other office and agency expenses.....	69,150 82
Aggregate amount of expenditures in cash.....	\$980,173 28

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$12,591,408	\$515,323 70
Written during the year.....	67,699,052	1,215,690 84
Total.....	\$80,290,460	\$1,731,014 54
Deduct those expired and terminated.....	68,228,382	1,240,521 13
In force at end of the year.....	\$12,062,078	\$490,493 41
Deduct amount re-insured.....	802,683	33,597 37
Net amount in force.....	\$11,259,395	\$456,896 04

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine).....	\$1,050,148 00
Premiums received.....	8,362 02
Losses paid on risks taken.....	5,465 84
Losses incurred in Maine.....	1,217 95

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.

ASSETS.

Loans on bond and mortgage (first liens).....		\$194,500 00
Interest due and accrued thereon.....		2,412 75
Stocks and bonds owned by the company, market value.....		547,150 55
Loans secured by collaterals.....		50,000 00
Cash in company's principal office.....	\$3,479 83 }	96,495 09
Cash deposited in bank.....	93,015 26 }	
Interest due and accrued on stocks and bonds.....		1,935 00
Interest due and accrued on collateral loans.....		652 25
Gross premiums in due course of collection.....		51,155 00
Bills receivable, not matured, taken for premiums.....		15,625 08
Aggregate of all the admitted assets of the company at their actual value.....		\$959,925 72

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$47,900 00
Amount required to safely re-insure all outstanding risks.....	250,054 27
All other demands against the company, viz: commissions, etc.....	13,391 95
Total amount of liabilities, except capital stock and net surplus.....	311,346 22
Capital actually paid up in cash.....	557,200 00
Surplus beyond capital and other liabilities.....	91,379 50
Aggregate amount of liabilities including net surplus.....	\$959,925 72

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$284,534 56	\$37,707 09	\$322,241 65
Received for interest on mortgages.....			8,464 37
Received for interest on stocks and bonds and all other sources.....			28,391 71
Aggregate amount of income received in cash.....			\$359,097 73

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$157,222 67	\$29,199 42	\$186,422 09
Cash dividends actually paid.....			16,793 80
Paid for commissions or brokerage.....			58,700 14
Salaries and other charges of officers, clerks and employes.....			22,016 00
Paid State, national and local taxes.....			6,034 30
All other expenditures, viz: agency expenses, fire departments, tariff associations, Board Marine Underwriters, rent, advertising, sundry office expenses.....			30,721 52
Aggregate amount of expenditures in cash.....			320,687 85

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$40,928,526	\$461,568 31	\$282,733	\$17,163 39
Written during the year.....	32,761,383	354,031 98	5,933,098	45,947 75
Total.....	\$73,689,909	\$815,600 29	\$6,215,831	\$63,111 14
Deduct those expired and terminated.....	29,628,349	324,590 40	5,836,921	44,373 94
In force at end of the year.....	\$44,061,560	\$491,009 89	\$378,910	\$18,737 20
Deduct amount re-insured.....	2,764,193	31,647 25	43,620	2,675 70
Net amount in force.....	\$41,297,367	\$459,362 64	\$335,290	\$16,061 50

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$232,863 00
Premiums received.....	3,240 91
Losses paid on risks taken	1,176 08
Losses incurred in Maine.....	1,976 08

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

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

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$300,000 00
Loans on bond and mortgage (first liens).....	536,590 00
Interest due and accrued thereon.....	2,223 67
Stocks and bonds owned by the company, market value.....	355,384 33
Loans secured by collaterals.....	166,400 00
Cash in company's principal office.....	\$ 494 63 }
Cash deposited in bank.....	117,675 21 }
Interest due and accrued on stocks and bonds.....	2,122 90
Interest due and accrued on collateral loans.....	75 00
Gross premiums in due course of collection.....	58,171 04
Bills receivable, not matured, taken for premiums.....	6,719 42
All other assets, viz: rents due and accrued.....	1,372 32
Aggregate of all the admitted assets of the company at their actual value.....	\$1,547,228 52

LIABILITIES.

Losses adjusted and unpaid.....	\$ 2,919 04
Losses unadjusted, including all reported and supposed losses.....	20,786 53
Losses resisted, including interest, costs and expenses.....	2,841 82
Net amount of unpaid losses and claims.....	\$ 26,547 39
Amount required to safely re-insure all outstanding risks.....	332,109 19
All other demands against the company, viz: commissions, etc.....	10,549 08
Total amount of liabilities, except capital stock and net surplus.....	369,205 66
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	978,022 86
Aggregate amount of liabilities including net surplus.....	\$1,547,228 52

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$415,509 01
Received for interest on mortgages.....	28,468 93
Received for interest on stocks and bonds and all other sources.....	21,765 58
Income from all other sources, viz: rents, \$18,762.60; brokerage, \$3,454.29,	22,216 89
Aggregate amount of income received in cash.....	\$487,960 41

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$208,974 45
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage	88,633 82
Salaries and other charges of officers, clerks and employes.....	22,398 60
Paid State, national and local taxes.....	7,548 46
All other expenditures.....	33,249 63
Aggregate amount of expenditures in cash.....	<u>\$400,804 96</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$62,101,506	\$658,671 42
Written or renewed in 1892.....	48,061,573	529,672 67
Totals.....	<u>\$110,063,079</u>	<u>\$1,188,344 09</u>
Deduct expirations and cancellations.....	45,096,120	494,385 04
In force December 31, 1892.....	\$65,066,959	\$693,959 05
Deduct amount re-insured.....	3,500,052	44,052 32
Net amount in force.....	<u>\$61,566,907</u>	<u>\$649,906 73</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken	\$511,385 00
Premiums received.....	5,896 40
Losses paid on risks taken.....	3,775 14
Losses incurred in Maine.....	3,990 14

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.

ASSETS.

Real estate owned by the company, unincumbered.	\$75,000 00
Loans on bond and mortgage (first liens).....	69,300 00
Interest due and accrued thereon.....	540 00
Stocks and bonds owned by company, market value.....	157,160 00
Loans secured by collaterals	4,900 00
Cash in company's principal office.....	\$1,060 45 }
Cash deposited in bank.....	37,834 00 }
Holland Trust Company, N. Y.....	26,102 88 }
Interest due and accrued on stocks and bonds.....	561 66
Gross premiums in due course of collection.....	11,461 74
All other assets, viz: rents accrued.....	1,187 44
Aggregate of all the admitted assets of the company at their actual value.....	\$385,138 17

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$25,970
Deduct re-insurance and salvage.....	140
Net amount of unpaid losses and claims.....	\$25,830 00
Amount required to safely re-insure all outstanding risks.....	103,471 12
All other demands against the company, viz: commissions, etc.....	4,023 69
Total amount of liabilities, except capital stock and net surplus.....	133,324 81
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	51,813 36
Aggregate amount of liabilities including net surplus.....	\$385,138 17

INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$155,350 65
Received for interest on mortgages.....	2,756 58
Received for interest on stocks and bonds and all other sources..	9,612 17
Income from all other sources, viz: rents, (premiums on U. S., 4 per cent bonds, \$5,062.50; premiums on Albany City Bank stock, \$45.00....	6,411 20
Aggregate amount of income received in cash.....	\$174,130 60

EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$79,386 71
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage.....	32,432 23
Salaries and other charges of officers, clerks and employes.....	13,876 85
Paid State, national and local taxes.....	7,823 79
All other expenditures, viz: advertising and printing, \$2,374 04; traveling, \$615; office expenses and building repairs, \$4,527.25; maps and agency expenses, \$1,268.60.....	8,784 89
Aggregate amount of expenditures in cash.....	\$154,304 47

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$15,652,275	\$158,400 93
Written during the year.....	17,709,741	182,426 39
Total.....	\$33,362,016	\$340,827 32
Deduct those expired and terminated.....	13,530,479	132,915 56
In force at end of the year..	\$19,831,537	\$207,911 76
Deduct amount re-insured.....	1,032,747	9,109 67
Net amount in force.....	\$18,798,790	\$198,802 09

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$192,775 00
Premiums received.....	2,168 28
Losses paid on risks taken.....	1,428 04
Losses incurred in Maine.....	2,442 64

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, *President*.CHAS. R. BURT, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$107,300 00
Loans on bond and mortgage (first liens).....	787,400 00
Stocks and bonds owned by the company, market value.....	1,589,908 50
Loans secured by collaterals.....	4,300 00
Cash in company's principal office.....	\$657 99 }
Cash deposited in bank.....	144,853 94 }
	145,511 93
Gross premiums in due course of collection.....	164,853 69
Bills receivable, not matured, taken for premiums.....	10,423 69
Aggregate of all the admitted assets of the company at their actual value.....	\$2,809,697 81

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$186,570 67
Losses resisted, included interest, costs and expenses.....	13,450 40
Amount of unpaid losses and claims.....	\$200,021 07
Amount required to safely re-insure all outstanding risks.....	1,090,932 50
Total amount of liabilities, except capital stock and net surplus.....	1,290,953 57
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	518,744 24
Aggregate amount of liabilities including net surplus.....	\$2,809,697 81

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,518,236 39
Received for interest on mortgages.....	40,885 00
Received for interest on stocks and bonds and all other sources.....	77,338 10
Aggregate amount of income received in cash.....	\$1,636,459 49

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$880,466 09
Cash dividends actually paid.....	80,000 00
Paid for commissions or brokerage.....	283,817 61
Salaries and other charges of officers, clerks and employes.....	116,888 98
Paid State, national and local taxes	31,356 81
All other expenditures.....	112,518 88
Aggregate amount of expenditures in cash.....	\$1,505,048 37

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$139,819,794	\$1,737,147 93
Written during the year.....	145,859,912	1,825,400 11
Total....	\$285,679,706	\$3,562,548 04
Deduct those expired and terminated.....	123,629,796	1,507,147 74
In force at end of the year.....	\$162,049,910	\$2,055,400 30

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,840,000 00
Premiums received.....	26,846 66
Losses paid on risks taken.....	20,369 71
Losses incurred in Maine.....	25,383 51

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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$189,360 00
Loans on bond and mortgage (first liens).....	138,935 00
Interest due and accrued thereon.....	2,485 68
Stocks and bonds owned by the company, market value.....	4,665,735 00
Loans secured by collaterals.....	57,000 00
Cash in company's principal office.....	\$ 12,418 27
Cash deposited in bank.....	570,062 21
Interest due and accrued on stocks and bonds.....	72,053 20
Interest due and accrued on collateral loans, bank balances, etc.....	1,848 73
Gross premiums in due course of collection.....	382,560 37
Bills receivable, not matured, taken for premiums.....	283,796 54
All other assets, viz: rents due and accrued.....	3,925 73
Aggregate of all the admitted assets of the company at their actual value.....	\$6,380,180 73

LIABILITIES.

Losses adjusted and unpaid.....	\$113,372 00
Losses unadjusted, including all reported and supposed losses.....	230,253 00
Losses resisted, including interest, costs and expenses.....	42,154 00
Gross amount of claims for losses.....	385,779 00
Deduct re-insurance and salvage.....	15,082 00
Net amount of unpaid losses and claims.....	\$ 370,697 00
Amount required to safely re-insure all outstanding risks.....	3,008,612 00
Reserved for contingencies.....	100,000 00
All other demands against the company, viz: commissions, etc.....	115,006 77
Total amount of liabilities, except capital stock and net surplus.....	3,594,315 77
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,785,864 96
Aggregate amount of liabilities including net surplus.....	\$6,380,180 73

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,712,105 37
Received for interest on mortgages.....	8,210 23
Received for interest on stocks and bonds and all other sources.....	168,212 90
Income from all other sources, viz: rents.....	47,174 51
Aggregate amount of income received in cash.....	\$2,935,703 01

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses.....	\$1,461,817 49	\$69,424 64
Cash dividends actually paid.....		\$1,531,242 13
Paid for commissions or brokerage.....		140,030 06
Salaries and other charges of officers, clerks and employes.....		603,718 65
Paid State, national and local taxes.....		244,119 02
All other expenditures, viz: stationery, printing, advertising, postage, express, traveling expenses, hotel fares, national and local boards, rents, maps, supplies, etc....		60,060 85
		215,192 18
Aggregate amount of expenditures in cash.....		\$2,794,362 89

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$542,682,391	\$5,068,467 10
Written during the year.....	381,271,923	3,230,836 73
Total.....	\$923,954,314	\$8,299,303 83
Deduct those expired and terminated.....	352,955,236	2,707,604 86
In force at end of the year.....	\$570,999,078	\$5,591,698 97
Deduct amount re-insured.....	8,163,145	80,617 37
Net amount in force.....	\$562,835,933	\$5,511,081 60

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fires)	\$1,164,476 00
Premiums received	14,767 20
Losses paid on risks taken.....	9,945 16
Losses incurred in Maine....	12,734 70

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.

ASSETS.

Real estate owned by the company unincumbered.....	\$160,000 00
Loans on bond and mortgage (first liens).....	154,200 00
Interest due and accrued thereon.....	1,720 60
Stocks and bonds owned by the company, market value.....	1,061,751 25
Cash in company's principal office.....	\$ 3,508 14
Cash deposited in bank.....	76,382 38
Gross premiums in due course of collection.....	177,495 73
Bills receivable, not matured, taken for premiums.....	16,357 35
All other assets.....	12,770 22

Aggregate of all the admitted assets of the company at their actual value.....\$1,664,185 67.

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$147,362 83
Losses resisted, including interest, costs and expenses.....	3,925 00
Net amount of unpaid losses and claims.....	\$151,287 83
Amount required to safely re-insure all outstanding risks.....	491,667 94
All other demands against the company, viz: commissions, etc.....	36,166 60
Total amount of liabilities, except capital stock and net surplus.....	679,122 37
Capital actually paid up in cash.....	702,875 00
Surplus beyond capital and other liabilities.....	282,188 30

Aggregate amount of liabilities including net surplus.....\$1,664,185 67

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$561,837 88	\$307,899 22
Received for interest on mortgages.....		4,999 12
Received for interest on stocks and bonds and all other sources.....		53,811 63
Income from all other sources.....		4,827 28
Aggregate amount of income received in cash.....		\$868,375 23

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$270,276 83	\$238,344 61	\$508,621 44
Cash dividends actually paid.....			65,645 00
Paid for commissions or brokerage.....			140,124 21
Salaries and other charges of officers, clerks and employes.....			75,433 03
Paid State, national and local taxes.....			22,557 79
All other expenditures.....			86,295 43
Aggregate amount of expenditures in cash.....			\$898,676 90

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums</i>
In force December 31, 1891.....	\$36,073,387	\$411,167 39	\$4,920,043	\$72,977 73
Written during the year.....	57,283,267	891,379 73	54,923,819	860,569 38
Total.....	\$93,356,654	\$1,302,547 12	\$59,843,862	\$433,547 11
Deduct those expired and terminated ,.....	31,735,254	527,871 48	51,310,797	377,709 54
In force at end of the year.....	\$61,621,400	\$774,675 64	\$8,533,065	\$55,837 57
Deduct amount re-insured.....	5,021,288	66,660 44		
Net amount in force.....	\$56,600,112	\$708,015 20		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$331,649 00
Premiums received	4,838 86
Losses paid on risks taken.....	4,670 73
Losses incurred in Maine.....	4,647 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED. W. ARNOLD, *President*.

JAS. E. TILLINGHAST, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$129,900 00
Loans on bond and mortgage (first liens).....	99,300 00
Interest due and accrued thereon.....	606 00
Stocks and bonds owned by the company, market value.....	305,540 00
Loans secured by collaterals.....	900 00
Cash in company's principal office.....	\$604 44
Cash deposited in bank.....	14,015 70
Gross premiums in due course of collection.....	36,140 08
All other assets, viz., rents due and accrued.....	1,097 00

Aggregate of all the admitted assets of the company at their actual value.....	\$588,103 22
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LIABILITIES.

Losses adjusted and unpaid ...	\$12,829
Losses unadjusted, including all reported and supposed losses.....	32,731
Losses resisted, including interest, costs and expenses.....	2,763
Gross amount of claims for losses.....	48,323
Deduct re-insurance and salvage.....	5,000
Net amount of unpaid losses and claims.....	\$ 43,323 00
Amount required to safely re-insure all outstanding risks.....	194,124 05
All other demands against the company, viz: commissions, etc.....	6,210 88
Total amount of liabilities, except capital stock and net surplus.....	243,657 93
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	44,445 29

Aggregate amount of liabilities including net surplus.....	\$588,103 22
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INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$286,403 50	\$2,647 00	\$289,056 50
Received for interest on mortgages.....			5,899 79
Received for interest on stocks and bonds and all other sources.....			16,107 79
Income from all other sources, viz: rents.....	\$7,496 16		4,150 80
Less betterments and repairs.....	3,345 36		

Aggregate amount of income received in cash.....	\$315,214 88
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EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$203,091 63	\$513 85	\$203,605 48
Cash dividends actually paid.....			8,689 00
Paid for commissions or brokerage.....			57,196 64
Salaries and other charges of officers, clerks and employes.....			22,955 36
Paid State, national and local taxes.....			10,805 69
All other expenditures, viz: other office and agency expenses.....			20,132 65
Aggregate amount of expenditures in cash.....			\$323,384 82

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$33,916,913	\$382,071 84	\$37,969	\$655 18
Written during the year.....	29,240,096	339,558 90	423,126	2,719 49
Total.....	\$63,157,009	\$721,630 74	\$461,095	\$3,374 67
Deduct those expired and terminated.....	29,752,926	334,072 23	422,834	2,710 49
In force at end of the year.....	\$33,404,083	\$387,558 51	\$38,261	\$664 18
Deduct amount re-insured.....	953,130	9,713 58		
Net amount in force.....	\$32,450,953	377,844 93	38,261	664 18

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$398,873 00
Premiums received.....	4,597 68
Losses paid on risks taken	2,991 93
Losses incurred in Maine.....	2,991 93

FIRE ASSOCIATION OF PHILADELPHIA,

PHILADELPHIA, PENN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President*.BENJAMIN T. HERKNESS, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$152,800 00
Loans on bond and mortgage (first liens).....	1,837,658 85
Interest due and accrued thereon.....	35,277 36
Stocks and bonds owned by the company, market value.....	2,404,070 50
Loans secured by collaterals.....	197,400 00
Cash in company's principal office	\$10,842 22 }
Cash deposited in bank.....	200,286 84 }
Interest due and accrued on stocks and bonds.....	27,624 23
Interest due and accrued on collateral loans.....	1,545 96
Gross premiums in due course of collection.....	357,599 07
All other assets.....	1,157 98
Aggregate of all the admitted assets of the company at their actual value.....	\$5,226,263 01

LIABILITIES.

Losses adjusted and unpaid.....	\$140,544 56
Losses unadjusted, including all reported and supposed losses.....	137,372 00
Losses resisted, including interest, costs and expenses.....	43,963 91
Gross amount of claims for losses.....	321,880 47
Deduct re-insurance and salvage.....	18,434 66
Net amount of unpaid losses and claims.....	\$303,544 81
Amount required to safely re-insure all outstanding risks.....	3,425,123 01
All other demands against the company, viz: commissions, etc.....	121,029 87
Total amount of liabilities, except capital stock and net surplus.....	3,849,598 69
Amount actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	876,664 32
Aggregate amount of liabilities including net surplus	\$5,226,263 01

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,050,060 54
Received for interest on mortgages.....	110,738 08
Received for interest on stocks and bonds and all other sources.....	127,469 85
Income from all other sources, viz: rents, \$1,579.25; miscellaneous, \$3,799.50.....	5,378 75
Aggregate amount of income received in cash.....	\$2,293,648 22

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,320,290 58
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	405,548 85
Salaries and other charges of officers, clerks and employes.....	226,861 85
Paid State, national and local taxes.....	59,816 16
All other expenditures, viz: interest.....	1,734 06
Aggregate amount of expenditures in cash.....	\$2,214,251 50

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$312,007,456	\$4,775,952 73
Written during the year	198,573,047	2,520,581 57
Total.....	\$510,580,503	\$7,296,534 30
Deduct those expired and terminated.....	174,241,561	2,188,578 63
In force at end of the year.....	\$336,338,942	\$5,107,955 67
Deduct amount re-insured	6,837,306	89,966 16
Net amount in force	\$329,501,636	\$5,017,989 51

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,008,959 00
Premiums received.....	30,507 08
Losses paid on risks taken.....	17,591 34
Losses incurred in Maine....	18,335 86

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

D. J. STAPLES, *President.*

B. FAYMONVILLE, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$320,700 00
Loans on bond and mortgage (first liens).....	338,875 00
Interest due and accrued thereon.....	2,583 67
Stocks and bonds owned by the company, market value.....	1,569,826 50
Loans secured by collaterals.....	154,050 00
Cash in company's principal offices.....	\$ 16,388 31
Cash deposited in bank	214,612 95
Interest due and accrued on stocks and bonds.....	4,926 14
Interest due and accrued on collateral loans.....	2,096 01
Gross premiums in due course of collection.....	325,855 61
Bills receivable, not matured, taken for premiums.....	77,631 67
All other assets	10,160 91
Aggregate of all the admitted assets of the company at their actual value.....	\$3,037,706 77

LIABILITIES.

Losses adjusted and unpaid.....	\$ 24,550 74
Losses unadjusted, including all reported and supposed losses.....	177,753 86
Losses resisted, including interest, costs and expenses.....	22,338 33
Gross amount of claims for losses.....	224,642 93
Deduct re-insurance and salvage.....	55,704 24
Net amount of unpaid losses and claims.....	\$168,938 69
Amount required to safely re-insure all outstanding risks.....	1,204,806 37
All other demands against the company, viz: commissions, etc.....	46,319 27
Total amount of liabilities, except capital stock and net surplus.....	1,420,064 33
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	617,642 44
Aggregate amount of liabilities including net surplus.....	\$3,037,706 77

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$1,488,395 57	\$249,728 46
Received for interest on mortgages.....		\$1,738,124 03
Received for interest on stocks and bonds and all other sources.....		44,769 03
Income from all other sources.....		57,963 07
		25,327 49
Aggregate amount of income received in cash.....		\$1,866,183 62

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses.....	\$844,928 66	\$159,851 93
Cash dividends actually paid.....		\$1,004,780 59
Paid for commissions or brokerage.....		120,000 00
Salaries and other charges of officers, clerks and employes.....		252,751 85
Paid State, national and local taxes		148,928 71
All other expenditures.....		27,652 79
		149,226 25
Aggregate amount of expenditures in cash.....		\$1,703,340 19

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$146,767,581	\$1,948,130 72	\$6,670,566	\$226,783 68
Written during the year.....	173,605,265	2,158,837 51	49,955,531	616,459 08
Total.....	\$320,372,846	\$4,106,968 23	\$56,626,097	\$843,243 06
Deduct those expired and terminated.....	143,663,315	1,780,805 81	50,074,612	580,605 83
In force at end of the year.	\$176,709,531	\$2,326,162 42	\$6,551,485	\$262,637 23
Deduct amount re-insured.....	19,352,698	305,867 64	2,497,751	113,488 63
Net amount in force.....	\$157,356,833	\$2,020,294 78	\$4,053,734	\$149,149 20

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$978,545 77
Premiums received.....	13,066 64
Losses paid on risks taken.....	7,051 58
Losses incurred in Maine.....	6,933 08

FIREMEN'S FIRE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$237,800 00
Interest due and accrued thereon.....	2,347 89
Stocks and bonds owned by the company, market value.....	570,537 00
Cash in company's principal office... .. \$ 522 72 }	
Cash deposited in bank..... 23,091 49 }	24,514 21
Interest due and accrued on stocks and bonds.....	6,105 41
Gross premiums in due course of collection.....	15,751 69
Aggregate of all the admitted assets of the company at their actual value	\$857,056 20

LIABILITIES.

Losses adjusted and unpaid	\$3,392 95
Losses unadjusted, including all reported and supposed losses	15,312 83
Net amount of unpaid losses and claims.....	\$18,705 78
Amount required to safely re-insure all outstanding risks.....	109,158 95
All other demands against the company, viz: commissions, etc.....	5,866 58
Total amount of liabilities, except capital stock and net surplus.....	133,731 31
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities.....	323,324 89
Aggregate amount of liabilities including net surplus.....	\$857,056 20

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$119,152 47
Received for interest on mortgages.....	10,487 96
Received for interest on stocks and bonds and all other sources	26,774 19
Aggregate amount of income, received in cash.....	\$156,414 26

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$56,496 37
Cash dividends actually paid.....	40,060 00
Paid for commissions or brokerage.....	20,168 74
Salaries and other charges of officers, clerks and employes.....	13,369 00
Paid State, national and local taxes.....	4,952 63
All other expenditures, viz: rent home office, \$3,000; agency office and incidental expenses, \$6,585.48.....	9,585 48
Aggregate amount of expenditures in cash.....	<u>\$144,632 22</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$20,440,444	\$213,053 00
Written during the year.	15,744,582	138,569 26
Total.....	<u>\$36,185,026</u>	<u>\$351,622 26</u>
Deduct those expired and terminated.....	14,281,893	122,665 72
In force at end of the year.....	<u>\$21,903,133</u>	<u>\$228,956 54</u>
Deduct amount re-insured.....	723,439	6,034 26
Net amount in force.....	<u>\$21,179,694</u>	<u>\$222,922 28</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$208,686 00
Premiums received.....	3,063 71
Losses paid on risks taken.....	125 16
Losses incurred in Maine.....	125 16

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

CHAS. B. PRATT, *President*.

GEORGE A. PARK, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$	530	00
Loans on bond and mortgage (first liens).....		184,121	90
Interest due and accrued thereon.....		2,957	89
Stocks and bonds owned by the company, market value..		79,512	62
Loans secured by collaterals.....		5,000	00
Cash in company's principal office.....	\$2,433	44	
Cash deposited in bank.....	22,896	43	
Interest due and accrued on stocks and bonds.....		508	75
Interest due and accrued on collateral loans.....		50	00
Gross premiums in due course of collection.....		25,844	31
All other assets, viz: due for re-insurance from Guardian Assurance Company, and from Nashua & Rochester R. R.....		3,700	00
Aggregate of all the admitted assets of the company at their actual value,.....		\$827,555	34

LIABILITIES.

Losses adjusted and unpaid.....	\$	9,922	05
Losses unadjusted, including all reported and supposed losses.....		7,000	00
Losses resisted, including interest, costs and expenses.....		800	00
Gross amount of claims for losses.....		17,722	05
Deduct re-insurance and salvage.....		1,041	77
Net amount of unpaid losses and claims.....		\$16,680	28
Amount required to safely re-insure all outstanding risks.....		87,916	45
All other demands against the company, viz: commissions, etc.....		5,168	86
Total amount of liabilities, except capital stock and net surplus..		109,765	59
Capital actually paid up in cash.....		200,000	00
Surplus beyond capital and other liabilities.....		17,789	75
Aggregate amount of liabilities including net surplus.....		\$227,555	34

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$136,633	56
Received for interest on stocks and bonds and all other sources.....	13,172	43
Income from all other sources, viz: commissions, etc., on re-insurance and agency business.....	3,300	00
Aggregate amount of income received in cash.....	\$153,105	99

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$82,548 91
Paid for commissions or brokerage	30,317 26
Salaries and other charges of officers, clerks and employes.....	6,890 00
Paid State, national and local taxes.....	1,217 78
All other expenditures, viz: general running expenses.....	6,384 93
Aggregate amount of expenditures in cash.....	\$127,358 88

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$11,268,382	\$148,137 14
Written during the year.....	12,626,784	162,042 49
Total.....	\$23,895,166	\$310,179 63
Deduct those expired and terminated.....	9,724,477	134,938 25
In force at end of the year.....	\$14,170,689	\$175,241 38
Deduct amount re-insured.....	513,215	6,166 95
Net amount in force.....	\$13,657,474	\$169,074 43

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$837,776 00
Premiums received	10,826 72
Losses paid on risks taken.....	9,450 76
Losses incurred in Maine.....	9,084 58

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

J. W. McALLISTER, *President.*

EZRA T. CRESSON, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$324,100 00
Loans on bond and mortgage (first liens).....	348,749 67
Interest due and accrued thereon.....	6,724 39
Stocks and bonds owned by the company, market value.....	1,905,959 75
Loans secured by collaterals.....	370,000 00
Cash in company's principal office....	\$4,596 98 }
Cash deposited in bank.....	166,668 94 }
Interest due and accrued on collateral loans.....	3,288 04
Gross premiums in due course of collection.....	68,441 30

Aggregate of all the admitted assets of the company at their actual value..... \$3,198,529 07

LIABILITIES.

Losses adjusted and unpaid.....	\$7,653 18
Losses unadjusted, including all reported and supposed losses.....	26,123 11
Losses resisted, including interest, cost and expenses.....	5,724 86
Net amount of unpaid losses and claims.....	\$39,501 15
Amount required to safely re-insure all outstanding risks.....	1,747,712 63
All other demands against the company, viz: commissions, \$10,266.19; unpaid dividends, \$547.50.....	10,813 69
Total amount of liabilities, except capital stock and net surplus.....	1,798,027 47
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	1,000,501 60

Aggregate amount of liabilities including net surplus. \$3,198,529 07

INCOME DURING THE YEAR.

Net cash received for premiums (fire)..	\$511,509 82
Received for interest on mortgages.....	43,902 24
Received for interest on stocks and bonds and all other sources.....	95,235 43
Income from all other sources, viz: rents, \$10,658.90; policy and trans- fer fees, \$1,815; surveys, \$146.....	12,619 90

Aggregate amount of income received in cash..... \$663,267 39

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$269,350 54
Cash dividends actually paid.....	89,792 50
Paid for commissions or brokerage.....	92,573 97
Salaries and other charges of officers, clerks and employes.....	37,376 72
Paid State, national and local taxes.....	21,800 10
All other expenditures, viz: agency expense, \$64,516.19; loss expenses, \$2,887.77; repairs to real estate, \$3,384.73; incidental expenses, \$18,795.44.....	89,584 13
Aggregate amount of expenditures in cash.....	\$600,477 96

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$81,233,087	\$887,176 44
Written during the year	54,197,464	599,284 44
Total.....	\$135,430,551	\$1,486,460 88
Deduct those expired and terminated.....	61,301,563	558,645 53
In force at end of the year.....	\$84,128,988	\$927,815 35
Deduct amount reinsured.....	2,351,141	23,874 46
Net amount in force.....	\$81,777,847	\$903,940 89

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$548,400 00
Premiums received	6,732 07
Losses paid on risks taken.....	5,187 24
Losses incurred in Maine.....	5,160 49

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

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President*.

JAMES A. SILVEY, *Secretary*.

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

ASSETS.

Stocks and bonds owned by the company, market value.	\$5,338,697 00
Cash in company's principal office	\$ 5,127 82
Cash deposited in bank	480,055 93
Interest due and accrued on stocks and bonds.....	3,411 00
Gross premiums in due course of collection.....	375,103 28
Aggregate of all the admitted assets of the company at their actual value.....	\$6,202,395 03

LIABILITIES.

Losses adjusted and unpaid.....	\$ 67,223 18
Losses unadjusted, including all reported and supposed losses.....	313,091 38
Losses resisted, including interest, costs and expenses.....	31,128 68
Gross amount of claims for losses.....	411,443 24
Deduct re-insurance and salvage.....	13,868 00
Net amount of unpaid losses and claims.....	\$ 397,575 24
Amount required to safely re-insure all outstanding risks.....	2,472,884 04
All other demands against the company, viz: commissions, etc.....	75,020 06
Total amount of liabilities, except capital stock and net surplus.....	2,945,479 94
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	2,256,915 09
Aggregate amount of liabilities including net surplus	\$6,202,395 03

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,884,034 82
Received for interest on stocks and bonds and all other sources.....	240,708 85
Aggregate amount of income received in cash.....	\$3,124,743 67

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,664,359 31
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	469,022 33
Salaries and other charges of officers, clerks and employes....	218,721 53
Paid State, national and local taxes.....	69,265 35
All other expenditures, viz: rents, stationery, advertising, travel- ing expenses and general agents, etc.....	301,554 82
Aggregate amount of expenditures in cash.....	\$2,922,923 34

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$486,515,387	\$4,406,511 46
Written during the year.....	397,321,446	3,823,233 71
Total.....	\$883,836,833	\$8,229,745 17
Deduct those expired and terminated.....	353,516,959	3,281,591 49
In force at end of the year.....	\$530,319,874	\$4,948,153 68
Deduct amount re-insured.....	16,457,490	190,901 80
Net amount in force.....	\$513,862,384	\$4,757,251 88

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,970,154 00
Premiums received.....	22,074 11
Losses paid on risks taken.....	6,715 56
Losses incurred in Maine.....	12,075 56

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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$447,649 19
Loans on bond and mortgage (first liens).....	168,500 00
Interest due and accrued thereon.....	3,950 00
Stocks and bonds owned by the company, market value....	2,247,756 75
Loans secured by collaterals.....	2,000 00
Cash in company's principal office.....	\$67,606 77 }
Cash deposited in bank.....	35,638 33 }
Interest due and accrued on collateral loans.....	50 00
Gross premiums in due course of collection.....	211,172 94
All other assets, viz., rents due and accrued, \$3,787.52; cash in hands of department managers, \$7,059.40.....	10,846 92
Aggregate of all the admitted assets of the company at their actual value.....	\$3,195,170 90

LIABILITIES.

Losses adjusted and unpaid.....	\$39,030 83
Losses unadjusted, including all reported and supposed losses.....	62,172 52
Losses resisted, included interest, costs and expenses.....	11,786 44
Gross amount of claims for losses.....	112,989 79
Deduct re-insurance and salvage.....	22,313 32
Net amount of unpaid losses and claims.....	\$ 90,676 47
Amount required to safely re-insure all outstanding risks.....	1,061,580 80
All other demands against the company, viz., commissions, etc.....	31,264 54
Total amount of liabilities, except capital stock and net surplus.....	1,183,521 81
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,011,649 09
Aggregate amount of liabilities including net surplus.....	\$3,195,170 90

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,006,650 42
Received for interest on mortgages.....	8,485 00
Received for interest on stocks and bonds and all other sources.....	99,670 66
Aggregate amount of income received in cash.....	\$1,114,806 08

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$608,953 20
Cash dividends actually paid.....	100,000 60
Paid for commissions or brokerage.....	164,797 57
Salaries and other charges of officers, clerks and employes.....	115,350 56
Paid State, national and local taxes.....	24,372 93
All other expenditures, viz: advertising, agency and office expenses, fire patrol, printing, stationery, traveling, rents and board expenses,	80,749 69
Aggregate amount of expenditures in cash.....	\$1,094,223 95

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$277,597,834 13	\$2,341,842 50
Written during the year.....	182,387,040 97	1,538,082 08
Total.....	\$459,984,875 10	\$3,879,924 58
Deduct those expired and terminated.....	180,529,945 64	1,511,542 24
In force at end of the year.....	\$279,454,929 46	\$2,368,382 34
Deduct amount re-insured.....	29,733,014 48	333,110 03
Net amount in force.....	\$249,721,914 98	\$2,035,272 31

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$573,680 00
Premiums received....	7,551 76
Losses paid on risks taken.....	336 93
Losses incurred in Maine.....	1,836 93

**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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$280,100 00
Loans on bond and mortgage (first liens).....	717,350 00
Interest due and accrued thereon.....	14,168 30
Stocks and bonds owned by the company, market value.....	482,865 00
Loans secured by collaterals.....	9,500 00
Cash in company's principal office	\$ 8,220 01)
Cash deposited in bank.....	64,753 36) 72,973 37
Gross premiums in due course of collection.....	78,260 72
Bills receivable, not matured, taken for premiums.....	20,212 83
All other assets, viz: rents due and accrued, \$1,120.30; perpetual ex- penses on company's building, \$16.65; perpetual re-insurance, \$28.89..	5,674 34
Aggregate of all the admitted assets of the company at their actual value.....	\$1,681,104 56

LIABILITIES.

Losses adjusted and unpaid.....	\$31,187 13
Losses unadjusted, including all reported and supposed losses.....	7,610 66
Gross amount of claims for losses.....	38,797 79
Deduct re-insurance and salvage.....	4,064 90
Net amount of unpaid losses and claims	\$ 34,732 89
Amount required to safely re-insure all outstanding risks.....	761,634 14
All other demands against the company, viz: commissions, etc.....	46,880 11
Total amount of liabilities, except capital stock and net surplus.....	843,247 14
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	537,857 42
Aggregate amount of liabilities including net surplus.....	\$1,681,104 56

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$459,454 68
Received for interest on mortgages.....	41,848 66
Received for interest on stocks and bonds and all other sources.....	20,796 65
Income from all other sources, viz: rents, \$6,064.13; assignment and surveys, \$550.50.....	6,614 63
Aggregate amount of income received in cash.....	\$528,714 32

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)....	\$219,524 65
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage	90,194 61
Salaries and other charges of officers, clerks and employes.....	58,359 95
Paid State, national and local taxes.....	11,142 62
All other expenditures, viz: postage, \$2,417; general expenses, \$26,686.07,	29,103 07
Aggregate amount of expenditures in cash.....	\$468,324 90

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$85,963,040	\$1,100,436 58
Written or renewed in 1892.....	51,850,226	559,647 17
Totals.....	\$137,813,266	\$1,660,083 75
Deduct expirations and cancellations.....	46,394,320	477,261 20
In force December 31, 1892.....	\$91,418,946	\$1,182,822 55
Deduct amount re-insured.....	2,797,111	32,673 46
Net amount in force.....	\$88,621,835	\$1,150,149 09

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$103,050 00
Premiums received.....	1,430 79
Losses paid on risks taken.....	1,095 32
Losses incurred in Maine.....	1,095 32

GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 1,500 00
Loans on bond and mortgage (first liens).....	62,700 00
Interest due and accrued thereon.....	1,153 97
Stocks and bonds owned by the company, market value.....	290,441 75
Loans secured by collaterals.....	51,480 60
Cash in company's principal office.....	\$ 2,874 92
Cash deposited in bank.....	52,744 66 }
Interest due and accrued on stocks and bonds.....	1,827 25
Interest due and accrued on collateral loans.....	66 73
Gross premiums in due course of collection.....	100,398 88
Aggregate of all the admitted assets of the company at their actual value.....	\$564,188 16

LIABILITIES.

Losses adjusted and unpaid.....	\$26,138 84
Losses unadjusted, including all reported and supposed losses.....	25,843 14
Losses resisted, including interest, costs and expenses.....	672 00
Gross amount of claims for losses.....	52,653 98
Deduct re-insurance and salvage.....	14,214 89
Net amount of unpaid losses and claims.....	\$ 38,439 09
Amount required to safely re-insure all outstanding risks.....	269,025 56
All other demands against the company, viz: commissions, etc.....	13,471 17
Total amount of liabilities, except capital stock and net surplus.....	320,935 82
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	49,252 34
Aggregate amount of liabilities including net surplus.....	\$564,188 16

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$509,721 13
Received for interest on mortgages.....	4,299 35
Received for interest on stocks and bonds and all other sources.....	19,151 10
Aggregate amount of income received in cash.....	\$533,171 58

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$377,806 46
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage	116,673 40
Salaries and other charges of officers, clerks and employes.....	10,980 00
Paid State, national and local taxes.....	9,260 67
All other expenditures, viz: maps, rents, office and incidental expenses,	24,225 72
Aggregate amount of expenditures in cash.....	\$550,946 25

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$48,054,555	\$612,020 29
Written during the year.....	61,427,544	747,955 19
Total.....	\$109,482,099	\$1,359,975 48
Deduct those expired and terminated.....	49,530,502	654,027 74
In force at end of the year.....	\$50,951,597	\$705,947 74
Deduct amount re-insured.....	15,351,830	523,406 68
Net amount in force.. ..	\$35,599,767	\$182,541 06

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$5,741,965 00
Premiums received	74,174 23
Losses paid on risks taken.....	32,141 47
Losses incurred in Maine.....	32,110 65

GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

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

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

ASSETS.

Real estate owned by the company, unincumbered	\$170,000 00
Loans on bond and mortgage (first liens)	4,600 00
Stocks and bonds owned by the company, market value	1,034,050 91
Loans secured by collaterals	15,650 00
Cash in company's principal office	\$10,300 32 }
Cash deposited in bank	32,132 91 }
	42,493 23
Interest due and accrued on stocks and bonds	2,092 48
Interest due and accrued on collateral loans	236 06
Gross premiums in due course of collection, less \$5,000 for contingences,	199,727 21
Bills receivable, not matured, taken for premiums	14,428 25
All other assets, viz: rents, \$108.37; due from other companies for re-insurance on losses already paid, \$2,765.58.	2,873 95
Aggregate of all the admitted assets of the company at their actual value	\$1,486,152 69

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$255,759 27
Losses resisted, including interest, costs and expenses	36,004 42
Gross amount of claims for losses	291,763 69
Deduct re-insurance and salvage	39,821 66
Net amount of unpaid losses and claims	\$251,942 03
Amount required to safely re-insure all outstanding risks	821,563 39
All other demands against the company, viz: commissions, etc.	91,590 04
Total amount of liabilities, except capital stock and net surplus	1,165,095 46
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities	121,057 23
Aggregate amount of liabilities including net surplus	\$1,486,152 69

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$1,047,820 47	\$175,740 44	\$1,223,560 91
Received for interest on mortgages			529 00
Received for interest on stocks and bonds and all other sources			54,955 30
Income from all other sources, viz: rents, \$17,580.65; sundries, \$2.62; received over-payment from insurance department, \$31.00			17,614 27
Aggregate amount of income received in cash			\$1,296,659 48

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$824,007 56	\$110,903 80	\$934,911 36
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage.....			293,269 94
Salaries and other charges of officers, clerks and employes.....			75,764 84
Paid State, national and local taxes.....			13,943 02
All other expenditures, viz: directors' fees, \$1,110; supplies, \$13,983.20; postage, \$3,987.43; rent, \$1,000; gas and electric light, \$1,723.13; advertising, \$1,289.33; Underwriter's Protective Association of Newark, \$500; bond, car fares and other traveling expenses, \$1,089.96; maps, \$3,995.60; office fixtures, \$289.08; expressage, \$965.14; telegrams, \$723.63; New York Board Fire Underwriters, \$1,720.67; insurance patrol, \$5,028.64; miscellaneous, \$22,863.10; interest, \$5,730.28.....			74,999 19
Aggregate amount of expenditures in cash.....			\$1,412,888 35

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$311,455,762	\$1,639,455 07	\$3,863,140	\$86,511 67
Written during the year.....	181,184,241	1,296,434 35	57,335,552	189,797 57
Total.....	\$492,640,003	\$2,935,929 42	\$61,198,692	\$276,309 24
Deduct those expired and terminated.....	190,919,081	1,237,397 94	58,171,612	201,606 16
In force at end of the year.....	\$301,720,922	\$1,698,531 48	\$3,027,080	\$74,703 08
Deduct amount re-insured.....	28,486,383	129,492 85	57,500	1,629 75
Net amount in force.....	\$273,234,539	\$1,569,038 63	\$2,969,580	\$73,073 33

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$385,275 00
Premiums received.....	5,510 90
Losses paid on risks taken	423 72
Losses incurred in Maine.....	829 97

HANOVER 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.

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.....	1,997,781 25
Loans secured by collaterals.....	51,600 00
Cash in company's principal office	\$ 53,534 74 }
Cash deposited in bank.....	41,877 31 }
Interest due and accrued on stocks and bonds.....	10,690 50
Interest due and accrued on collateral loans.....	215 29
Gross premiums in due course of collection.....	172,194 69
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$2,600,990 44

LIABILITIES.

Losses adjusted and unpaid.....	\$74,948 47
Losses unadjusted, including all reported and supposed losses.....	80,485 59
Losses resisted, including interest, costs and expenses.....	25,157 00
<hr/>	
Gross amount of claims for losses.....	180,591 06
Deduct re-insurance and salvage.....	22,972 49
<hr/>	
Net amount of unpaid losses and claims.....	\$ 157,618 57
Amount required to safely re-insure all outstanding risks.....	1,009,240 75
All other demands against the company, viz: commissions, etc.....	31,042 05
<hr/>	
Total amount of liabilities, except capital stock and net surplus.....	1,197,901 37
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	403,089 07
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$2,600,990 44

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,247,346 48
Received for interest on mortgages.....	1,160 00
Received for interest on stocks and bonds and all other sources.....	90,458 84
Income from all other sources, viz: rents and profit and loss.....	1,716 02
<hr/>	
Aggregate amount of income received in cash.....	\$1,340,681 34

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$734,801 50
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	227,576 12
Salaries and other charges of officers, clerks and employes.....	137,348 31
Paid State, national and local taxes.....	34,271 07
All other expenditures, viz: advertising, board expenses, postage, rents, traveling expenses, etc.....	110,061 23
Aggregate amount of expenditures in cash.....	<u>\$1,344,058 23</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$190,542,107 05	\$1,906,264 67
Written during the year.....	147,909,676 70	1,517,363 03
Total.....	<u>\$338,451,783 75</u>	<u>\$3,423,627 70</u>
Deduct those expired and terminated.....	141,440,469 98	1,373,630 17
In force at end of the year.....	\$197,011,313 77	\$2,049,997 53
Deduct amount re-insured.....	7,417,442 01	69,372 95
Net amount in force.....	<u>\$189,593,871 76</u>	<u>\$1,980,624 58</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$1,326,336 00
Premiums received	21,171 97
Losses paid on risks taken.....	18,897 53
Losses incurred in Maine....	<u>18,450 64</u>

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEORGE L. CHASE, *President*.

P. C. ROYCE,	} <i>Secretaries.</i>
THOMAS TURNBULL,	
CHARLES E. CHASE,	

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$366,575	60
Loans on bond and mortgage (first liens).....	1,231,500	00
Interest due and accrued thereon.....	17,954	05
Stocks and bonds owned by the company, market value.....	4,483,570	00
Loans secured by collaterals.....	80,201	57
Cash in company's principal office.....	\$ 19,106	40)
Cash deposited in bank.....	237,971	76)
Interest due and accrued on collateral loans.....	1,616	82
Gross premiums in due course of collection.	653,215	16
All other assets, viz: rents due and accrued, \$1,336.18; State tax due from non-resident stockholders, \$16,777.95.....	18,114	13
Aggregate of all the admitted assets of the company at their actual value.....	\$7,109,825	49

LIABILITIES.

Losses adjusted and unpaid.....	\$81,837	29
Losses unadjusted, including all reported and supposed losses.....	251,725	49
Losses resisted, including interest, costs and expenses.....	47,123	64
Net amount of unpaid losses and claims.....	\$380,686	42
Amount required to safely re-insure all outstanding risks.....	2,843,804	53
All other demands against the company, viz: commissions, etc.....	52,500	00
Total amount of liabilities, except capital stock and net surplus.....	3,276,990	95
Capital actually paid up in cash.....	1,250,000	00
Surplus beyond capital and other liabilities.....	2,582,834	54
Aggregate amount of liabilities including net surplus.....	\$7,109,825	49

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,557,421	26
Received for interest on mortgages.....	74,188	14
Received for interest on stocks and bonds and all other sources.....	212,070	71
Income from all other sources, viz: rents.....	8,590	32
Aggregate amount of income received in cash.....	\$3,852,270	43

EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$2,101,666 03
Cash dividends actually paid.....	300,000 00
Paid for commissions or brokerage.....	574,228 69
Salaries and other charges of officers, clerks and employes.....	235,353 06
Paid State, national and local taxes.....	64,122 86
All other expenditures, viz: printing, advertising, traveling and general expenses.....	262,564 48
Aggregate amount of expenditures in cash.....	\$3,537,935 12

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$426,548,179	\$5,019,602 25
Written during the year.....	335,153,084	4,213,566 36
Total	\$761,701,263	\$9,233,168 61
Deduct those expired and terminated.....	287,231,316	3,473,599 34
In force at end of the year..	\$474,469,947	\$5,759,569 27
Deduct amount re-insured.....	18,148,784	267,693 05
Net amount in force.....	\$456,321,163	\$5,491,876 22

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$3,956,820 00
Premiums received.....	39,396 65
Losses paid on risks taken.....	19,930 10
Losses incurred in Maine.....	28,851 19

HOME INSURANCE COMPANY, NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

D. A. HEALD, *President*. W. L. BIGELOW AND T. B. GREENE, *Secretaries*.

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

ASSETS.

Real estate owned by the company, unincumbered	\$1,554,689 80
Loans on bond and mortgage (first liens).....	611,032 35
Interest due and accrued thereon.	10,888 95
Stocks and bonds owned by the company, market value.....	5,959,494 74
Loans secured by collaterals.....	347,300 00
Cash deposited in bank.....	243,279 55
Interest due and accrued on stocks and bonds.....	15,947 88
Interest due and accrued on collateral loans	490 57
Gross premiums in due course of collection.....	578,079 64
Bills receivable, not matured, taken for premiums.....	7,550 96
Aggregate of all the admitted assets of the company at their actual value.....	\$9,328,754 44

LIABILITIES.

Losses adjusted and unpaid	\$141,587 52
Losses unadjusted, including all reported and supposed losses	768,453 88
Losses resisted, including interest, costs and expenses.....	42,216 13
Gross amount of claims for losses.....	952,257 53
Deduct re-insurance and salvage.....	315,003 00
Net amount of unpaid losses and claims.....	\$ 637,254 53
Amount required to safely re-insure all outstanding risks.....	4,225,113 00
All other demands against the company, viz: commissions, etc.....	187,147 09
Total amount of liabilities, except capital stock and net surplus.....	5,049,514 62
Capital actually paid up in cash	3,000,000 00
Surplus beyond capital and other liabilities.....	1,279,239 82
Aggregate amount of liabilities including net surplus.....	\$9,328,754 44

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums	\$4,717,853 42	\$176,647 55
Received for interest on mortgages.....		42,799 30
Received for interest on stocks and bonds and all other sources.....		283,598 36
Income from all other sources, viz: rents.....		111,989 11
Aggregate amount of income received in cash.....		\$5,332,887 74

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses.....	\$3,135,030 43	\$123,242 67
Cash dividends actually paid.....		\$3,258,273 10
Paid for commissions or brokerage		300,000 00
Salaries and other charges of officers, clerks and employes.....		992,951 32
Paid State, national and local taxes.....		447,918 81
All other expenditures, viz: advertising, postage, stationery, travel- ing expenses, etc.....		80,834 42
		375,589 66
Aggregate amount of expenditures in cash.....		\$5,455,567 31

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$808,589,083	\$7,830,006 00	\$ 5,760,915	\$125,244 00
Written during the year.....	674,069,128	6,094,595 12	60,827,566	233,415 25
Total	\$1,482,658,211	\$13,924,601 12	\$66,588,481	\$358,659 25
Deduct those expired and termi- nated.....	620,395,493	5,446,543 12	59,992,251	199,377 25
In force at the end of the year.....	\$862,262,718	\$8,478,058 00	\$6,596,230	\$159,282 00
Deduct amount re-insured.....	72,975,617	482,175 00	681,000	18,237 00
Net amount in force.....	\$789,287,101	\$7,995,883 00	\$5,915,230	\$141,045 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$5,141,796 00
Premiums received.....	65,174 41
Losses paid on risks taken.....	36,321 49
Losses incurred in Maine.....	39,164 62

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHAS. PLATT, *President.*

GREVILLE E. FRYER, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.	\$ 307,000 00
Loans on bond and mortgage (first liens).....	2,734,586 06
Interest due and accrued thereon.....	25,428 45
Stocks and bonds owned by company, market value.....	4,535,647 50
Loans secured by collaterals.....	237,660 00
Cash deposited in bank.....	778,728 40
Gross premiums in due course of collection.....	824,983 49
Bills receivable, not matured, taken for premiums.....	148,397 09
All other assets.....	78,258 24
Aggregate of all the admitted assets of the company at their actual value.....	\$9,730,689 23

LIABILITIES.

Losses adjusted and unpaid.....	\$103,972 72
Losses unadjusted, including all reported and supposed losses.....	501,714 94
Losses resisted, including interest, costs and expenses.....	20,737 62
Gross amount of claims for losses.....	626,425 28
Deduct re-insurance and salvage.....	145,094 44
Net amount of unpaid losses and claims.....	\$ 481,330 84
Amount required to safely re-insure all outstanding risks.....	3,808,925 99
All other demands against the company, viz: commissions, etc.....	75,707 23
Total amount of liabilities, except capital stock and net surplus.....	4,365,964 06
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital and other liabilities....	2,364,725 17
Aggregate amount of liabilities including net surplus.....	\$9,730,689 23

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$3,685,660 38	\$1,858,855 28
Received for interest on mortgages.....		150,728 29
Received for interest on stocks and bonds and all other sources..		238,157 83
Income from all other sources.....		6,528 91
Aggregate amount of income received in cash.....		\$5,939,930 69

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses.....	\$2,266,695 61	\$1,415,768 37
		\$3,682 463 98
Cash dividends actually paid.....		360,000 00
Paid for commissions or brokerage.....		955,534 26
Salaries and other charges of officers, clerks and employes.....		279,923 31
Paid State, national and local taxes		107,792 04
All other expenditures.....		301,505 62
Aggregate amount of expenditures in cash.....		\$5,687,219 21

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$546,313,372	\$5,123,718 34	\$17,974,985	\$295,688 96
Written during the year.....	541,204,179	4,414,222 07	436,244,207	2,731,938 01
Total.....	\$1,087,517,551	\$9,537,940 41	\$454,219,192	\$3,027,626 97
Deduct those expired and terminated.....	477,401,917	3,940,623 13	438,876,546	2,703,745 77
In force at end of the year.....	\$610,115,634	\$5,597,317 28	\$15,342,646	\$323,881 20
Deduct amount re-insured.....	23,681,125	234,278 92		
Net amount in force.....	\$586,434,509	\$5,363,038 36		

PERPETUAL RISKS.

	<i>Risks.</i>	<i>Deposits.</i>
In force December 31, 1891.....	\$32,633,545 99	\$833,571 96
Written during the year.....	1,319,778 60	34,045 69
Total.....	\$33,953,324 59	\$867,617 65
Deduct those expired and terminated.....	937,139 77	27,516 78
In force at end of the year.....	\$33,016,184 82	\$840,100 87

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,735,593 00
Premiums received.....	54,451 69
Losses paid on risks taken.....	34,277 94
Losses incurred in Maine.....	32,500 14

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.

ASSETS.

Real estate owned by the company, unincumbered	\$325,121 00
Loans on bond and mortgage (first liens).....	75,000 00
Interest due and accrued thereon.....	1,227 16
Stocks and bonds owned by the company, market value.....	208,933 19
Loans secured by collaterals	8,000 00
Cash in company's principal office... .. \$ 586 72 }	82,418 30
Cash deposited in bank..... .. 81,831 58 }	
Interest due and accrued on stocks and bonds.....	160 00
Interest due and accrued on collateral loans.....	1 33
Gross premiums in due course of collection.....	37,752 07
Bills receivable, not matured, taken for premiums.....	1,963 25
All other assets, viz: rents due and accrued, \$10,886.16; reinsurance claims, \$424.83; reinsurance perpetual, \$11,324.15; G. Gorham, receiver, \$90.07; book debts, \$125; return State tax due company, \$500.	23,350 21
Aggregate of all the admitted assets of the company at their actual value	\$763,926 51

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 39,968 00
Amount required to safely re-insure all outstanding risks.....	237,501 46
Amount perpetual deposits reclaimable	194,255 76
All other demands against the company, viz: commissions, etc.....	29,924 18
Total amount of liabilities, except capital stock and net surplus.....	501,649 40
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities.....	62,277 11
Aggregate amount of liabilities including net surplus.....	\$763,926 51

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$327,249 66
Received for interest on mortgages	4,983 71
Received for interest on stocks and bonds and all other sources	9,538 98
Income from all other sources, viz.: rent, \$13,105.86; transfer fees, \$105; retained on perpetual cancellations, \$427.96; profit on investments sold, \$325.....	13,963 82
Aggregate amount of income, received in cash.....	\$355,736 17

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$232,417 26
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	66,818 99
Salaries and other charges of officers, clerks and employes.....	17,399 77
Paid State, national and local taxes.....	8,288 75
All other expenditures, viz: printing and supplies, fire patrols, boards, agency charges and miscellaneous expenses.....	20,335 16
Aggregate amount of expenditures in cash.....	\$365,259 83

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$46,868,687	\$479,125 62
Written during the year.	42,114,316	445,358 27
Total.....	\$88,983,003	\$924,483 89
Deduct those expired and terminated	39,982,131	388,652 27
In force at end of the year	\$49,000,872	\$535,831 62
Deduct amount re-insured	5,727,976	65,897 62
Net amount in force	\$43,272,896	\$469,934 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,210,796 00
Premiums received.....	20,585 00
Losses paid on risks taken.....	9,981 91
Losses incurred in Maine.....	8,411 98

**MANUFACTURERS' AND BUILDERS' FIRE
INSURANCE COMPANY,
NEW YORK, N. Y.**

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

WILLIAM WOOD, *President.*

J. JAY NESTELL, *Secretary.*

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$30,000 00
Interest due and accrued thereon.....	402 78
Stocks and bonds owned by the company, market value.	214,178 70
Cash in company's principal office	\$ 13,034 51 }
Cash deposited in bank	3,499 66 }
Interest due and accrued on stocks and bonds.....	700 00
Gross premiums in due course of collection.....	39,185 25
All other assets, viz.: rents.....	799 98
Aggregate of all the admitted assets of the company at their actual value.....	\$301,800 88

LIABILITIES.

Losses adjusted and unpaid.....	\$ 27,540 33
Losses unadjusted, including all reported and supposed losses.....	25,142 00
Losses resisted, including interest, costs and expenses.....	2,429 62
Gross amount of claims for losses.....	55,111 95
Deduct re-insurance and salvage.....	5,160 44
Net amount of unpaid losses and claims.....	\$49,951 51
All other demands against the company, viz: commissions, etc.....	11,316 85
Total amount of liabilities, except capital stock and net surplus.....	61,268 36
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	40,532 52
Aggregate amount of liabilities including net surplus	\$301,800 88

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$156,672 26
Received for interest on mortgages	2,250 00
Received for interest on stocks and bonds and all other sources.....	15,558 92
Income from all other sources, viz.: rents.....	6,116 56
Aggregate amount of income received in cash.....	\$180,597 74

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$221,130 26
Cash dividends actually paid	9,105 00
Paid for commissions or brokerage	59,624 33
Salaries and other charges of officers, clerks and employes	20,458 86
Paid State, national and local taxes.....	7,203 94
All other expenditures, viz: lease of building, \$10,618.77; patrol, board, maps and miscellaneous expenses, \$13,094.36	23,713 13
Aggregate amount of expenditures in cash	\$341,235 52

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$49,986,053	\$384,434 29
Written during the year	36,139,503	311,560 02
Total	\$86,125,556	\$695,994 31
Deduct those expired and terminated.....	37,618,290	312,965 31
In force at end of the year.....	\$48,507,266	\$383,029 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$135,699 00
Premiums received	2,093 82
Losses paid on risks taken.....	2,304 03
Losses incurred in Maine.....	2,354 03

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

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

LLOYD R. COLEMAN, *President.*

GEO. H. FROST, *Secretary.*

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$ 25,200 00
Stocks and bonds owned by the company, market value.....	631,132 50
Cash in company's principal office.....	\$ 8,476 07 }
Cash deposited in bank.....	15,756 07 }
Gross premiums in due course of collection.....	95,394 47
Bills receivable, not matured, taken for premiums.....	4,080 63
Aggregate of all the admitted assets of the company at their actual value.....	\$780,039 74

LIABILITIES.

Losses adjusted and unpaid	\$13,511 42
Losses unadjusted, including all reported and supposed losses.....	38,794 59
Losses resisted, including interest, costs and expenses.....	11,806 00
Gross amount of claims for losses.....	64,112 01
Deduct re-insurance and salvage.....	9,997 13
Net amount of unpaid losses and claims.....	\$54,114 88
Amount required to safely re-insure all outstanding risks.....	244,594 47
All other demands against the company, viz: commissions, etc.....	18,750 00
Total amount of liabilities, except capital stock and net surplus.....	317,459 35
Capital actually paid up in cash.....	375,000 00
Surplus beyond capital and other liabilities.....	87,580 39
Aggregate amount of liabilities including net surplus.....	\$780,039 74

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$406,496 68	\$17,335 04	\$423,831 72
Received for interest on stocks and bonds and all other sources.....			27,884 56
Income from all other sources, viz: rents			1,451 40
Aggregate amount of income received in cash.....			\$453,167 68

*Withdrew from the State, March 4, 1893.

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$325,082 38	\$1,508 82	\$326,591 20
Cash dividends actually paid.....			18,750 00
Paid for commissions or brokerage.....			61,507 14
Salaries and other charges of officers, clerks and employes.....			32,000 00
Paid State, national and local taxes.....			12,069 48
All other expenditures.....			42,560 72
Aggregate amount of expenditures in cash.....			\$493,478 54

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$34,620,150	\$495,573 34		
Written during the year.....	44,166,725	627,603 74	\$4,730,677	\$29,021 90
Total.....	\$78,786,875	\$1,123,177 08	\$4,730,677	\$29,021 90
Deduct those expired and terminated	41,140,939	572,164 60	4,730,677	29,021 90
In force at end of the year.....	\$37,645,936	\$551,012 48		
Deduct amount re-insured.....	5,154,423	80,452 12		
Net amount in force.....	\$32,491,513	\$470,560 36		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$391,190 00 •
Premiums received	3,836 91
Losses paid on risks taken.....	2,910 65
Losses incurred in Maine.....	2,875 12

MERCANTILE FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEO. R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

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

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.....	501,302 00
Cash in company's principal office.....	\$ 3,511 42
Cash deposited in bank	28,133 52
Interest due and accrued on stocks and bonds.....	2,841 65
Gross premiums in due course of collection.....	27,337 16
Bills receivable, not matured, taken for premiums.....	2,496 09
Aggregate of all the admitted assets of the company at their actual value.....	\$645,566 42

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$20,648 00
Losses resisted, including interest, costs and expenses.....	1,350 00
Gross amount of claims for losses.....	21,998 00
Deduct re-insurance and salvage.....	2,500 00
Net amount of unpaid losses and claims.....	\$ 19,498 00
Amount required to safely re-insure all outstanding risks.....	145,193 90
All other demands against the company, viz: commissions, etc.....	9,099 28
Total amount of liabilities, except capital stock and net surplus.....	173,791 18
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	71,775 24
Aggregate amount of liabilities including net surplus.....	\$645,566 42

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$211,308 69	\$6,885 81	\$218,194 50
Received for interest on mortgages.....			3,255 00
Received for interest on stocks and bonds and all other sources.....			24,149 50
Income from all other sources.....			76 00
Aggregate amount of income received in cash.....			\$245,675 00

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$105,027 99	\$4,039 38	\$109,067 37
Cash dividends actually paid.....			32,064 00
Paid for commissions or brokerage.....			48,569 08
Salaries and other charges of officers, clerks and employes.....			15,566 00
Paid State, national and local taxes.....			4,646 37
All other expenditures, viz: rent and office expenses.....			23,955 96
Aggregate amount of expenditures in cash.....			\$233,868 78

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$22,644,669	\$232,937 40	\$ 2,270	\$ 128 00
Written during the year.....	25,134,274	268,632 25	965,500	9,413 92
Total.....	\$47,778,943	\$501,569 65	\$967,770	\$9,541 92
Deduct those expired and terminated.....	21,006,688	205,175 30	819,750	9,153 92
In force at end of the year	\$26,772,255	\$296,394 35	\$148,020	\$388 00
Deduct amount re-insured	1,969,005	20,420 02		
Net amount in force.....	\$24,803,250	\$275,974 33	\$148,020	\$388 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,084,347 00
Premiums received.....	12,416 71
Losses paid on risks taken	2,633 47
Losses incurred in Maine.....	2,633 47

MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

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

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$292,948 25
Loans on bond and mortgage (first liens).....	390,473 00
Interest due and accrued thereon.....	7,610 47
Stocks and bonds owned by the company, market value.....	646,742 50
Cash in company's principal office	\$ 7,702 91
Cash deposited in bank.....	44,659 51
Interest due and accrued on stocks and bonds.....	3,433 50
Gross premiums in due course of collection.....	149,988 54
All other assets, viz: rents.....	2,988 55
Aggregate of all the admitted assets of the company at their actual value	\$1,546,547 23

LIABILITIES.

Losses adjusted and unpaid.....	\$83,208 24
Losses unadjusted, including all reported and supposed losses.....	92,320 74
Losses resisted, including interest, costs and expenses.....	17,529 86
Gross amount of claims for losses.....	193,058 84
Deduct re-insurance and salvage.....	2,879 64
Net amount of unpaid losses and claims.....	\$190,179 20
Amount required to safely re-insure all outstanding risks.....	702,267 48
All other demands against the company, viz: commissions, etc.....	48,732 41
Total amount of liabilities, except capital stock and net surplus.....	941,179 09
Amount actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	205,368 14
Aggregate amount of liabilities including net surplus	\$1,546,547 23

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$960,849 54
Received for interest on mortgages.....	20,445 44
Received for interest on stocks and bonds and all other sources.....	30,955 50
Income from all other sources, viz: rents, \$9,908.07; profit on sale of securities, \$13,999.82	23,907 89
Aggregate amount of income received in cash.....	\$1,036,158 37

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$700,786 58
Cash dividends actually paid.....	40,008 88
Paid for commissions or brokerage.....	181,752 44
Salaries and other charges of officers, clerks and employes.....	41,617 00
Paid State, national and local taxes.....	23,500 36
All other expenditures, viz: current expense	97,253 28
Aggregate amount of expenditures in cash.....	<u>\$1,084,918 54</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$115,429,038	\$1,281,891 36
Written during the year	96,250,782	1,123,890 12
Total..	<u>\$211,679,820</u>	<u>\$2,405,781 48</u>
Deduct those expired and terminated.....	88,468,667	996,796 40
In force at end of the year.....	\$123,211,153	\$1,408,985 08
Deduct amount re-insured	3,983,603	33,181 30
Net amount in force	<u>\$119,227,550</u>	<u>\$1,375,803 78</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$952,847 75
Premiums received.....	13,363 22
Losses paid on risks taken.....	12,474 56
Losses incurred in Maine.... ..	16,848 97

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.

ASSETS.

Loans on bond and mortgage (first liens).....	\$101,700 00
Interest due and accrued thereon.....	1,352 80
Stocks and bonds owned by the company, market value..	298,647 00
Loans secured by collaterals.....	7,575 00
Cash in company's principal office.....	\$1,619 89
Cash deposited in bank.....	29,828 95
Interest due and accrued on collateral loans, and bank deposit.....	99 10
Gross premiums in due course of collection.....	19,098 31
Bills receivable, not matured, taken for premiums.....	21,532 48
Aggregate of all the admitted assets of the company at their actual value.....	\$481,453 53

LIABILITIES.

Losses adjusted and unpaid.....	\$ 14,126 03
Losses unadjusted, including all reported and supposed losses.....	23,905 63
Losses resisted, including interest, costs and expenses.....	3,208 13
Net amount of unpaid losses and claims.....	\$41,239 79
Amount required to safely re-insure all outstanding risks.....	190,383 07
All other demands against the company, viz: commissions, etc.....	3,819 60
Total amount of liabilities, except capital stock and net surplus..	235,442 46
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	46,011 07
Aggregate amount of liabilities including net surplus.....	\$481,453 53

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$292,908 15
Received for interest on mortgages.....	5,059 17
Received for interest on stocks and bonds and all other sources.....	16,308 44
Aggregate amount of income received in cash.....	\$314,275 76

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$220,770 53
Cash dividends actually paid.....	6,000 00
Paid for commissions or brokerage	57,101 76
Salaries and other charges of officers, clerks and employes, advertising and supplies.....	30,907 81
Paid State, national and local taxes.....	8,440 13
All other expenditures, viz: premium on town of Pawtucket bonds, charged to profit and loss	283 33
Aggregate amount of expenditures in cash.....	\$332,503 56

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$31,087,682	\$360,785 07
Written during the year.....	30,178,088	346,826 65
Total.....	\$61,265,770	\$707,611 72
Deduct those expired and terminated.....	28,861,345	328,669 42
In force at end of the year.....	\$32,404,425	\$378,942 30
Deduct amount re-insured.....	691,218	7,359 45
Net amount in force.....	\$31,713,207	\$371,582 85

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$345,628 00
Premiums received	4,497 65
Losses paid on risks taken.....	3,650 13
Losses incurred in Maine.....	3,656 13

MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

D. WHITNEY, JR., *President.*

F. H. WHITNEY, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$29,422 81
Loans on bond and mortgage (first liens).....	612,807 91
Interest due and accrued thereon.....	19,023 61
Stocks and bonds owned by the company, market value.....	64,625 00
Cash in company's principal office.....	\$10,998 18 }
Cash deposited in bank.....	21,833 25 }
Interest due and accrued on stocks and bonds	1,382 37
Gross premiums in due course of collection.....	86,583 48
Bills receivable, not matured, taken for premiums.....	9,099 39
All other assets	1,127 85
Aggregate of all the admitted assets of the company at their actual value.....	\$856,903 85

LIABILITIES.

Losses adjusted and unpaid	\$19,791 04
Losses unadjusted, including all reported and supposed losses.....	13,744 58
Losses resisted, including interest, costs and expenses.....	1,850 00
Net amount of unpaid losses and claims.....	\$ 35,385 62
Amount required to safely re-insure all outstanding risks.....	294,713 44
All other demands against the company, viz: commissions, etc.....	26,997 34
Total amount of liabilities, except capital stock and net surplus	356,896 40
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	100,007 45
Aggregate amount of liabilities including net surplus.....	\$856,903 85

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$466,728 75	\$78,452 09
Received for interest on mortgages.....		\$545,180 84
Received for interest on stocks and bonds and all other sources.....		41,759 69
Income from all other sources.		2,745 13
Aggregate amount of income received in cash.....		4,076 05
		\$593,761 71

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$359,996 40	\$50,616 80	\$410,613 20
Cash dividends actually paid.....			32,000 00
Paid for commissions or brokerage.....			107,089 36
Salaries and other charges of officers, clerks and employes.....			15,491 75
Paid State, national and local taxes.....			14,682 81
All other expenditures			59,763 11
Aggregate amount of expenditures in cash.....			\$639,640 23

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$43,853,736	\$584,366 97	\$ 97,750	\$ 4,046 65
Written during the year.....	47,876,532	615,119 65	5,644,921	100,481 77
Total	\$91,730,268	\$1,199,486 62	\$5,742,671	\$104,528 42
Deduct* those expired and terminated.....	41,400,794	587,787 87	5,385,945	91,378 70
In force at end of the year.....	\$50,329,474	\$611,698 75	\$356,726	\$13,149 72
Deduct amount re-insured.....	7,334,795	59,197 84		
Net amount in force.....	\$42,994,679	\$552,500 91	\$356,726	\$13,149 72

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$203,260 00
Premiums received.....	3,339 06
Losses paid on risks taken	3,613 15
Losses incurred in Maine.....	4,613 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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$113,989 00
Loans on bond and mortgage (first liens).....	640,500 00
Interest due and accrued thereon.....	13,178 22
Stocks and bonds owned by the company, market value.....	1,840,154 00
Loans secured by collaterals	450 00
Cash in company's principal office.....	\$ 989 83
Cash deposited in bank.....	203,264 11
Interest due and accrued on bonds.....	1,654 15
Interest due and accrued on collateral loans.....	13 50
Gross premiums in due course of collection.....	339,261 26
Aggregate of all the admitted assets of the company at their actual value.....	\$3,153,454 07

LIABILITIES.

Losses adjusted and unpaid.....	\$61,785 12
Losses unadjusted, including all reported and supposed losses	87,927 99
Losses resisted, including interest, cost and expenses.....	25,657 52
Net amount of unpaid losses and claims.....	\$ 175,370 63
Amount required to safely re-insure all outstanding risks.....	1,406,936 11
All other demands against the company, viz: commissions, etc.	83,254 59
Total amount of liabilities, except capital stock and net surplus	1,665,561 33
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	487,892 74
Aggregate amount of liabilities including net surplus	\$3,153,454 07

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,012,515 26
Received for interest on mortgages.....	42,225 28
Received for interest on stocks and bonds and all other sources.....	94,894 73
Income from all other sources, viz: rents.....	1,432 03
Aggregate amount of income received in cash.....	\$2,151,067 30

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,074,975 33
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	348,349 69
Salaries and other charges of officers, clerks and employes.....	155,563 04
Paid State, national and local taxes.....	60,285 67
All other expenditures, viz: general expenses.....	172,351 60
Aggregate amount of expenditures in cash.....	\$1,911,525 33

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$189,471,814	\$2,335,032 80
Written during the year.....	231,325,231	2,547,311 90
Total.....	\$420,797,045	\$4,882,344 70
Deduct those expired and terminated.....	172,842,354	1,826,592 67
In force at end of the year.....	\$247,954,691	\$3,055,752 03
Deduct amount reinsured.....	25,687,239	318,299 62
Net amount in force.....	\$222,267,452	\$2,737,452 41

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,061,762 00
Premiums received.....	27,385 92
Losses paid on risks taken.....	21,677 44
Losses incurred in Maine.....	23,424 94

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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 7,500 00
Loans on bond and mortgage (first liens).....	553,096 86
Interest due and accrued thereon.....	6,222 00
Stocks and bonds owned by the company, market value... ..	1,134,636 47
Loans secured by collaterals.....	61,400 00
Cash in company's principal office.....	\$27,401 71 }
Cash deposited in bank.....	71,645 12 }
Interest due and accrued on stocks and bonds.....	13,053 00
Gross premiums in due course of collection.....	110,866 17
Aggregate of all the admitted assets of the company at their actual value.....	\$1,985,821 33

LIABILITIES.

Losses adjusted and unpaid.....	\$61,446 21
Losses unadjusted, including all reported and supposed losses.	56,000 00
Net amount of unpaid losses and claims.....	\$117,446 21
Amount required to safely re-insure all outstanding risks.....	716,534 14
All other demands against the company, viz., commissions, etc.....	22,173 23
Total amount of liabilities, except capital stock and net surplus.....	856,153 58
Capital actually paid up in cash.....	700,000 00
Surplus beyond capital and other liabilities.....	429,667 75
Aggregate amount of liabilities including net surplus.....	\$1,985,821 33

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$886,182 16
Received for interest on mortgages.....	34,217 21
Received for interest on stocks and bonds and all other sources.....	62,082 92
Aggregate amount of income received in cash.....	\$982,482 29

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$523,501 69
Cash dividends actually paid.....	56,000 00
Paid for commissions or brokerage.....	186,193 88
Salaries and other charges of officers, clerks and employes.....	41,754 95
Paid State, national and local taxes.....	24,502 66
All other expenditures	45,280 88
Aggregate amount of expenditures in cash.....	\$877,234 06

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$97,485,681	\$1,261,300 63
Written during the year.....	32,097,829	1,092,419 02
Total.....	\$189,583,510	2,353,719 65
Deduct those expired and terminated.....	81,148,438	911,497 54
In force at end of the year.....	\$108,435,072	\$1,442,222 11
Deduct amount re-insured.....	4,331,153	51,122 86
Net amount in force.....	\$104,103,919	\$1,391,099 25

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,464,877 00
Premiums received....	20,517 65
Losses paid on risks taken.....	12,985 22
Losses incurred in Maine.....	19,527 87

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

PETER NOTMAN, *President*.

GEO. C. HOWE, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered	\$778,000 00
Loans on bond and mortgage (first liens)	33,900 00
Interest due and accrued thereon	798 75
Stocks and bonds owned by the company, market value	926,995 00
Loans secured by collaterals	3,250 00
Cash in company's principal office	\$ 24,044 27 }
Cash deposited in bank	146,375 67 }
Interest due and accrued on stocks and bonds	4,325 00
Interest due and accrued on collateral loans	99 60
Gross premiums in due course of collection	254,827 62
All other assets, viz: rents due and accrued, \$5,990.98; due from other companies, \$11,067.58; interest not otherwise entered, \$517.59	17,576 51
Aggregate of all the admitted assets of the company at their actual value	\$2,190,192 42

LIABILITIES.

Net amount of unpaid losses and claims	\$236,687 92
Amount required to safely re-insure all outstanding risks	973,123 62
All other demands against the company, viz: commissions, etc	67,220 84
Total amount of liabilities, except capital stock and net surplus	1,277,032 38
Capital actually paid up in cash	500,000 00
Surplus beyond capital and other liabilities	413,160 04
Aggregate amount of liabilities including net surplus	\$2,190,192 42

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums	\$927,977 07	\$36,802 63
Received for interest on mortgages		\$964,779 70
Received for interest on stocks and bonds and all other sources		1,465 70
Income from all other sources, viz: rents		55,436 91
		25,753 81
Aggregate amount of income received in cash		\$1,047,436 12

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,172,334 52	\$14,858 46	\$1,187,192 98
Cash dividends actually paid.....			50,027 50
Paid for commissions or brokerage.....			65,181 88
Salaries and other charges of officers, clerks and employes.....			139,758 29
Paid State, national and local taxes.....			50,233 17
All other expenditures, viz: rents, printing, stationery, etc.....			150,327 12
Aggregate amount of expenditures in cash.....			\$1,642,720 94

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$379,159,760	\$3,254,008 54	\$1,501,987	\$36,059 00
Written during the year.....	216,583,068	2,154,420 70	1,976,757	51,732 80
Total.....	\$595,742,828	\$5,408,429 64	\$3,478,744	\$87,791 80
Deduct those expired and terminated.....	256,108,759	2,350,126 00	1,670,276	39,920 98
In force at end of the year.....	\$339,634,069	\$3,058,303 64	\$1,808,468	\$47,870 82
Deduct amount re-insured.....	143,374,914	1,191,077 59	342,999	9,280 08
Net amount in force.....	\$196,259,155	\$1,867,226 05	\$1,465,469	\$38,590 74

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,346,499 00
Premiums received.....	21,807 76
Losses paid on risks taken	17,232 27
Losses incurred in Maine.....	13,925 84

NORTH AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

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

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$44,575 00
Loans on bond and mortgage (first liens).....	53,340 00
Interest due and accrued thereon.....	684 15
Stocks and bonds owned by the company, market value.....	202,111 75
Loans secured by collaterals.....	11,200 00
Cash in company's principal office	\$2,253 41
Cash deposited in bank.....	9,948 55
Interest due and accrued on stocks and bonds.....	1,695 00
Interest due and accrued on collateral loans.....	122 76
Gross premiums in due course of collection.....	28,329 82
All other assets, viz: rents due, \$215.00; rents due from other companies, \$433.95.....	648 95
Aggregate of all the admitted assets of the company at their actual value.....	\$354,909 39

LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,162 08
Losses unadjusted, including all reported and supposed losses.....	14,962 46
Gross amount of claims for losses.....	21,124 54
Deduct re-insurance and salvage.....	1,458 11
Net amount of unpaid losses and claims.....	\$ 19,666 43
Amount required to safely re-insure all outstanding risks.....	113,111 76
All other demands against the company, viz: commissions, etc.	4,244 36
Total amount of liabilities, except capital stock and net surplus.....	137,022 55
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	17,886 84
Aggregate amount of liabilities including net surplus.....	\$354,909 39

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$140,939 22
Received for interest on mortgages.....	3,292 79
Received for interest on stocks and bonds and all other sources.....	8,823 35
Income from all other sources, viz: rents, \$1,679.72; return of bank tax, \$744.60.....	2,424 32
Aggregate amount of income received in cash.....	\$155,479 68

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$75,280 91
Cash dividends actually paid.....	5,000 00
Paid for commissions or brokerage.....	27,161 58
Salaries and other charges of officers, clerks and employes.....	16,267 47
Paid State, national and local taxes.....	4,544 98
All other expenditures, viz: interest, \$419.13; investment charges, \$353.09; miscellaneous, \$10,476.39	11,242 61
Aggregate amount of expenditures in cash.....	\$139,497 55

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$26,706,867	\$272,853 75
Written during the year.....	20,279,441	206,308 34
Total.....	\$46,986,308	\$479,162 09
Deduct those expired and terminated.....	20,519,453	201,310 32
In force at end of the year.....	\$26,466,855	\$277,851 77
Deduct amount re-insured.....	4,107,199	44,236 28
Net amount in force.....	\$22,359,656	\$233,615 49

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$487,224 00
Premiums received	5,634 49
Losses paid on risks taken.....	8,022 22
Losses incurred in Maine....	8,472 22

**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.

ASSETS.

Loans on bond and mortgage (first liens)	\$501,300 00
Interest due and accrued thereon	4,491 54
Stocks and bonds owned by company, market value.....	1,000,030 00
Cash in company's principal office	\$ 5,231 07
Cash deposited in bank	118,708 48
Interest accrued on stocks and bonds	4,891 67
Gross premiums in due course of collection.....	81,363 25
Aggregate of all the admitted assets of the company at their actual value.....	\$1,716,016 01

LIABILITIES.

Losses adjusted and unpaid.....	\$16,997 93
Losses unadjusted, including all reported and supposed losses	45,424 00
Losses resisted, including interest, costs and expenses.....	1,200 00
Gross amount of claims for losses.....	63,621 93
Deduct re-insurance and salvage.....	3,508 00
Net amount of unpaid losses and claims.....	\$ 60,113 93
Amount required to safely re-insure all outstanding risks.....	624,613 43
All other demands against the company, viz: commissions, etc.....	25,734 58
Total amount of liabilities, except capital stock and net surplus.....	710,461 94
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities ..	405,554 07
Aggregate amount of liabilities including net surplus.....	\$1,716,016 01

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$650,692 32
Received for interest on mortgages.....	24,587 55
Received for interest on stocks and bonds and all other sources..	49,409 38
Aggregate amount of income received in cash.....	\$724,689 25

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$315,943 40	\$461 57	\$316,404 97
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			131,029 94
Salaries and other charges of officers, clerks and employes.....			61,699 00
Paid State, national and local taxes			15,981 81
All other expenditures.....			58,507 47
Aggregate amount of expenditures in cash.....			\$643,623 19

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$94,300,679	\$1,118,925 30	\$49,308	\$1,933 30
Written during the year.....	68,122,950	764,271 76	1,225	53 95
Total.....	\$162,423,629	\$1,883,197 06	\$50,533	\$1,987 25
Deduct those expired and terminated.....	55,369,820	661,027 38	50,533	1,987 25
In force at end of the year.....	\$107,053,809	\$1,222,169 68		
Deduct amount re-insured.....	2,247,594	29,275 55		
Net amount in force.....	\$104,806,215	\$1,192,894 13		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$215,400 09
Premiums received.....	2,185 70
Losses paid on risks taken.....	457 77
Losses incurred in Maine.....	457 77

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHARLES B. WHITING, *President.*

JAMES M. TAINTOR, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$ 24,354	93
Loans on bond and mortgage (first liens).....	224,769	78
Interest due and accrued thereon.	8,902	18
Stocks and bonds owned by the company, market value.....	1,515,738	12
Loans secured by collaterals.....	11,940	00
Cash in company's principal office.....	\$ 14,930	06
Cash deposited in bank.....	110,590	38
Interest due and accrued on stocks and bonds.....	17,976	41
Interest due and accrued on collateral loans	427	80
Gross premiums in due course of collection.....	259,778	69
All other assets, viz: rents due and accrued.....	573	50
Aggregate of all the admitted assets of the company at their actual value.....	\$2,189,981	85

LIABILITIES.

Losses adjusted and unpaid	\$197,344	90
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses.....	18,586	14
Net amount of unpaid losses and claims.....	\$215,931	04
Amount required to safely re-insure all outstanding risks.....	925,299	73
Total amount of liabilities, except capital stock and net surplus.....	1,141,230	77
Capital actually paid up in cash	1,000,000	00
Surplus beyond capital and other liabilities.....	48,751	08
Aggregate amount of liabilities including net surplus.....	\$2,189,981	85

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums	\$1,376,240	\$85,906
Received for interest on mortgages.....		13,887
Received for interest on stocks and bonds and all other sources.....		75,744
Income from all other sources, viz: rents.....		481
Aggregate amount of income received in cash.....	\$1,552,262	13

STOCK FIRE, FIRE-MARINE AND MARINE

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$903,633 71	\$31,773 42	\$935,407 13
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			288,892 91
Salaries and other charges of officers, clerks and employes.....			94,497 55
Paid State, national and local taxes.....			27,919 75
All other expenditures, viz: general expense account.....			70,277 39
Aggregate amount of expenditures in cash.....			\$1,476,994 73

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$118,856,449	\$1,461,914 09	\$ 579,421	\$16,693 49
Written during the year.....	139,584,852	1,864,015 88	8,042,824	96,938 91
Total.....	\$258,441,301	\$3,325,929 97	\$8,622,245	\$113,632 40
Deduct those expired and terminated.....	117,085,979	1,561,125 11	7,857,131	85,374 26
In force at end of the year.....	\$141,355,322	\$1,764,804 86	\$765,114	\$28,258 14
Deduct amount re-insured.....	2,419,750	20,091 63		
Net amount in force.....	\$138,935,572	\$1,744,713 23	\$765,114	\$28,258 14

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,968,869 00
Premiums received.....	41,146 78
Losses paid on risks taken.....	25,846 81
Losses incurred in Maine.....	29,665 81

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.

ASSETS.

Loans on bond and mortgage (first liens)		\$212,400 00
Interest due and accrued thereon.....		1,741 33
Stocks and bonds owned by the company, market value.....		453,600 00
Loans secured by collaterals.....		1,500 00
Cash in company's principal office.....	\$ 6,197 89 }	18,749 93
Cash deposited in bank.....	12,552 04 }	
Interest due and accrued on stocks and bonds.....		3,609 17
Gross premiums in due course of collection.		55,655 56
All other assets, viz: due from other companies for reinsurance on losses already paid by this company		44 85
Aggregate of all the admitted assets of the company at their actual value.....		\$747,300 84

LIABILITIES.

Losses adjusted and unpaid.....	\$16,513 94	
Losses unadjusted, including all reported and supposed losses.....	30,220 50	
Losses resisted, including interest, costs and expenses	750 00	
Gross amount of claims for losses	47,484 44	
Deduct re-insurance and salvage.....	7,332 87	
Net amount of unpaid losses and claims		\$ 40,151 57
Amount required to safely re-insure all outstanding risks....		238,365 01
All other demands against the company, viz: commissions, etc.....		21,338 70
Total amount of liabilities, except capital stock and net surplus.....		299,855 28
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital and other liabilities.....		247,445 56
Aggregate amount of liabilities including net surplus.....		\$747,300 84

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$318,838 07
Received for interest on mortgages.....	9,170 73
Received for interest on stocks and bonds and all other sources.....	14,804 17
Aggregate amount of income received in cash.....	\$342,812 97

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$158,135 26
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage	66,944 68
Salaries and other charges of officers, clerks and employes.....	23,978 24
Paid State, national and local taxes.....	6,138 49
All other expenditures, viz: interest on borrowed money, \$175.70; fire patrol, \$628.29; stationery, advertising, etc., \$3,516.50; rents, agency and office expenses, \$12,958.10.....	17,278 59
Aggregate amount of expenditures in cash.....	\$292,475 26

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$48,267,956	\$409,511 41
Written during the year.....	45,322,510	423,324 54
Total.....	\$93,590,466	\$832,835 95
Deduct those expired and terminated	37,700,151	329,292 28
In force at end of the year.. ..	\$55,890,315	\$503,543 67
Deduct amount re-insured.....	4,242,425	39,321 29
Net amount in force.....	\$51,647,890	\$464,222 38

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$213,248 00
Premiums received.. ..	2,740 99
Losses paid on risks taken.....	2,192 90
Losses incurred in Maine.....	1,067 90

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

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*

W. GARDNER CROWELL, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$134,500 00
Loans on bond and mortgage (first liens).....	495,320 00
Interest due and accrued thereon.....	6,916 22
Stocks and bonds owned by the company, market value.....	2,295,000 00
Loans secured by collaterals.....	665,700 00
Cash in company's principal office.....	\$ 2,156 73 }
Cash deposited in bank.....	73,585 95 }
Interest due and accrued on collateral loans.....	3,873 81
Gross premiums in due course of collection.....	207,466 26
All other assets, viz: rents due and accrued.....	641 66
Aggregate of all the admitted assets of the company at their actual value	\$3,825,160 63

LIABILITIES.

Losses adjusted and unpaid.....	\$38,732 56
Losses unadjusted, including all reported and supposed losses.....	137,090 65
Losses resisted, including interest, costs and expenses.....	7,860 00
Net amount of unpaid losses and claims	\$ 138,683 21
Amount required to safely re-insure all outstanding risks.....	1,817,922 12
All other demands against the company, viz: commissions, etc.....	4,000 00
Total amount of liabilities, except capital stock and net surplus.....	2,005,605 33
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	1,419,555 30
Aggregate amount of liabilities including net surplus.....	\$3,825,160 63

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,479,721 72
Received for interest on mortgages.....	22,114 66
Received for interest on stocks and bonds and all other sources.....	137,769 49
Income from all other sources, viz: rents, etc.....	1,962 44
Aggregate amount of income received in cash.....	\$1,641,568 31

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$936,547 38
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage	373,171 75
Salaries and other charges of officers, clerks and employes.....	49,590 00
Paid State, national and local taxes.....	31,902 50
All other expenditures.....	72,904 83
Aggregate amount of expenditures in cash.....	\$1,524,116 46

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$165,490,998	\$2,006,087 47
Written during the year	159,684,995	1,856,246 61
Total	\$325,175,993	\$3,862,334 08
Deduct those expired and terminated.....	128,530,580	1,552,295 81
In force at end of the year.....	\$196,645,413	2,310,038 27
Deduct amount re-insured.....	10,246,516	121,060 07
Net amount in force.....	\$186,398,897	\$2,188,978 20

PERPETUAL RISKS.

	<i>Risks.</i>	<i>Deposits.</i>
In force December 31, 1891.....	\$29,042,309	\$727,378 24
Written during the year.....	2,259,645	56,315 78
Total.....	\$31,301,954	\$783,694 02
Deduct those marked off as cancelled.....	920,147	26,225 19
In force at end of the year.....	\$30,381,807	\$757,468 83
Losses incurred on perpetual risks during the year.....		\$23,000 00
Losses paid on perpetual risks during the year.....		22,709 62

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,316,035 83
Premiums received.....	31,950 42
Losses paid on risks taken.....	22,851 61
Losses incurred in Maine.....	29,033 56

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, \$500,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$300,700 60
Interest due and accrued thereon.....	5,131 49
Stocks and bonds owned by the company, market value.....	280,590 00
Loans secured by collaterals.....	186,608 13
Cash in company's principal office.....	\$16,817 71 }
Cash deposited in bank.....	89,760 11 }
Interest due and accrued on stocks and bonds.....	6,017 56
Interest due and accrued on collateral loans.....	7,294 50
Gross premiums in due course of collection.....	119,915 18
Aggregate of all the admitted assets of the company at their actual value.....	\$1,012,835 28

LIABILITIES.

Losses adjusted and unpaid.....	\$23,129 14
Losses unadjusted, including all reported and supposed losses.....	25,671 92
Losses resisted, including interest, costs and expenses.....	2,000 00
Gross amount of claims for losses.....	50,801 06
Deduct re-insurance and salvage.....	5,743 82
Net amount of unpaid losses and claims.....	\$ 45,057 24
Amount required to safely re-insure all outstanding risks.....	363,777 87
All other demands against the company, viz: commissions, etc.....	23,749 03
Total amount of liabilities, except capital stock and net surplus.....	432,584 14
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	80,251 14
Aggregate amount of liabilities including net surplus.....	\$1,012,835 28

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$574,874 71	\$27,725 65	\$602,600 36
Received for interest on mortgages.....			19,963 25
Received for interest on stocks and bonds and all other sources.....			21,212 36
Income from all other sources, increase of capital.....			150,000 00
Aggregate amount of income received in cash.....			\$793,775 97

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$390,306 34
Cash dividends actually paid.....	21,000 00
Paid for commissions or brokerage	140,884 55
Salaries and other charges of officers, clerks and employes.....	26,845 82
Paid State, national and local taxes.....	14,232 43
All other expenditures, viz: expense, \$30,249.60; advertising, \$941.45; postage and stationery, \$3,910.55; furniture and fixtures, \$2,804.05	37,905 65
Aggregate amount of expenditures in cash.....	\$631,174 79

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$59,877,688	\$698,292 73	\$ 763,196	\$22,144 50
Written during the year	62,276,197	772,193 79	1,019,330	29,166 01
Total.....	\$122,153,885	\$1,470,486 52	\$1,782,526	\$51,310 51
Deduct those expired and terminated.....	62,629,133	767,429 93	1,008,411	26,634 14
In force at end of the year.	\$59,524,752	\$703,056 59	\$774,115	\$24,676 37
Deduct amount re-insured	3,114,702	41,130 59	10,000	487 50
Net amount in force.....	\$56,410,050	\$661,926 00	\$764,115	\$24,188 87

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,479,969 00
Premiums received	20,546 78
Losses paid on risks taken.....	16,437 21
Losses incurred in Maine.....	17,945 04

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

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

ASSETS.

Real estate owned by the company, unincumbered	\$401,000 00
Loans on bond and mortgage (first liens).....	157,200 00
Interest due and accrued thereon.....	2,581 88
Stocks and bonds owned by the company, market value.....	3,882,109 75
Cash in company's principal office... ..	\$ 339 12 }
Cash deposited in bank.....	468,230 88 }
Interest due and accrued on stocks and bonds.....	10,001 31
Gross premiums in due course of collection.....	869,490 07
All other assets, viz: rents accrued, \$3,643.77; installment notes, \$373,026.46	376,670 23

Aggregate of all the admitted assets of the company at their actual
value \$6,167,623 24

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$282,126 42
Losses resisted, included interest, costs and expenses.....	46,713 64
Net amount of unpaid losses and claims.....	\$ 328,840 06
Amount required to safely re-insure all outstanding risks.....	4,088,348 54
All other demands against the company, viz: commissions, etc.....	211,097 97
Total amount of liabilities, except capital stock and net surplus.....	4,578,286 57
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	589,336 67
Aggregate amount of liabilities including net surplus.....	\$6,167,623 24

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$4,576,783 56
Received for interest on mortgages	8,343 96
Received for interest on stocks and bonds and all other sources	96,790 95
Income from all other sources, viz: rents, \$76,068.47; from sale of real estate and other investment securities, \$211,627.43	287,695 90
Aggregate amount of income, received in cash.....	\$4,969,614 37

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,499,840 48
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	894,720 90
Salaries and other charges of officers, clerks and employes.....	308,173 54
Paid State, national and local taxes.....	68,053 63
All other expenditures, viz: rents, postage, telegrams, stationery, advertising, legal and other expenses.....	380,144 24
Aggregate amount of expenditures in cash.....	\$4,250,932 79

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$559,774,750	\$7,265,661 86
Written during the year.	432,123,362	5,298,179 17
Total.....	\$991,898,112	\$12,563,841 03
Deduct those expired and terminated	389,742,247	4,752,369 11
In force at end of the year	\$602,155,865	\$7,811,471 92
Deduct amount re-insured	12,923,999	130,287 88
Net amount in force	\$589,231,866	\$7,681,184 04

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,014,095 00
Premiums received.....	26,773 71
Losses paid on risks taken.....	9,712 47
Losses incurred in Maine.....	7,946 02

PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D. W. C. SKELTON, *President.*

GEO. H. BURDICK, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$336,373 80
Loans on bond and mortgage (first liens).....	462,046 01
Interest due and accrued thereon.....	56,433 84
Stocks and bonds owned by the company, market value.....	4,082,309 25
Loans secured by collaterals.....	61,882 50
Cash in company's principal office.....	\$ 44,679 64 }
Cash deposited in bank.....	304,276 97 }
Interest due and accrued on collateral loans.....	2,384 64
Gross premiums in due course of collection.....	468,684 54
All other assets, viz: rents due and accrued.....	1,250 87
Aggregate of all the admitted assets of the company at their actual value.....	\$5,820,322 06

LIABILITIES.

Losses adjusted and unpaid	} \$448,439 30
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses.....	18,786 91
Net amount of unpaid losses and claims.....	\$ 467,226 21
Amount required to safely re-insure all outstanding risks.....	2,112,831 71
Total amount of liabilities, except capital stock and net surplus.....	2,580,057 92
Capital actually paid up in cash.....	2,000,000 00
Surplus beyond capital and other liabilities.....	1,240,264 14
Aggregate amount of liabilities including net surplus.....	\$5,820,322 06

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,366,127 41
Received for interest on mortgages.....	27,074 73
Received for interest on stocks and bonds and all other sources.....	206,777 60
Income from all other sources, viz: rents.....	7,040 96
Aggregate amount of income received in cash.....	\$3,607,020 70

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,118,956 50
Cash dividends actually paid.....	280,000 00
Paid for commissions or brokerage.....	640,119 27
Salaries and other charges of officers, clerks and employes.....	150,377 60
Paid State, national and local taxes.....	59,976 19
All other expenditures, viz: general expenses.....	331,785 19
Aggregate amount of expenditures in cash.....	\$3,581,214 75

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$348,340,378	\$3,805,345 53
Written during the year.....	357,149,748	3,804,172 82
Total.....	\$705,490,126	\$7,609,518 35
Deduct those expired and terminated.....	359,090,909	3,561,536 79
In force at end of the year.....	\$346,399,217	\$4,047,981 56

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,316,789 00
Premiums received.....	48,587 27
Losses paid on risks taken.....	78,990 66
Losses incurred in Maine.....	33,431 07

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.

ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,076,845 00
Cash in company's principal office.....	\$ 556 74 }
Cash deposited in bank.....	83,222 62 } 83,779 36
Gross premiums in due course of collection.....	201,754 79
Bills receivable, not matured, taken for premiums.....	55,909 04
Aggregate of all the admitted assets of the company at their actual value.....	\$1,418,288 19

LIABILITIES.

Losses adjusted and unpaid.....	\$11,241 98
Losses unadjusted, including all reported and supposed losses.....	151,419 59
Losses resisted, including interest, costs and expenses.....	19,495 62
Gross amount of claims for losses.....	182,157 19
Deduct re-insurance and salvage.....	50,570 54
Net amount of unpaid losses and claims.....	\$131,586 65
Amount required to safely re-insure all outstanding risks.....	813,259 98
All other demands against the company, viz: commissions, etc.....	41,789 04
Total amount of liabilities, except capital stock and net surplus.....	986,635 67
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	31,652 52
Aggregate amount of liabilities including net surplus.....	\$1,418,288 19

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$907,710 84	\$376,636 62
Received for interest on stocks and bonds and all other sources.....		51,633 05
Aggregate amount of income received in cash.....		\$1,335,980 51

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$680,159 91	\$270,298 35	\$950,458 26
Cash dividends actually paid.....			12,000 00
Paid for commissions or brokerage.....			236,002 99
Salaries and other charges of officers, clerks and employes.....			70,590 24
Paid State, national and local taxes.....			29,544 86
All other expenditures.....			94,261 67
Aggregate amount of expenditures in cash			\$1,392,858 02

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$139,031,700	\$1,409,723 96	\$ 10,711,854	\$293,033 01
Written during the year.....	117,325,195	1,236,926 90	120,332,676	529,619 59
Total	\$256,356,895	\$2,646,650 86	\$131,044,530	\$822,652 60
Deduct those expired and terminated.....	124,244,643	1,182,477 02	123,211,406	566,679 72
In force at end of the year	\$132,112,252	\$1,464,173 84	\$7,833,124	\$255,972 88
Deduct amount re-insured	14,275,585	144,629 30	3,517,198	93,775 14
Net amount in force	\$117,836,667	\$1,319,544 54	\$4,315,926	\$162,197 74

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	<i>Total.</i>
Risks taken	\$820,617 00	\$173,622 00	\$994,239 00
Premiums received.....	8,468 12	901 39	9,369 51
Losses paid on risks taken.....	12,118 51	321 45	12,439 96
Losses incurred in Maine	12,618 51	321 45	12,939 96

QUEEN INSURANCE COMPANY OF AMERICA,
NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

JAMES A. MACDONALD, *President.*

GEO. W. BURCHELL, *Secretary.*

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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$2,914,573 50
Cash in company's principal office	} 209,911 78
Cash deposited in bank.....	
Interest due and accrued on stocks and bonds.....	39,529 04
Interest due and accrued on collateral loans, bank balance	910 09
Gross premiums in due course of collection.....	369,570 80
Bills receivable, not matured, taken for premiums.....	3,690 37
All other assets, viz: due from companies for re-insurance on losses ..	730 07
Aggregate of all the admitted assets of the company at their actual value	\$3,538,915 65

LIABILITIES.

Losses adjusted and unpaid.....	\$ 92,347 09
Losses unadjusted, including all reported and supposed losses.....	146,697 60
Losses resisted, including interest, costs and expenses.....	8,814 84
Gross amount of claims for losses.....	247,859 53
Deduct re-insurance and salvage.....	6,835 69
Net amount of unpaid losses and claims.....	\$ 241,023 84
Amount required to safely re-insure all outstanding risks.....	1,647,943 78
All other demands against the company, viz: commissions, etc.....	112,022 52
Due and accrued for salaries, etc., \$4,805.89; for borrowed money, \$11,486.66	16,292 55
Total amount of liabilities, except capital stock and net surplus.....	2,017,282 69
Capital actually paid up in cash	500,000 00
Surplus beyond capital and other liabilities.....	1,021,632 96
Aggregate amount of liabilities including net surplus	\$3,538,915 65

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,046,154 96
Received for interest on stocks and bonds and all other sources.....	111,927 42
Income from all other sources, viz: premium for re-insuring Canadian business of Queen Insurance Company of Liverpool	144,298 01
Aggregate amount of income received in cash.....	\$2,302,380 39

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,337,277 55
Paid for commissions or brokerage.....	341,409 57
Salaries and other charges of officers, clerks and employes.....	148,500 46
Paid State, national and local taxes.....	22,852 36
All other expenditures, viz: general expenses.....	172,493 14
Aggregate amount of expenditures in cash.....	<u>\$2,022,533 08</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$272,046,735	\$3,064,871 62
Written during the year.....	<u>228,982,468</u>	<u>2,651,559 91</u>
Total.. ..	\$501,029,203	\$5,716,431 53
Deduct those expired and terminated.....	<u>212,057,920</u>	<u>2,394,680 33</u>
In force at end of the year.....	\$288,971,283	\$3,321,751 20
Deduct amount re-insured.....	<u>12,760,010</u>	<u>131,969 68</u>
Net amount in force	\$276,211,273	\$3,189,781 52

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,252,047 00
Premiums received.....	2,989 30
Losses paid on risks taken.....	9,290 91
Losses incurred in Maine....	<u>8,233 77</u>

RELiance INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

THOMAS C. HILL, *President.*

CHARLES J. WISTER, JR., *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$119,000 00
Loans on bond and mortgage (first liens).....	107,900 00
Interest due and accrued thereon	1,444 11
Stocks and bonds owned by the company, market value.....	561,202 00
Cash in company's principal office....	\$ 3,666 93
Cash deposited in bank.....	21,728 09
Gross premiums in due course of collection.....	25,395 02
All other assets, viz: accrued rents, \$744; deposits on perpetual policies on real estate owned by company, \$1,665.....	25,511 64
	2,409 00
Aggregate of all the admitted assets of the company at their actual value.....	\$842,861 77

LIABILITIES.

Losses adjusted and unpaid.....	\$18,924 01
Losses unadjusted, including all reported and supposed losses	46,111 89
Losses resisted, including interest, cost and expenses.....	1,647 00
Gross amount of claims for losses.....	66,682 90
Deduct re-insurance and salvage.....	5,380 00
Net amount of unpaid losses and claims.....	\$ 61,302 90
Amount required to safely re-insure all outstanding risks.....	274,980 83
All other demands against the company, viz: commissions, etc.	2,517 62
Total amount of liabilities, except capital stock and net surplus	338,801 35
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	204,060 42
Aggregate amount of liabilities including net surplus	\$842,861 77

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$230,469 81
Received for interest on mortgages.....	4,752 59
Received for interest on stocks and bonds and all other sources.....	27,591 52
Income from all other sources, viz: rents, transfers, etc	2,958 56
Aggregate amount of income received in cash.....	265,772 48

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$162,307 62
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage....	45,166 26
Salaries and other charges of officers, clerks and employes.....	14,168 02
Paid State, national and local taxes.....	3,783 41
All other expenditures, viz: maps, travelling expenses, advertising, &c	15,466 42
Aggregate amount of expenditures in cash.....	\$258,891 73

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$25,629,958	\$247,055 47
Written during the year.....	28,982,713	284,404 22
Total	\$54,612,671	\$531,459 69
Deduct those expired and terminated.....	26,532,731	231,949 42
In force at end of the year	\$28,079,940	299,510 27
Deduct amount reinsured.....	1,982,935	18,773 91
Net amount in force.....	\$26,097,005	\$280,736 36

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$373,197 00
Premiums received	4,673 38
Losses paid on risks taken.....	4,662 05
Losses incurred in Maine.....	5,412 05

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$190,829 84
Loans on bond and mortgage (first liens).....	395,190 00
Interest due and accrued thereon.....	5,716 84
Stocks and bonds owned by the company, market value.	174,774 74
Cash in company's principal office	\$ 1,037 50 }
Cash deposited in bank	106,206 87 }
Interest due and accrued on stocks and bonds.....	812 00
Gross premiums in due course of collection.....	87,569 71
Aggregate of all the admitted assets of the company at their actual value.....	\$962,137 50

LIABILITIES.

Losses adjusted and unpaid.....	\$20,995 75
Losses unadjusted, including all reported and supposed losses.....	37,130 00
Losses resisted, including interest, costs and expenses.....	2,265 00
Net amount of unpaid losses and claims.....	\$ 60,390 75
Amount required to safely re-insure all outstanding risks.....	459,032 88
All other demands against the company, viz: commissions, etc.....	1,884 51
Total amount of liabilities, except capital stock and net surplus.....	521,308 14
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	240,829 36
Aggregate amount of liabilities including net surplus	\$962,137 50

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$570,673 04
Received for interest on mortgages	18,757 64
Received for interest on stocks and bonds and all other sources.....	5,614 44
Income from all other sources.....	21,736 09
Aggregate amount of income received in cash.....	\$616,781 21

EXPENDITURES DURING THE YEAR.

* Net amount paid for losses (fire).....	\$326,396 08
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage	142,415 35
Salaries and other charges of officers, clerks and employes	25,602 00
Paid State, national and local taxes.....	14,892 57
All other expenditures, viz: expense account, \$37,642.25; printing and stationery, \$5,275.38.....	42,917 63
Aggregate amount of expenditures in cash	\$572,223 63

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891 ..	\$67,763,677	\$754,996 09
Written during the year.....	67,458,551	800,138 29
Total	\$135,222,228	\$1,555,134 38
Deduct those expired and terminated.....	52,034,415	605,066 82
In force at end of the year.....	\$83,187,813	\$950,067 56
Deduct amount re-insured.....	6,601,592	81,327 00
Net amount in force....	\$76,586,221	\$868,740 56

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$189,913 00
Premiums received	2,375 61
Losses paid on risks taken.....	201 88
Losses incurred in Maine.....	201 88

**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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$109,000 00
Loans on bond and mortgage (first liens)	332,900 00
Interest due and accrued thereon	8,117 64
Stocks and bonds owned by the company, market value.	2,656,840 00
Loans secured by collaterals.....	57,000 00
Cash in company's principal office	\$ 10,104 67 }
Cash deposited in bank	311,150 30 }
Interest due and accrued on stocks and bonds	22,899 00
Interest due and accrued on collateral loans.....	1,425 00
Gross premiums in due course of collection.....	239,286 87
All other assets, viz: rents, \$905.50; due from other companies for re- insurance, Liberty, \$902.25, Munich, \$972.97.....	2,780 72
Aggregate of all the admitted assets of the company at their actual value.....	\$3,751,504 20

LIABILITIES.

Losses adjusted and unpaid.....	\$ 97,676 30
Losses unadjusted, including all reported and supposed losses.....	173,839 70
Losses resisted, including interest, costs and expenses.....	26,453 73
Gross amount of claims for losses.....	297,969 73
Deduct re-insurance and salvage.....	12,555 20
Net amount of unpaid losses and claims.....	\$285,414 53
Amount required to safely re-insure all outstanding risks.....	1,345,486 57
All other demands against the company, viz: commissions, etc.....	35,893 02
Total amount of liabilities, except capital stock and net surplus... ..	1,666,794 12
Capital actually paid up in cash.....	1,500,000 00
Surplus beyond capital and other liabilities.....	584,710 08
Aggregate amount of liabilities including net surplus.....	\$3,751,504 20

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,847,271 17
Received for interest on mortgages.....	15,982 32
Received for interest on stocks and bonds and all other sources.....	132,490 19
Income from all other sources, viz: rents.....	4,197 26
Aggregate amount of income received in cash.....	\$1,999,940 94

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,220,735 51
Cash dividends actually paid.....	150,000 00
Paid for commissions or brokerage	326,096 44
Salaries and other charges of officers, clerks and employes	68,906 05
Paid State, national and local taxes.....	59,793 98
All other expenditures, viz: office and agency, incidental, legal, travel- ling and all other expenses	174,320 54
Aggregate amount of expenditures in cash.....	\$1,999,852 52

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$190,860,299	\$2,451,928 08
Written during the year.....	167,952,500	2,149,792 76
Total.....	\$358,812,799	\$4,601,720 84
Deduct those expired and terminated.....	156,216,176	1,984,338 34
In force at end of the year.....	\$202,596,623	\$2,617,382 50

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,433,629 00
Premiums received	37,380 97
Losses paid on risks taken.....	37,674 64
Losses incurred in Maine.....	36,481 60

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.

ASSETS.

Real estate owned by the company, unincumbered.....	\$129,679 24
Loans on bond and mortgage (first liens).....	823,888 43
Interest due and accrued thereon.....	21,785 52
Stocks and bonds owned by the company, market value.....	685,920 53
Loans secured by collaterals.....	273,160 00
Cash in company's principal office.....	\$ 14,184 48 }
Cash deposited in bank.....	121,428 56 }
Interest due and accrued on stocks and bonds	8,287 19
Interest due and accrued on collateral loans.....	6,693 15
Gross premiums in due course of collection.....	119,186 57
Bills receivable, not matured, taken for premiums.....	40,917 57
All other assets, viz: rents.....	255 00

Aggregate of all the admitted assets of the company at their actual value.....\$2,245,386 24

LIABILITIES.

Losses adjusted and unpaid	\$ 32,416 42
Losses unadjusted, including all reported and supposed losses.....	145,172 48
Losses resisted, including interest, costs and expenses.....	11,463 15
Gross amount of claims for losses.....	189,052 05
Deduct re-insurance and salvage.....	26,391 97
Net amount of unpaid losses and claims.....	\$162,660 08
Amount required to safely re-insure all outstanding risks.....	891,569 47
All other demands against the company, viz: commissions, etc.....	17,877 98
Total amount of liabilities, except capital stock and net surplus.....	1,072,107 53
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	673,278 71

Aggregate amount of liabilities including net surplus.....\$2,245,386 24

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$1,207,335 56	\$313,858 30
Received for interest on mortgages.....		\$1,521,193 86
Received for interest on stocks and bonds and all other sources.....		51,660 24
Income from all other sources, viz: rents ..		57,819 46
		5,111 56
Aggregate amount of income received in cash.....		\$1,635,785 12

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses.....	\$740,313 07	\$170,697 44
Cash dividends actually paid.....		\$911,010 51
Paid for commissions or brokerage.....		60,000 00
Salaries and other charges of officers, clerks and employes.....		307,125 43
Paid State, national and local taxes.....		56,670 33
All other expenditures, viz: general operating expenses, \$67,588.87; postage, \$4,548.59; repairs, \$637.31.....		25,420 27
		72,774 67
Aggregate amount of expenditures in cash		\$1,433,001 21

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$113,086,645	\$1,502,910 72	\$ 3,049,402	\$113,972 42
Written during the year.....	93,400,212	1,541,544 36	41,704,700	365,609 35
Total	\$206,486,857	\$3,044,455 08	\$44,754,102	\$479,581 77
Deduct those expired and terminated.....	52,002,285	1,320,056 38	40,478,308	324,103 85
In force at end of the year.....	\$154,394,572	\$1,724,398 70	\$4,275,794	\$155,477 92
Deduct amount re-insured.....	12,076,528	162,012 51		
Net amount in force.....	\$142,318,044	\$1,562,386 19	\$4,275,794	\$155,477 92

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$408,671 00
Premiums received.....	4,103 19
Losses paid on risks taken	543 89
Losses incurred in Maine.....	543 89

UNION INSURANCE COMPANY, PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

C. S. HOLLINSHEAD, *President.*

E. R. DANIELS, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$190,000 00
Loans on bond and mortgage (first liens).....	9,900 00
Stocks and bonds owned by the company, market value....	217,409 50
Loans secured by collaterals.....	30,200 00
Cash in company's principal office.....	\$ 1,952 24 }
Cash deposited in bank.....	30,455 83 }
Interest due and accrued on stocks and bonds.....	1,077 50
Gross premiums in due course of collection.....	77,878 03
Bills receivable, not matured.....	60 00
All other assets, viz: rents, \$809.38; re-insurance due, \$28.40; perpetual premiums on building, \$742.50.....	1,580 28
Aggregate of all the admitted assets of the company at their actual value.....	\$530,513 38

LIABILITIES.

Losses adjusted and unpaid.....	\$26,034 95
Losses unadjusted, including all reported and supposed losses.	26,772 37
Losses resisted, including interest, costs and expenses	1,787 41
Gross amount of claims for losses.....	54,594 73
Deduct re-insurance and salvage.....	3,405 96
Net amount of unpaid losses and claims.....	\$ 51,188 77
Amount required to safely re-insure all outstanding risks.....	200,505 80
All other demands against the company, viz: commissions, etc.....	18,245 09
Total amount of liabilities, except capital stock and net surplus.....	269,939 66
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	10,573 72
Aggregate amount of liabilities including net surplus.....	\$530,513 38

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$314,903 89
Received for interest on mortgages.....	645 00
Received for interest on stocks and bonds and all other sources.....	13,357 46
Income from all other sources, viz: rents.....	7,028 36
Aggregate amount of income received in cash.....	\$335,934 71

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$222,200 79	\$223 25	\$222,424 04
Cash dividends actually paid.....			35 51
Paid for commissions or brokerage.....			51,710 69
Salaries and other charges of officers, clerks and employes.....			24,993 98
Paid State, national and local taxes			9,399 76
All other expenditures, viz: advertising, postage, traveling expenses, supplies, etc., \$21,995.13; expenses of building, \$4,459.97; marine, \$12.87; other expenses, \$14.84.....			26,482 81
Aggregate amount of expenditures in cash.....			\$335,046 79

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$37,611,603	\$413,544 64
Written during the year.....	38,950,839	401,550 90
Total.....	\$76,562,442	\$815,095 54
Deduct those expired and terminated.....	37,065,263	389,389 28
In force at end of the year.....	\$39,497,179	\$425,706 26
Deduct amount re-insured.....	6,678,277	79,779 33
Net amount in force.....	\$32,818,902	\$345,926 93

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$699,811 00
Premiums received.....	9,070 64
Losses paid on risks taken.....	10,477 25
Losses incurred in Maine.....	9,486 51

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President*.

DENNIS J. SWEENEY, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$119,850 00
Loans on bond and mortgage (first liens).....	647,931 50
Interest due and accrued thereon	11,896 62
Stocks and bonds owned by the company, market value.....	307,950 00
Loans secured by collaterals.....	79,300 00
Cash in company's principal office	\$ 2,619 96 }
Cash deposited in bank.....	32,802 01 }
Interest due and accrued on stocks and bonds.....	814 50
Interest due and accrued on collateral loans.....	936 80
Gross premiums in due course of collection.....	46,420 97
All other assets, viz: rents due and accrued, \$266.13; due for perpetual deposits, \$3,501.75; surveys, \$11.00	3,778 88
Aggregate of all the admitted assets of the company at their actual value.....	\$1,254,301 24

LIABILITIES.

Losses adjusted and unpaid.....	\$13,741 73
Losses unadjusted, including all reported and supposed losses.....	21,830 09
Losses resisted, including interest, costs and expenses.....	7,894 82
Net amount of unpaid losses and claims.....	\$ 43,466 64
Amount required to safely re-insure all outstanding risks.....	803,805 29
All other demands against the company, viz: commissions, etc.....	24,392 46
Total amount of liabilities, except capital stock and net surplus.....	871,664 39
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	82,636 85
Aggregate amount of liabilities including net surplus.....	\$1,254,301 24

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$285,907 44
Received for interest on mortgages	{ 51,557 88
Received for interest on stocks and bonds and all other sources	
Income from all other sources, viz: rents, \$1,027.15; transfers, \$471.75.....	1,498 90
Aggregate amount of income received in cash	\$338,964 12

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$191,616 29
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage.....	65,504 00
Salaries and other charges of officers, clerks and employes.....	19,079 92
Paid State, national and local taxes.....	8,411 32
All other expenditures, viz: advertising, printing, traveling, etc.....	23,308 31
Aggregate amount of expenditures in cash.....	\$325,919 84

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$34,040,218	\$356,697 99
Written during the year.....	33,315,717	346,852 02
Total.....	\$67,355,935	\$703,550 01
Deduct those expired and terminated.....	29,884,891	290,683 64
In force at end of the year.....	\$37,471,044	\$412,866 37
Deduct amount re-insured.....	1,528,550	16,139 09
Net amount in force.....	\$35,942,494	\$396,727 28

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$108,365 00
Premiums received.....	1,352 33
Losses paid on risks taken.....	22 75
Losses incurred in Maine....	22 75

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.

ASSETS.

Loans on bond and mortgage (first liens).....	\$525,500 00
Interest due and accrued thereon.....	3,938 75
Stocks and bonds owned by the company, market value.....	82,225 00
Cash in company's principal office.....	\$ 13,222 79 }
Cash deposited in bank.....	36 98 }
Interest due and accrued on stocks and bonds.....	762 00
Gross premiums in due course of collection.....	59,638 70
All other assets, viz: re-insurance due from other companies on losses already paid.....	482 90
Aggregate of all the admitted assets of the company at their actual value.....	\$685,807 12

LIABILITIES.

Losses adjusted and unpaid.....	\$14,500 00
Losses unadjusted, including all reported and supposed losses.....	20,200 00
Losses resisted, including interest, costs and expenses.....	1,440 00
Net amount of unpaid losses and claims.....	\$36,140 00
Amount required to safely re-insure all outstanding risks.....	224,633 14
All other demands against the company, viz: commissions, etc.....	24,121 81
Total amount of liabilities, except capital stock and net surplus.....	284,894 95
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	150,912 47
Aggregate amount of liabilities including net surplus.....	\$685,807 12

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$301,459 40	\$11,026 04	\$312,485 44
Received for interest on mortgages.....			24,537 11
Received for interest on stocks and bonds and all other sources.....			1,681 08
Income from all other sources.....			12 50
Aggregate amount of income received in cash.....			\$338,716 13

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$158,622 93	\$2,656 41	\$161,279 34
Cash dividends actually paid.....			25,012 75
Paid for commissions or brokerage.....			71,726 94
Salaries and other charges of officers, clerks and employes.....			20,703 51
Paid State, national and local taxes.....			9,155 24
All other expenditures, viz: rents, fire patrol, advertising, stationery, and sundries.....			34,423 75
Aggregate amount of expenditures in cash.....			\$322,301 53

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$47,002,608	\$333,648 84	\$808,305	\$21,830 69
Written during the year.....	43,983 640	392,730 65	240,182	10,256 77
Total.....	\$90,986,248	\$726,379 49	\$1,048,487	\$32,087 46
Deduct those expired and ter- minated.....	41,252,500	285,678 44	774,921	23,022 21
In force at end of the year.....	\$49,733,748	\$440,701 65	\$273,566	\$9,065 25
Deduct amount re-insured.....	3,065,873	28,648 58		
Net amount in force.....	\$46,667,875	\$412,052 47	\$273,566	\$9,065 25

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$174,375 00
Premiums received.....	2,165 19
Losses paid on risks taken	143 88
Losses incurred in Maine.....	243 88

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

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*

JOHN Q. UNDERHILL, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$207,000 00
Loans on bond and mortgage (first liens).....	291,850 00
Interest due and accrued thereon.....	2,113 25
Stocks and bonds owned by the company, market value.....	953,000 00
Cash in company's principal office and in bank.....	149,808 57
Gross premiums in due course of collection.....	148,422 65
Bills receivable, not matured, taken for premiums ...	1,106 76

Aggregate of all the admitted assets of the company at their actual value\$1,753,307 23

LIABILITIES.

Losses adjusted and unpaid	\$40,904 80
Losses unadjusted, including all reported and supposed losses.....	73,981 00
Losses resisted, including interest, costs and expenses.....	4,250 00
Gross amount of claims for losses.....	119,135 80
Deduct re-insurance and salvage.....	15,000 00
Net amount of unpaid losses and claims	\$104,135 80
Amount required to safely re-insure all outstanding risks.....	894,312 07
All other demands against the company, viz: commissions, etc.....	28,129 15
Total amount of liabilities, except capital stock and net surplus.....	1,026,577 02
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities.....	426,730 21

Aggregate amount of liabilities including net surplus.....\$1,753,307 23

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,106,633 18
Received for interest on mortgages.....	20,554 46
Received for interest on stocks and bonds and all other sources.....	37,751 25
Income from all other sources, viz: rents	553 21

Aggregate amount of income received in cash.....\$1,165,492 10

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$615,556 89
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage	248,353 10
Salaries and other charges of officers, clerks and employes.....	41,969 43
Paid State, national and local taxes.....	26,573 13
All other expenditures, viz: postage, exchange, telegraph and express, advertising, rent, printing and stationery, legal, fire patrol, ap- praisers, general agency, maps and incidentals.....	130,419 25
Aggregate amount of expenditures in cash.....	\$1,101,871 80

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$168,422,032	\$1,669,105 77
Written during the year	120,346,866	1,276,873 83
Total	\$288,768,898	\$2,945,979 60
Deduct those expired and terminated.....	109,943,992	1,130,116 80
In force at end of the year.....	\$178,824,906	\$1,815,862 80
Deduct amount re-insured.....	6,863,988	79,641 49
Net amount in force.....	\$171,960,918	\$1,736,221 31

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$456,867 00
Premiums received.....	5,617 14
Losses paid on risks taken.....	875 21
Losses incurred in Maine.....	888 71

**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.

ASSETS.

Real estate owned by the company, unincumbered	\$629,843 90
Loans on bond and mortgage (first liens)	323,650 00
Interest due and accrued thereon.....	1,305 41
Stocks and bonds owned by the company, market value.....	360,450 00
Loans secured by collaterals.....	6,000 00
Cash in company's principal office	\$ 1,267 60 }
Cash deposited in bank	92,228 42 }
Interest due and accrued on stocks and bonds.....	3,131 35
Interest due and accrued on collateral loans.....	25 00
Gross premiums in due course of collection.	70,804 75
All other assets, viz: rents, etc	7,657 59
Aggregate of all the admitted assets of the company at their actual value.....	\$1,496,364 02

LIABILITIES.

Losses adjusted and unpaid	} \$63,429 74	
Losses unadjusted, including all reported and supposed losses.....		
Losses resisted, including interest, costs and expenses	5,269 79	
Gross amount of claims for losses.....	68,699 53	
Deduct re-insurance and salvage.....	5,900 77	
Net amount of unpaid losses and claims		\$ 62,798 76
Amount required to safely re-insure all outstanding risks....		474,468 88
All other demands against the company, viz: commissions, etc.....		15,954 56
Total amount of liabilities, except capital stock and net surplus.....		553,222 20
Capital actually paid up in cash.....		250,000 00
Surplus beyond capital and other liabilities.....		693,141 82
Aggregate amount of liabilities including net surplus.....		\$1,496,364 02

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$556,319 87
Received for interest on mortgages.....	15,975 68
Received for interest on stocks and bonds and all other sources.....	18,208 15
Income from all other sources, viz: rents, less taxes and expenses....	26,199 79
Aggregate amount of income received in cash.....	\$616,703 49

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$326,606 56
Cash dividends actually paid.....	50,100 00
Paid for commissions or brokerage	132,211 60
Salaries and other charges of officers, clerks and employes.....	60,617 64
Paid State, national and local taxes.....	6,185 69
All other expenditures	35,929 49
Aggregate amount of expenditures in cash.....	\$611,650 98

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$123,413,660	\$973,904 12
Written during the year.....	77,328,860	637,259 04
Total.....	\$200,742,520	\$1,611,163 16
Deduct those expired and terminated	77,367,316	627,440 60
In force at end of the year..	\$123,375,204	\$983,722 56
Deduct amount re-insured.....	5,338,569	48,168 80
Net amount in force.....	\$118,036,635	\$935,553 76

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$218,137 00
Premiums received.	2,100 27
Losses paid on risks taken.....	771 50
Losses incurred in Maine.....	771 50

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1892.



HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President.*

WALTER L. HARRIS, *Secretary.*

Capital Guarantee, \$100,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 46,150 00
Loans on bond and mortgage (first liens)	128,400 00
Interest due and accrued thereon	2,275 31
Stocks and bonds owned by company, market value.....	642,347 00
Cash in company's principal office	\$8,126 47
Cash deposited in bank	9,796 93
Interest due and accrued on stocks and bonds.....	7,381 73
Gross premiums in due course of collection.....	769 57
All other assets, viz: bills receivable, \$1,200.00; rent due, \$112.50.....	1,312 50
Aggregate of all the admitted assets of the company at their actual value.....	\$846,559 51

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$1,157 00
Losses resisted, including interest, costs and expenses.....	2,000 00
Net amount of unpaid losses and claims.....	\$ 3,157 00
Amount required to safely re-insure all outstanding risks.....	269,044 13
All other demands against the company, viz: commissions, etc.....	101 78
Total amount of liabilities, except capital stock and net surplus.....	272,302 91
Guarantee capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities ...	474,256 60
Aggregate amount of liabilities including net surplus.....	\$846,559 51

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$141,034 07
Received for interest on mortgages.....	7,093 75
Received for interest on stocks and bonds and all other sources..	34,495 00
Income from all other sources, viz: rents.....	2,434 83
Aggregate amount of income received in cash.....	\$185,117 65

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$52,574 52
Cash dividends actually paid.....	71,655 22
Paid for commissions or brokerage.....	21,481 11
Salaries and other charges of officers, clerks and employes.....	15,000 06
Paid State, national and local taxes.....	1,483 12
All other expenditures, viz: dividend on guaranteed capital, \$7,000.00; general expenses, \$4,517.71.....	11,517 71
Aggregate amount of expenditures in cash.....	\$173,711 74

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$35,175,101 03	\$501,258 81
Written during the year.....	10,486,496 01	150,928 54
Total.....	\$45,661,597 04	\$652,187 35
Deduct those expired and terminated	10,180,034 70	142,924 28
In force at end of the year.....	\$35,481,562 34	\$509,263 07

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$1,005,245 00
Premiums received.....	12,822 59
Losses paid	5,495 16
Losses incurred in Maine.....	5,555 16

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

CHARLES B. CUMINGS, *President.*

JOHN M. CORBETT, *Secretary.*

Capital Guarantor, \$200,000.

ASSETS.

Loans on bond and mortgage (first liens).....	\$111,890 00
Interest due and accrued thereon.....	946 23
Stocks and bonds owned by the company, market value.....	187,819 00
Cash deposited in bank.....	15,127 71
Interest due and accrued on stocks and bonds.....	1,719 20
Gross premiums in due course of collection.....	6,161 10
Aggregate of all the admitted assets of the company at their actual value.....	\$323,573 24

LIABILITIES.

Losses adjusted and unpaid.....	\$500 00
Losses unadjusted, including all reported and supposed losses.....	700 00
Net amount of unpaid losses and claims.....	\$ 1,200 00
Amount required to safely re-insure all outstanding risks.....	87,501 14
All other demands against the company, viz: commissions, etc.....	3,330 30
Total amount of liabilities, except capital stock and net surplus.....	92,031 44
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	31,541 80
Aggregate amount of liabilities including net surplus.....	\$323,573 24

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$40,088 66
Received for interest on mortgages.....	5,587 49
Received for interest on stocks and bonds and all other sources.....	8,870 83
Income from all other sources.....	26 12
Aggregate amount of income received in cash.....	\$54,573 10

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$12,227 79
Cash dividends actually paid, on capital, \$14,000; to policy-holders, \$8,000.22.....	22,000 22
Paid for commissions or brokerage	6,100 66
Salaries and other charges of officers, clerks and employes.....	10,923 00
Paid State, national and local taxes.....	493 55
All other expenditures.....	1,911 56
Aggregate amount of expenditures in cash.....	\$53,656 78

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$20,895,063	\$165,295 89
Written during the year.....	5,426,605	43,911 09
Total.....	\$26,321,668	\$209,206 98
Deduct those expired and terminated.....	4,312,353	33,115 10
In force at end of the year.....	\$22,009,315	\$176,091 88
Deduct amount re-insured.....	116,775	1,089 59
Net amount in force.....	\$21,892,540	\$175,002 29

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$187,650 00
Premiums received	2,049 62

QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHAS. A. HOWLAND, *President.*

WILLIAM H. FAY, *Secretary.*

ASSETS.

Real estate owned by the company, unincumbered	\$17,000 00
Loans on bond and mortgage (first liens).....	63,350 00
Interest due and accrued thereon.	1,957 00
Stocks and bonds owned by the company, market value.....	350,601 25
Loans secured by collaterals.....	111,000 00
Cash in company's principal office.....	\$ 440 00 }
Cash deposited in bank.....	65,167 44 }
	65,607 44
Interest due and accrued on stocks and bonds	} 5,017 13
Interest due and accrued on collateral loans	
Gross premiums in due course of collection.....	12,865 60
All other assets, viz: rents due and accrued.....	380 00
Aggregate of all the admitted assets of the company at their actual value.....	\$627,778 42.

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$2,250 00
Losses resisted, including interest, costs and expenses.....	2,225 00
Net amount of unpaid losses and claims.....	\$ 4,475 00
Amount required to safely re-insure all outstanding risks.....	238,536 54
All other demands against the company, viz: commissions, etc.....	8,805 07
Total amount of liabilities	251,816 61
Surplus.....	375,961 81
Aggregate amount of liabilities including net surplus.....	\$627,778 42.

INCOME DURING THE YEAR.

Net cash received for premiums	\$142,703 92
Received for interest on mortgages.....	2,302 83
Received for interest on stocks and bonds and all other sources.....	25,073 64
Income from all other sources, viz: rents, \$487.00; from receivers Pacific National Bank, \$476.76.....	963 76
Aggregate amount of income received in cash	\$171,044 15.

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$50,352 29
Cash dividends actually paid	65,380 98
Paid for commissions or brokerage.....	22,687 57
Salaries and other charges of officers, clerks and employes.....	11,885 62
Paid State, national and local taxes.....	2,695 18
All other expenditures, viz: printing and stationery, \$3,515.51; postage, furniture, maps, fuel and sundry items, \$3,645.75.....	7,161 26
Aggregate amount of expenditures in cash.....	\$160,162 90

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$31,933,267	\$466,209 54
Written during the year	9,875,787	145,052 04
Total.....	\$41,809,054	\$611,261 58
Deduct those expired and terminated.....	9,220,466	134,130 06
In force at end of the year.....	\$32,588,588	\$477,131 52
Deduct amount re-insured.....	5,500	58 45
Net amount in force.....	\$32,583,088	\$477,073 07

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,011,310 00
Premiums received	16,061 63
Losses paid on risks taken.....	15,477 60
Losses incurred in Maine.....	14,603 60

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*

EDWARD M. TUCKE, *Secretary.*

ASSETS.

Loans on bond and mortgage (first liens).....	\$246,124 00
Interest due and accrued thereon.....	4,681 60
Stocks and bonds owned by the company, market value.....	171,561 00
Loans secured by collaterals.....	89,050 00
Cash in company's principal office	\$ 919 59)
Cash deposited in bank	7,321 87)
Interest due and accrued on collateral loans.....	1,497 80
Gross premiums in due course of collection.....	12,810 07
All other assets, viz: personal loans, \$146,650.00; accrued interest, \$1,869.40	148,519 40
Aggregate of all the admitted assets of the company at their actual value	\$682,485 33

LIABILITIES.

Losses adjusted and unpaid.....	\$2,267 96
Amount required to safely re-insure all outstanding risks.....	268,302 81
All other demands against the company, viz: commissions, etc.....	1,815 87
Total amount of liabilities	272,386 64
Surplus.....	410,098 69
Aggregate amount of liabilities including net surplus	\$682,485 33

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$149,384 88
Received for interest on mortgages	10,984 06
Received for interest on stocks and bonds and all other sources	22,860 73
Aggregate amount of income, received in cash.....	\$183,229 67

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$58,314 06
Cash dividends actually paid.....	63,157 31
Paid for commissions or brokerage.....	22,172 61
Salaries and other charges of officers, clerks and employes.....	10,900 00
Paid State, national and local taxes.....	1,611 60
All other expenditures	7,049 02
Aggregate amount of expenditures in cash.....	\$163,204 60

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$32,858,192	\$495,728 25
Written during the year.	10,701,993	163,638 35
Total.....	\$43,560,185	\$659,366 60
Deduct those expired and terminated	8,164,233	122,760 99
In force at end of the year	\$35,395,952	\$536,605 61

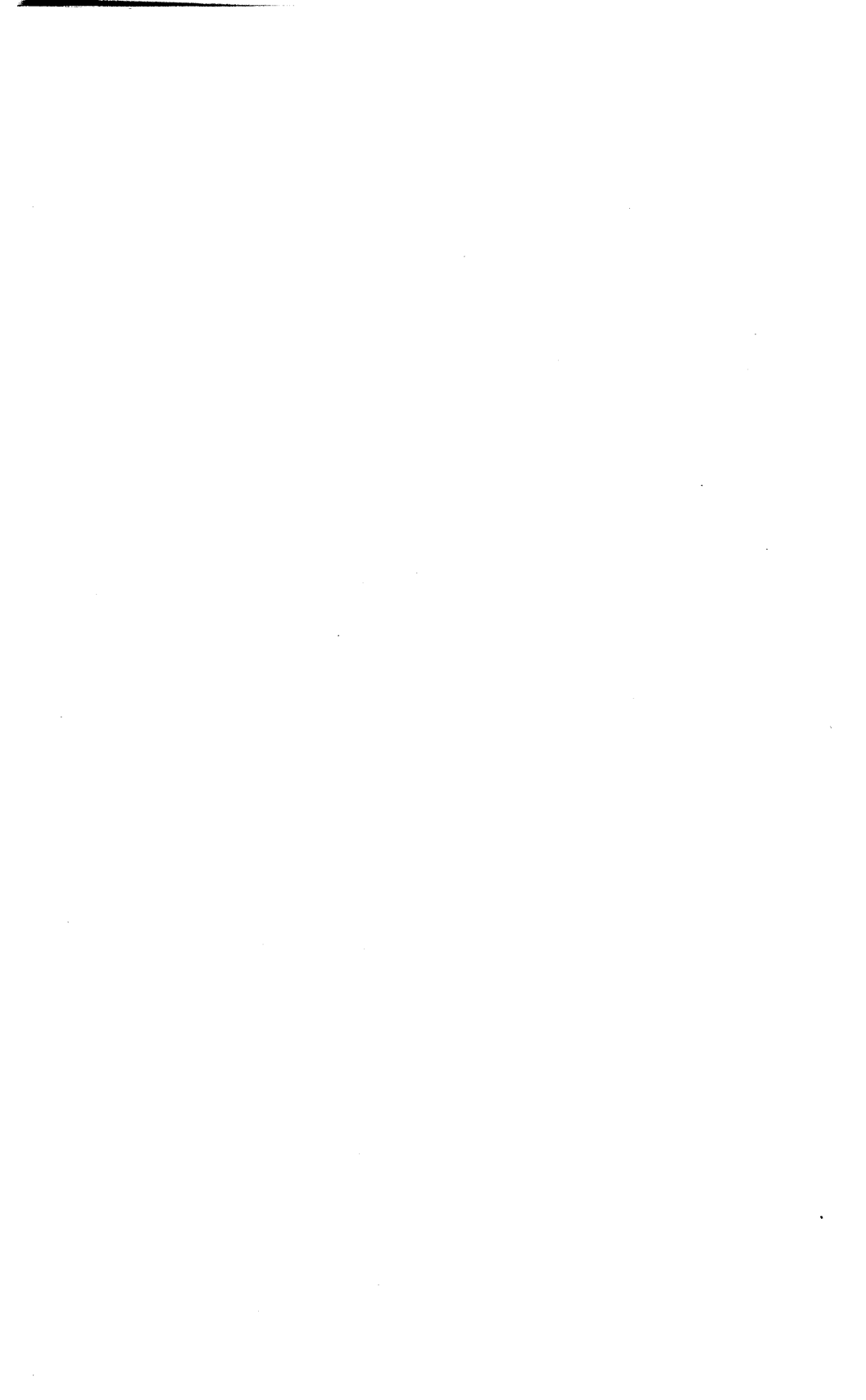
BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$998,600 00
Premiums received.....	15,560 54
Losses paid on risks taken.....	15,388 10
Losses incurred in Maine.....	16,403 10

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,
1892.



BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

GEORGE A. COX, *President.*

P. H. SIMS, *Secretary.*

DEPOSIT CAPITAL.

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

Stocks and bonds owned by the company, market value.....	\$606,275 00
Cash deposited in bank.....	70,061 82
Interest due and accrued on stocks and bonds	7,715 03
Gross premiums in due course of collection.....	133,040 52
Aggregate of all the admitted assets of the company at their actual value.....	\$819,092 37

LIABILITIES.

Losses adjusted and unpaid	\$10,085 58
Losses unadjusted, including all reported and supposed losses.....	45,180 21
Losses resisted, including interest, costs and expenses.....	4,881 89
Gross amount of claims for losses.....	60,147 68
Deduct re-insurance and salvage.....	7,024 90
Net amount of unpaid losses and claims.....	\$ 53,122 78
Amount required to safely re-insure all outstanding risks.....	398,041 36
All other demands against the company, viz: commissions, etc.....	43,569 51
Total amount of liabilities, except deposit capital and net surplus	494,733 65
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	124,358 72
Aggregate amount of liabilities including net surplus	\$819,092 37

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$525,701 10	\$73,133 74	\$598,834 84
Received for interest on stocks and bonds and all other sources.....			23,158 54
Aggregate amount of income received in cash.....			\$621,993 38

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$378,771 13	\$38,811 52	\$417,582 65
Paid for commissions or brokerage.....			121,539 27
Salaries and other charges of officers, clerks and employes.....			11,822 44
Paid State, national and local taxes.....			15,549 77
All other expenditures, viz: board, express, fire patrol, printing, traveling, stationery, advertising, postage and exchange			35,569 41
Aggregate amount of expenditures in cash			\$602,063 54

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$59,277,474	\$732,194 74	\$ 580,088	\$14,812 40
Written during the year.....	53,266,721	654,064 04	11,687,192	80,036 48
Total	\$112,544,195	\$1,386,258 78	\$12,267,280	\$94,848 88
Deduct those expired and ter- minated.....	49,478,286	610,064 55	11,469,108	73,120 36
In force at end of the year.....	\$63,065,909	\$776,194 23	\$798,172	\$21,728 52
Deduct amount re-insured.....	1,108,791	17,306 79		
Net amount in force.....	\$61,957,118	\$758,887 44	\$798,172	\$21,728 52

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$727,029 00
Premiums received.....	9,714 22
Losses paid on risks taken	2,760 67
Losses incurred in Maine.....	3,264 47

CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

 INCORPORATED IN 1805. COMMENCED BUSINESS IN 1890.

PETER NOTMAN, THOS. F. GOODRICH, } U. S.
 GEO. C. HOWE, CHAS. H. POST, } Managers.

DEPOSIT CAPITAL.

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

ASSETS.

Loans on bond and mortgage (first liens)	\$50,000 00
Stocks and bonds owned by the company, market value.	1,389,815 00
Cash in company's principal office	\$ 162 26 }
Cash deposited in bank	254,082 30 }
Interest due and accrued on stocks and bonds	6,750 00
Gross premiums in due course of collection.....	269,200 22
All other assets, viz: due from other insurance companies for re-insurance on losses already paid	4,236 57
Aggregate of all the admitted assets of the company at their actual value.....	\$1,974,246 35

LIABILITIES.

Net amount of unpaid losses and claims.....	\$241,177 79
Amount required to safely re-insure all outstanding risks.....	1,214,978 65
All other demands against the company, viz: commissions, etc.....	60,692 71
Total amount of liabilities, except deposit capital and net surplus	1,516,849 15
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	257,397 20
Aggregate amount of liabilities including net surplus.....	\$1,974,246 35

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,881,476 24
Received for interest on mortgages.....	3,000 00
Received for interest on stocks and bonds and all other sources.....	35,786 23
Aggregate amount of income received in cash.....	\$1,920,262 47

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$710,619 03
Paid for commissions or brokerage	553,947 77
Salaries and other charges of officers, clerks and employes	106,697 48
Paid State, national and local taxes.....	32,793 00
All other expenditures.....	79,408 38
Aggregate amount of expenditures in cash.....	\$1,483,465 66

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$70,170,885	\$813,364 96
Written during the year.....	282,187,583	2,395,216 24
Total.....	\$352,358,468	\$3,208,581 20
Deduct those expired and terminated.....	70,066,589	384,107 57
In force at end of the year.....	\$282,291,879	\$2,824,473 63
Deduct amount re-insured.....	33,925,411	431,057 20
Net amount in force.....	\$248,366,468	\$2,393,416 43

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$473,494 00
Premiums received	8,017 23
Losses paid on risks taken.....	1,795 00
Losses incurred in Maine.....	2,742 50

CITY OF LONDON FIRE INSURANCE COMPANY, (Limited.)

LONDON, ENGLAND.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

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

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

DEPOSIT CAPITAL.

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

Stocks and bonds owned by the company, market value.....	\$451,810 00
Cash in company's principal office	\$ 184 42 /
Cash deposited in bank.....	14,473 65
Interest due and accrued on stocks and bonds.....	3,026 66
Gross premiums in due course of collection.....	80 75
Aggregate of all the admitted assets of the company at their actual value	\$469,391 06

LIABILITIES.

Losses adjusted and unpaid.....	\$ 9,987 35
Losses unadjusted, including all reported and supposed losses.....	7,412 73
Losses resisted, including interest, costs and expenses.....	8,523 93
Gross amount of claims for losses.....	25,924 01
Deduct re-insurance and salvage.....	35 00
Net amount of unpaid losses and claims.....	\$25,889 01
Amount required to safely re-insure all outstanding risks.....	65,610 17
All other demands against the company, viz: commissions, etc.....	149 19
Total amount of liabilities, except deposit capital and net surplus....	91,648 37
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	177,742 69
Aggregate amount of liabilities including net surplus	\$469,391 06

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$83,301 74
Received for interest on stocks and bonds and all other sources.....	22,905 73
Aggregate amount of income received in cash.....	\$116,207 47

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$169,475 71
Paid for commissions or brokerage.....	26,745 78
Salaries and other charges of officers, clerks and employes.....	19,795 97
Paid State, national and local taxes.....	6,974 72
All other expenditures, viz: general expenses.....	6,807 32
Aggregate amount of expenditures in cash.....	\$229,799 50

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$48,710,579	\$563,512 02
Written during the year	4,009,588	56,485 23
Total..	\$52,720,167	\$619,997 25
Deduct those expired and terminated.....	38,424,297	453,802 07
In force at end of the year.....	\$14,295,870	\$166,195 18
Deduct amount re-insured	480,892	6,234 05
Net amount in force	\$13,814,978	\$159,961 13

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Losses paid on risks taken.....	\$5,564 20
Losses incurred in Maine.... ..	5,564 20

COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

CHARLES SEWALL, *Manager*, Corner Pine and Williams 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

ASSETS.

Real estate owned by the company, unincumbered.....	\$	864,314	96
Stocks and bonds owned by the company, market value.....		1,757,627	50
Cash in company's principal offices.....	\$	336	23
Cash deposited in banks.....		425,085	45
		425,421	68
Interest due and accrued on stocks and bonds.....		25,549	99
Gross premiums—balances of accounts.....		24,609	55
Gross premiums in due course of collection.....		462,550	62
Bills receivable, not matured, taken for premiums.....		16,844	28
All other assets, viz: rents due, \$11,036.28; re-insurance due,* \$2,768.77; interest on bank balances, \$267.11.....		14,072	16
Aggregate of all the admitted assets of the company at their actual value.....		\$3,590,990	74

LIABILITIES.

Losses adjusted and unpaid.....	\$341,992	59
Losses unadjusted, including all reported and supposed losses.....	7,500	00
Losses resisted, including interest, costs and expenses.....	24,280	00
Gross amount of claims for losses.....	373,772	59
Deduct re-insurance and salvage.....	9,631	00
Net amount of unpaid losses and claims.....	\$364,141	59
Amount reclaimable on perpetual policies.....	18,545	75
Amount required to safely re-insure all outstanding risks.....	2,240,606	83
All other demands against the company, viz: commissions, etc.....	79,941	19
Total amount of liabilities, except capital stock and net surplus.....	2,703,235	36
Deposit capital.....	200,000	00
Surplus beyond capital and other liabilities.....	687,755	38
Aggregate amount of liabilities including net surplus.....	\$3,590,990	74

* Due from various companies on losses already paid.

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$2,786,848 94	\$204,118 55	\$2,990,967 49
Received for interest on stocks and bonds and all other sources.....			75,391 12
Income from all other sources, viz: rents, \$38,321.67; interest on bank balances, \$3,132.65.....			41,454 32
Aggregate amount of income received in cash.....			\$3,107,812 93

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,897,758 91	\$162,841 13	\$2,060,600 04
Paid for commissions or brokerage.....			586,174 72
Salaries and other charges of officers, clerks and employes.....			137,408 06
Paid State, national and local taxes.....			84,134 33
All other expenditures, viz: patrols, boards, printing, travelling, post- age, telegrams, express, maps, legal and office expenses.....			121,120 71
Aggregate amount of expenditures in cash.....			\$2,989,437 86

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$399,296,143	\$4,037,270 42	\$ 269,550	\$ 11,144 08
Written during the year.....	333,686,763	3,547,123 90	40,200,666	247,536 80
Total.....	\$732,982,906	\$7,584,394 32	\$40,470,216	\$258,680 88
Deduct those expired and ter- minated.....	317,347,318	3,172,092 38	38,763,042	250,190 62
In force at end of the year.....	\$415,635,588	\$4,412,301 94	\$1,707,174	\$8,490 26
Deduct amount re-insured.....	8,659,690	92,952 41	199,000	671 80
Net amount in force.....	\$406,975,898	\$4,319,349 53	\$1,508,174	\$7,818 46

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,230,019 00
Premiums received.....	33,591 75
Losses paid on risks taken.....	24,318 40
Losses incurred in Maine.....	26,174 74

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENGLAND.

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

HENRY E. BOWERS, *Manager*, 50 Pine 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

ASSETS.

Loans on bond and mortgage (first liens).....	\$359,500 00
Interest due and accrued thereon	2,961 21
Stocks and bonds owned by the company, market value.....	1,059,562 50
Cash in company's principal office.....	\$ 625 00
Cash deposited in bank.....	117,899 51
Interest due and accrued on stocks and bonds.....	10,041 67
Gross premiums in due course of collection.....	120,932 23
All other assets, viz: rents accrued.....	416 67
Aggregate of all the admitted assets of the company at their actual value.....	\$1,671,938 79

LIABILITIES.

Losses adjusted and unpaid.....	\$ 41,211 00
Losses unadjusted, including all reported and supposed losses	100,136 00
Losses reslsted, including interest, costs and expenses.....	28,577 00
Gross amount of claims for losses.....	169,924 00
Deduct re-insurance and salvage.....	3,671 00
Net amount of unpaid losses and claims.....	\$166,253 00
Amount required to safely re-insure all outstanding risks.....	951,868 01
All other demands against the company, viz: commissions, etc.	18,828 11
Total amount of liabilities, except deposit capital and net surplus.....	1,136,949 12
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	534,989 67
Aggregate amount of liabilities including net surplus	\$1,671,938 79

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,107,181 60
Received for interest on mortgages	10,485 56
Received for interest on stocks and bonds and all other sources.....	32,475 96
Income from all other sources, viz: rents.....	2,500 00
Aggregate amount of income received in cash.....	\$1,152,643 12

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$703,980 54
Paid for commissions or brokerage.....	213,580 85
Salaries and other charges of officers, clerks and employes.....	115,345 76
Paid State, national and local taxes.....	38,657 29
All other expenditures, viz: board expenses, postage, advertising, office expenses	80,544 43
Aggregate amount of expenditures in cash.....	\$1,158,108 87

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$210,781,021 49	\$1,705,593 69
Written during the year.....	146,675,780 90	1,386,199 04
Total	\$357,456,802 39	\$3,091,792 73
Deduct those expired and terminated.....	134,871,631 60	1,194,303 96
In force at end of the year	\$222,585,170 79	\$1,897,488 77
Deduct amount reinsured.....	7,746,577 00	57,239 11
Net amount in force.....	\$214,838,593 79	\$1,840,249 66

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,330,227 09
Premiums received	33,818 62
Losses paid on risks taken.....	19,479 36
Losses incurred in Maine.....	20,896 45

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$9,000 00
Interest due and accrued thereon.....	168 75
Stocks and bonds owned by the company, market value.	1,048,831 25
Cash deposited in bank and trust companies.....	173,952 97
Interest due and accrued on stocks and bonds.....	1,000 00
Gross premiums in due course of collection.....	94,065 31
Bills receivable, not matured taken for premiums.....	3,474 47
Aggregate of all the admitted assets of the company at their actual value.....	\$1,330,492 75

LIABILITIES.

Losses adjusted and unpaid.....	\$17,400 00
Losses unadjusted, including all reported and supposed losses.....	94,070 00
Losses resisted, including interest, costs and expenses.....	19,595 00
Gross amount of claims for losses.....	131,065 00
Deduct re-insurance and salvage.....	14,620 00
Net amount of unpaid losses and claims.....	\$116,445 00
Amount required to safely re-insure all outstanding risks.....	885,994 57
All other demands against the company, viz: commissions, etc.....	13,493 86
Total amount of liabilities, except deposit capital and net surplus.....	1,015,933 43
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	114,559 32
Aggregate amount of liabilities including net surplus.....	\$1,330,492 75

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,216,926 75
Received for interest on mortgages	405 00
Received for interest on stocks and bonds and all other sources.....	47,812 73
Aggregate amount of income received in cash.....	\$1,265,144 48

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$782,217 60
Paid for commissions or brokerage.....	194,826 76
Salaries and other charges of officers, clerks and employes	96,928 41
Paid State, national and local taxes.....	27,595 98
All other expenditures, viz: rent, advertising, stationery, expressage, fire patrol and local board expense.....	70,536 38
Aggregate amount of expenditures in cash	\$1,172,105 13

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891 ..	\$127,739,954	\$1,584,169 88
Written during the year.....	120,937,436	1,507,878 24
Total	\$248,677,390	\$3,092,048 12
Deduct those expired and terminated.....	110,382,596	1,323,215 20
In force at end of the year.....	\$138,294,794	\$1,768,832 92
Deduct amount re-insured.....	4,107,576	51,091 4
Net amount in force....	\$134,187,218	\$1,717,741 88

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$638,023 00
Premiums received	10,696 94
Losses paid on risks taken.....	3,576 69
Losses incurred in Maine.....	3,626 69

IMPERIAL INSURANCE COMPANY,
(Limited.)
LONDON, ENG.

INCORPORATED IN 1803. COMMENCED BUSINESS IN 1803.

JOHN C. PAIGE, *Resident 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

ASSETS.

Real estate owned by the company, unincumbered.....		\$476,634 70
Stocks and bonds owned by the company, market value.....		998,695 00
Cash in company's principal office	\$ 4 89	
Cash deposited in bank	159,515 63	159,520 52
Interest due and accrued on stocks and bonds.....		2,895 83
Gross premiums in due course of collection.....		210,211 59
All other assets, viz: accrued rents, \$3,449.92; reclaimable for salvages on paid losses, \$3,474.62.....		6,924 54
Aggregate of all the admitted assets of the company at their actual value.....		\$1,854,882 18

LIABILITIES.

Losses adjusted and unpaid	\$10,696 45
Losses unadjusted, including all reported and supposed losses.....	95,004 25
Losses resisted, including interest, costs and expenses.....	24,893 81
Gross amount of claims for losses	130,594 51
Deduct re-insurance and salvage.....	1,969 27
Net amount of unpaid losses and claims.....	\$128,625 24
Amount required to safely re-insure all outstanding risks.....	964,666 27
All other demands against the company, viz: commissions, etc.....	41,165 89
Total amount of liabilities, except deposit capital and net surplus.....	1,134,457 40
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	520,424 78
Aggregate amount of liabilities including net surplus.....	\$1,854,882 18

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,241,009 34
Received for interest on stocks and bonds and all other sources.....	36,337 34
Income from all other sources, viz: rents.....	17,433 14
Aggregate amount of income received in cash.....	<u>\$1,294,779 82</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$783,496 17
Paid for commissions or brokerage.....	245,242 90
Salaries and other charges of officers, clerks and employees.....	112,412 64
Paid State, national and local taxes.....	47,667 58
All other expenditures, viz: general expenses.....	39,470 12
Aggregate amount of expenditures in cash.....	<u>\$1,228,289 41</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$189,495,625 99	\$1,779,062 78
Written during the year.....	171,176,587 82	1,652,303 30
Total.....	<u>\$360,672,213 81</u>	<u>\$3,411,366 08</u>
Deduct those expired and terminated	148,241,927 46	1,460,725 36
In force at end of the year.....	<u>\$212,430,286 35</u>	<u>\$1,950,640 72</u>
Deduct amount re-insured.....	8,884,119 21	115,195 48
Net amount in force.....	<u>\$203,546,167 14</u>	<u>\$1,835,445 24</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,687,011 00
Premiums received.....	26,487 16
Losses paid on risks taken	25,053 45
Losses incurred in Maine.....	27,083 45

LANCASHIRE FIRE INSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *United States Manager*, 25 Pine 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

ASSETS.

Real estate owned by the company, unincumbered.....	\$383,098 85
Stocks and bonds owned by the company, market value.....	2,036,460 00
Cash in company's principal office.....	\$ 1,448 76 }
Cash deposited in bank, Mechanics' National.....	108,747 05 }
Gross premiums in due course of collection.....	364,997 92

Aggregate of all the admitted assets of the company at their actual value.....\$2,894,752 58

LIABILITIES.

Losses adjusted and unpaid.....	\$62,084 88
Losses unadjusted, including all reported and supposed losses.....	315,412 70
Losses resisted, including interest, costs and expenses.....	20,934 49
Net amount of unpaid losses and claims.....	\$ 398,432 07
Amount required to safely re-insure all outstanding risks.....	1,644,275 64
All other demands against the company, viz: commissions, etc.....	40,000 00
Total amount of liabilities, except deposit capital and net surplus.....	2,082,707 71
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	612,044 87

Aggregate amount of liabilities including net surplus.....\$2,894,752 58

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,721,858 40
Received for interest on stocks and bonds and all other sources.....	91,678 53
Income from all other sources, viz: rents.....	14,760 32

Aggregate amount of income received in cash\$2,828,297 25

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,495,226 18
Paid for commissions or brokerage.....	592,345 77
Salaries and other charges of officers, clerks and employes.....	200,973 32
Paid State, national and local taxes.....	44,543 36
All other expenditures, viz: office expenses, travelling, maps, printing, advertising and board assessments.....	167,675 45
Aggregate amount of expenditures in cash.....	\$3,500,764 08

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$406,512.429	\$3,424,682 81
Written during the year.....	321,356,467	3,909,707 49
Total.....	\$727,868,896	\$7,334,390 30
Deduct those expired and terminated.....	417,820,633	3,899,445 37
In force at end of the year.....	\$310,048,263	\$3,434,944 93
Deduct amount re-insured.....	18,347,971	176,774 62
Net amount in force.....	\$291,700,232	\$3,258,170 31

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,214,382 00
Premiums received	19,408 05
Losses paid on risks taken.....	10,044 56
Losses incurred in Maine....	13,621 18

LION FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

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

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

DEPOSIT CAPITAL.

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

Loans on bond and mortgage (first liens).....	\$217,600 00
Interest due and accrued thereon.....	4,717 86
Stocks and bonds owned by the company, market value.....	417,875 00
Loans secured by collaterals.....	26,500 00
Cash in company's principal office	\$ 58 60
Cash deposited in bank	161,997 48
Interest due and accrued on stocks and bonds.....	5,277 50
Interest due and accrued on collateral loans.....	521 25
Gross premiums in due course of collection.....	79,785 54

Aggregate of all the admitted assets of the company at their actual value	\$914,333 23
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LIABILITIES.

Losses adjusted and unpaid	\$33,649 22
Losses unadjusted, including all reported and supposed losses.....	56,236 00
Losses resisted, including interest, costs and expenses.....	12,482 00
Net amount of unpaid losses and claims	\$102,367 22
Amount required to safely re-insure all outstanding risks.....	376,570 56
All other demands against the company, viz: commissions, etc.....	20,755 53
Total amount of liabilities, except deposit capital and net surplus.....	499,693 31
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	214,639 92

Aggregate amount of liabilities including net surplus.....	\$914,333 23
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INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$584,603 04
Received for interest on mortgages.....	10,586 51
Received for interest on stocks and bonds and all other sources.....	16,982 60

Aggregate amount of income received in cash.....	\$612,172 15
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EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$356,585 24
Paid for commissions or brokerage	98,715 95
Salaries and other charges of officers, clerks and employes.....	23,533 16
Paid State, national and local taxes.....	18,211 57
All other expenditures, viz: general and agency expenses.....	37,942 81
Aggregate amount of expenditures in cash.....	\$540,988 73

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$73,001,830	\$830,667 41
Written during the year	89,081,174	1,012,460 34
Total	\$162,083,004	\$1,843,127 75
Deduct those expired and terminated.....	74,757,705	838,443 15
In force at end of the year.....	\$87,325,299	\$1,004,684 60
Deduct amount re-insured.....	23,231,794	287,051 90
Net amount in force.....	\$64,093,505	\$717,632 70

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$210,463 00
Premiums received.....	2,475 78
Losses paid on risks taken.....	180 00
Losses incurred in Maine.....	2,930 00

**LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY,
LIVERPOOL, ENG.**

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1848.

HENRY W. EATON, *U. S. Manager*, 45 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

ASSETS.

Real estate owned by the company, unincumbered.....	\$1,574,500 00	
Loans on bond and mortgage (first liens).....	2,817,537 50	
Interest due and accrued thereon.....	37,349 72	
Stocks and bonds owned by the company, market value....	2,081,450 00	
Loans secured by collaterals.....	9,000 00	
Cash in company's principal office.....	\$ 4,964 39	
Cash deposited in bank.....	780,149 59	785,113 98
Interest due and accrued on stocks and bonds.....	366 22	
Gross premiums in due course of collection.....	855,940 22	
All other assets.....	31,566 25	
Aggregate of all the admitted assets of the company at their actual value.....		\$8,193,023 89

LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,628 10	
Losses unadjusted, including all reported and supposed losses.....	683,473 55	
Losses resisted, including interest, costs and expenses.....	55,177 00	
Gross amount of claims for losses.....	745,278 65	
Deduct re-insurance and salvage.....	171,480 15	
Net amount of unpaid losses and claims.....	\$ 573,798 50	
Amount required to safely re-insure all outstanding risks.....	3,923,840 76	
All other demands against the company, viz: commissions, etc.....	666,187 87	
Total amount of liabilities, except deposit capital and net surplus.....	5,163,827 13	
Deposit capital.....	200,000 00	
Surplus beyond deposit capital and other liabilities.....	2,829,196 76	
Aggregate amount of liabilities including net surplus.....		\$8,193,023 89

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$5,393,149 59
Received for interest on mortgages.....	95,727 73
Received for interest on stocks and bonds and all other sources.....	92,586 11
Income from all other sources.....	68,321 76
Aggregate amount of income received in cash.....	\$5,649,779 19

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$3,501,484 86
Paid for commissions or brokerage.....	978,977 58
Salaries and other charges of officers, clerks and employes.....	265,954 06
Paid State, national and local taxes.....	95,752 91
All other expenditures.....	246,987 49
Aggregate amount of expenditures in cash.....	\$5,089,156 90

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$743,335,864	\$7,017,073 86
Written during the year.....	764,371,699	6,991,243 39
Total.....	\$1,507,707,563	\$14,008,317 25
Deduct those expired and terminated.....	538,510,047	5,655,975 12
In force at end of the year.....	\$969,197,516	\$8,353,242 13
Deduct amount re-insured.....	92,532,546	640,165 31
Net amount in force.....	\$876,664,970	\$7,713,076 82
Perpetual insurance in force.....	\$10,144,964	\$344,735 84

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,571,800 06
Premiums received....	53,461 01
Losses paid on risks taken.....	49,575 33
Losses incurred in Maine.....	55,565 33

LONDON ASSURANCE CORPORATION,

LONDON, ENG.

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

CHARLES L. CASE, *U. S. Manager*, 44 Pine 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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,920,432 50
Cash in company's principal office.....	\$ 3,838 37 }
Cash deposited in bank.....	227,338 52 }
Interest due and accrued on stocks and bonds.....	5,864 59
Gross premiums in due course of collection.....	230,445 30
Bills receivable, not matured, taken for premiums	13,518 85
All other assets, viz: cash in hands of special agents.....	754 84
Aggregate of all the admitted assets of the company at their actual value.....	\$2,402,792 97

LIABILITIES.

Net amount of unpaid losses and claims.....	\$175,608 34
Amount required to safely re-insure all outstanding risks.....	967,159 38
All other demands against the company, viz: commissions, etc.....	40,918 81
Total amount of liabilities, except deposit capital and net surplus	1,183,686 53
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	1,019,106 44
Aggregate amount of liabilities including net surplus.....	\$2,402,792 97

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$1,109,889 75	\$627,647 91
Received for interest on mortgages.....		74,924 13
Aggregate amount of income received in cash...		\$1,812,461 79

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$746,367 87	\$364,937 40	\$1,111,305 27
Paid for commissions or brokerage			279,780 38
Salaries and other charges of officers, clerks and employes.....			106,305 81
Paid State, national and local taxes.....			33,355 76
All other expenditures, viz: postage, advertising, stationery, travel- ing, rent, maps and furniture.....			86,130 71
Aggregate amount of expenditures in cash.....			\$1,616,877 93

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$200,631,883	\$1,734,302 07	\$ 7,220,287	\$116,977 95
Written during the year.....	153,415,605	1,407,951 18	114,398,166	773,603 80
Total	\$354,107,488	\$3,142,253 25	\$121,618,453	\$890,581 75
Deduct those expired and ter- minated.....	152,915,187	1,320,378 12	116,946,070	806,822 85
In force at end of the year.....	\$201,192,301	\$1,821,875 13	\$4,672,383	\$83,758 90
Deduct amount re-insured.....	9,459,111	84,762 67	1,001,032	19,123 36
Net amount in force.....	\$191,733,190	\$1,737,112 46	\$3,671,351	\$64,635 54

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$748,913 00
Premiums received	19,088 92
Losses paid on risks taken	4,347 78
Losses incurred in Maine.....	4,852 78

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

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

JEFFREY BEAVAN, *Manager*, 57 & 59 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

ASSETS.

Real estate owned by the company, unincumbered	\$298,130 00
Stocks and bonds owned by the company, market value.....	1,890,430 00
Cash in company's principal offices.....	\$30,596 38 }
Cash deposited in banks	82,574 49 }
	113,170 87
Gross premiums in due course of collection.	323,903 89
Bills receivable, not matured, taken for premiums.....	3,611 80
All other assets, viz: rents due, \$1,712.09; due from other companies for re-insurance on losses already paid, \$8,625.99.....	10,341 08

Aggregate of all the admitted assets of the company at their actual value..... \$2,639,587 64

LIABILITIES.

Losses adjusted and unpaid.....	\$ 55,975 35
Losses unadjusted, including all reported and supposed losses.....	175,236 34
Losses resisted, including interest, costs and expenses	34,503 40
Gross amount of claims for losses.....	265,715 09
Deduct re-insurance and salvage.....	21,152 04
Net amount of unpaid losses and claims.....	\$244,563 05
Amount required to safely re-insure all outstanding risks....	1,607,182 45
All other demands against the company, viz: commissions, etc.....	82,804 07
Total amount of liabilities, except deposit capital and net surplus....	1,934,609 57
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	504,978 07

Aggregate amount of liabilities including net surplus..... \$2,639,587 64

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,140,268 64
Received for interest on stocks and bonds and all other sources.....	74,744 27
Income from all other sources	8,489 85
Aggregate amount of income received in cash.....	\$2,223,502 76

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,365,501 23
Paid for commissions or brokerage	396,426 60
Salaries and other charges of officers, clerks and employes.....	142,432 75
Paid State, national and local taxes.....	38,855 93
All other expenditures, viz: rents, printing, advertising, traveling, legal and all other expense charges.....	127,093 28
Aggregate amount of expenditures in cash.....	\$2,070,249 79

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$349,763,094	\$3,267,844 76
Written during the year.....	277,568,505	2,859,061 91
Total.....	\$627,331,599	\$6,126,906 67
Deduct those expired and terminated.....	258,587,179	2,738,711 73
In force at end of the year.. ..	\$368,744,420	\$3,388,194 94
Deduct amount re-insured.....	18,045,926	261,873 99
Net amount in force.....	\$350,698,494	\$3,126,320 95

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$836,240 00
Premiums received	12,532 28
Losses paid on risks taken.....	10,036 05
Losses incurred in Maine.....	10,416 90

MANCHESTER FIRE ASSURANCE COMPANY,

MANCHESTER, ENGLAND.

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

DEPOSIT CAPITAL.

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

ASSETS.

Loans on bond and mortgage (first liens)	\$50,000 00
Stocks and bonds owned by company, market value.....	1,385,630 63
Cash in company's principal office	\$ 380 66
Cash deposited in bank	34,146 93
Gross premiums in due course of collection	304,697 32
All other assets, viz: due from other companies for re-insurance on losses already paid.....	7,993 25
Aggregate of all the admitted assets of the company at their actual value.....	\$1,782,848 79

LIABILITIES.

Losses adjusted and unpaid.....	\$96,134 29
Losses unadjusted, including all reported and supposed losses	115,353 85
Losses resisted, including interest, costs and expenses.....	19,934 14
Gross amount of claims for losses.....	231,422 28
Deduct re-insurance and salvage	9,854 28
Net amount of unpaid losses and claims.....	\$221,568 00
Amount required to safely re-insure all outstanding risks.....	987,134 10
All other demands against the company, viz: commissions, etc.....	58,261 19
Total amount of liabilities, except deposit capital and net surplus.....	1,266,963 29
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	315,885 50
Aggregate amount of liabilities including net surplus.....	\$1,782,848 79

INCOME DURING THE YAAR.

Net cash received for premiums (fire).....	\$1,476,586 94
Received for interest on stocks and bonds and all other sources.....	36,765 00
Aggregate amount of income received in cash.....	\$1,513,351 94

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$758,101 54
Paid for commissions or brokerage	312,985 81
Salaries and other charges of officers, clerks and employes.....	65,760 36
Paid State, national and local taxes.....	28,805 05
All other expenditures, viz: office stationery, maps, sundries.....	111,940 71
Aggregate amount of expenditures in cash.....	\$1,277,593 47

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$ 72,512,985 62	\$ 931,885 09
Written during the year.....	154,799,402 77	2,002,658 15
Total.....	\$227,312,388 39	\$2,934,543 24
Deduct those expired and terminated.....	89,540,275 58	1,118,036 86
In force at end of the year.....	\$137,772,112,81	\$1,816,506 38
Deduct amount re-insured.....	5,573,017 57	86,386 48
Net amount in force.....	\$132,199,095 24	\$1,730,119 40

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$758,402 50
Premiums received	12,098 46
Losses paid on risks taken.....	6,150 77
Losses incurred in Maine.....	6,150 77

NORTHERN ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

HOWARD S. WHELOCK, *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

ASSETS.

Real estate owned by the company, unincumbered.....	\$114,544 44
Stocks and bonds owned by the company, market value	1,250,148 12
Cash in company's principal offices.....	\$ 3,151 65 }
Cash deposited in banks.....	61,760 14 }
Interest due and accrued on stocks and bonds.....	14,855 83
Gross premiums in due course of collection.....	208,349 32
All other assets, viz: due for re-insurance on losses paid, \$84.21; due by special agents, \$50.00; suspense account, net, \$288.98	423 19
Aggregate of all the admitted assets of the company at their actual value.....	\$1,653,232 69

LIABILITIES.

Losses adjusted and unpaid	\$44,264 73
Losses unadjusted, including all reported and supposed losses.....	90,420 42
Losses resisted, included interest, costs and expenses.....	35,436 47
Gross amount of claims for losses	170,121 62
Deduct re-insurance and salvage.....	12,066 14
Net amount of unpaid losses and claims.....	\$158,055 48
Amount required to safely re-insure all outstanding risks.....	954,864 73
All other demands against the company, viz: commissions, etc.....	42,398 06
Total amount of liabilities, except deposit capital and net surplus.....	1,155,318 27
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	297,914 42
Aggregate amount of liabilities including net surplus.....	\$1,653,232 69

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,219,972 85
Received for interest on stocks and bonds and all other sources.. ..	42,960 36
Aggregate amount of income received in cash.....	\$1,262,933 21

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$883,819 21
Paid for commissions or brokerage.....	196,286 16
Salaries and other charges of officers, clerks and employes.....	80,947 89
Paid State, national and local taxes	34,063 08
All other expenditures.....	113,721 43
Aggregate amount of expenditures in cash.....	\$1,308,887 77

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$158,859,200	\$1,750,819 38
Written during the year.....	142,933,785	1,585,274 23
Total.....	\$301,792,985	\$3,336,093 61
Deduct those expired and terminated	131,460,814	1,333,520 19
In force at end of the year.....	\$170,332,171	\$1,942,573 42
Deduct amount re-insured.....	8,603,808	92,222 46
Net amount in force.....	\$161,722,363	\$1,850,350 96

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$1,522,610 00
Premiums received.....	24,161 79
Losses paid	14,494 16
Losses incurred in Maine.....	19,969 16

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH.

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

SAM. P. BLAGDEN, *Manager*, 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

ASSETS.

Real estate owned by the company, unincumbered.....	\$465,360 84
Stocks and bonds owned by the company, market value.....	2,412,961 00
Cash in company's principal office.....	\$ 1,469 65 }
Cash deposited in bank.....	110,273 45 }
	111,743 10
Interest due and accrued on stocks and bonds.....	48,055 00
Gross premiums in due course of collection.....	397,022 36
Bills receivable, not matured taken for premiums.....	3,457 67
All other assets, viz: cash in hands of trustees U. S. Branch, \$1,106.63; rents due and accrued, \$1,844.58; special accounts, \$205; due from other companies for re-insurance on losses already paid, \$10,438.37; deposit Buffalo Board Underwriters, \$50; N. Y. Coffee Exchange, \$700.....	14,404 58
Aggregate of all the admitted assets of the company at their actual value.....	\$3,453,004 55

LIABILITIES.

Losses adjusted and unpaid.....	\$64,931 24
Losses unadjusted, including all reported and supposed losses	263,408 94
Losses resisted, including interest, costs and expenses.....	54,052 31
	382,392 49
Gross amount of claims for losses.....	382,392 49
Deduct re-insurance and salvage.....	42,430 95
	\$339,961 54
Net amount of unpaid losses and claims.....	\$339,961 54
Amount required to safely re-insure all outstanding risks.....	1,878,055 70
All other demands against the company, viz: commissions, etc.....	88,641 60
	2,306,658 84
Total amount of liabilities, except deposit capital and net surplus.....	2,306,658 84
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	946,345 71
	\$3,453,004 55
Aggregate amount of liabilities including net surplus.....	\$3,453,004 55

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,369,177	58
Received for interest on stocks and bonds and all other sources.....	129,271	61
Income from all other sources, viz: rents.....	3,044	90
Aggregate amount of income received in cash.....	\$2,501,494	09

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,648,090	97
Paid for commissions or brokerage.....	360,005	01
Salaries and other charges of officers, clerks and employes.....	238,395	84
Paid State, national and local taxes.....	57,622	30
All other expenditures, viz: local and other board expenses, rent, stationery, supplies to agents, advertising, office expenses, etc.....	117,727	45
Aggregate amount of expenditures in cash.....	\$2,421,841	57

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$329,677,728	\$3,557,272 06
Written during the year.....	287,794,703	2,958,020 93
Total.....	\$617,472,431	\$6,515,292 99
Deduct those expired and terminated.....	260,998,976	2,666,124 74
In force at end of the year.....	\$356,473,455	\$3,849,168 25
Deduct amount re-insured.....	23,370,989	225,849 08
Net amount in force.....	\$333,102,466	\$3,623,319 17

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,140,975	00
Premiums received.....	30,056	98
Losses paid on risks taken.....	15,307	88
Losses incurred in Maine.....	13,832	88

NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENGLAND.

—

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

—

J. MONTGOMERY HARE, *Resident 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

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.....	1,517,330 00
Cash in company's principal office	\$ 1,120 79
Cash deposited in bank.....	211,844 33
Gross premiums in due course of collection.....	87,408 02
All other assets, viz: re-insurance due on losses paid.....	24 37
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,857,877 51</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$174,941 99
Deduct re-insurance and salvage.....	<u>11,044 60</u>
Net amount of unpaid losses and claims.....	\$163,897 39
Amount required to safely re-insure all outstanding risks.....	1,115,762 95
All other demands against the company, viz: commissions, etc.....	<u>18,553 47</u>
Total amount of liabilities, except deposit capital and net surplus.....	1,298,213 81
Deposit capital.	200,000 00
Surplus beyond deposit capital and other liabilities.....	359,663 70
Aggregate amount of liabilities including net surplus	<u>\$1,857,877 51</u>

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,567,670 66
Received for interest on mortgages.....	900 00
Received for interest on stocks and bonds and all other sources.....	<u>63,243 92</u>
Aggregate amount of income received in cash.....	\$1,631,814 58

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,012,613 65
Paid for commissions or brokerage.....	262,806 71
Salaries and other charges of officers, clerks and employes.....	117,087 43
Paid State, national and local taxes.....	18,275 60
All other expenditures, viz: rent, advertising, postage, etc.....	110,877 52
Aggregate amount of expenditures in cash.....	\$1,521,660 91

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$185,922,900	\$1,903,116 30
Written during the year.....	186,014,300	1,935,378 54
Total.....	\$371,937,200	\$3,838,794 84
Deduct those expired and terminated.....	158,396,406	1,566,041 34
In force at end of the year.....	\$213,540,794	\$2,242,750 50
Deduct amount re-insured.....	8,367,017	87,949 57
Net amount in force.....	\$205,173,777	\$2,154,800 93

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,042,020 00
Premiums received.....	16,302 71
Losses paid on risks taken.....	12,218 14
Losses incurred in Maine.....	15,220 66

***PALATINE INSURANCE COMPANY,**
(Limited.)
MANCHESTER, ENG.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

WILLIAM WOOD, *Manager*, 152 Broadway, New York, N. Y.

DEPOSIT CAPITAL.

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

ASSETS.

Loans on bond and mortgage (first liens)	\$50,000 00
Interest due and accrued thereon	200 00
Stocks and bonds owned by the company, market value.	727,238 00
Cash in company's principal office	\$ 2,034 49 }
Cash deposited in bank	122,051 70 }
Gross premiums in due course of collection.....	365,274 29
Aggregate of all the admitted assets of the company at their actual value.....	\$1,266,798 48

LIABILITIES.

Losses adjusted and unpaid.....	\$ 1,023 94
Losses unadjusted, including all reported and supposed losses	49,718 20
Losses resisted, including interest, costs and expenses.....	4,760 00
Net amount of unpaid losses and claims.....	\$ 55,502 14
Amount required to safely re-insure all outstanding risks.....	574,782 60
All other demands against the company, viz: commissions, etc.....	81,506 04
Total amount of liabilities, except deposit capital and net surplus	711,790 78
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	355,007 70
Aggregate amount of liabilities including net surplus.....	\$1,266,798 48

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$787,086 32
Received for interest on mortgages.....	3,000 00
Received for interest on stocks and bonds and all other sources.....	10,506 21
Aggregate amount of income received in cash.....	\$800,592 53

*Admitted February 22, 1893.

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$282,474 64
Paid for commissions or brokerage	105,964 13
Salaries and other charges of officers, clerks and employes	50,536 83
Paid State, national and local taxes.....	1,545 27
All other expenditures, viz: rent, traveling expenses, printing, etc. ...	43,517 23
Aggregate amount of expenditures in cash.....	\$484,038 10

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$ 5,951,530	\$ 128,773 56
Written during the year.....	116,377,502	1,159,384 98
Total.....	\$122,329,032	\$1,288,158 54
Deduct those expired and terminated.....	12,175,806	242,072 19
In force at end of the year.....	\$110,153,226	\$1,046,086 35

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

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

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

DEPOSIT CAPITAL.

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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,768,745 00
Cash deposited in bank.....	492,789 75
Gross premiums in due course of collection.....	230,798 55
Aggregate of all the admitted assets of the company at their actual value.....	\$2,492,333 30

LIABILITIES.

Losses adjusted and unpaid.....	\$ 926 00
Losses unadjusted, including all reported and supposed losses.....	457,164 00
Losses resisted, including interest, costs and expenses.....	35,784 00
Gross amount of claims for losses.....	493,874 00
Deduct re-insurance and salvage.....	222,470 00
Net amount of unpaid losses and claims.....	\$ 271,404 00
Amount required to safely re-insure all outstanding risks.....	1,531,423 34
All other demands against the company, viz: commissions, etc.	65,226 44
Total amount of liabilities, except deposit capital and net surplus.....	1,868,053 78
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	624,279 52
Aggregate amount of liabilities including net surplus	\$2,492,333 30

INCOME DURING THE YEAR.

Net cash received for premiums (fire)..	\$1,967,052 49
Received for interest on stocks and bonds and all other sources.....	66,620 00
Aggregate amount of income received in cash.....	\$2,033,672 49

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,392,430 55
Paid for commissions or brokerage....	374,329 08
Salaries and other charges of officers, clerks and employes.....	90,405 67
Paid State, national and local taxes.....	62,591 50
All other expenditures, viz: general expenses, printing, stationery, advertising, traveling, rents, maps, postage, telegrams, etc	116,951 91
Aggregate amount of expenditures in cash.....	\$2,036,708 71

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$299,402,844 00	\$2,884,636 89
Written during the year.....	366,120,225 00	3,210,866 99
Total	\$665,523,069 00	\$6,095,503 88
Deduct those expired and terminated.....	276,877,591 60	2,584,566 89
In force at end of the year	\$388,645,478 00	\$3,510,936 99
Deduct amount reinsured	59,455,764 00	492,052 28
Net amount in force.....	\$329,189,714 00	\$3,018,884 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$321,273 73
Premiums received	8,129 91
Losses paid on risks taken.....	24,492 05
Losses incurred in Maine.....	19,056 00

ROYAL INSURANCE COMPANY, LIVERPOOL, ENG.

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

E. F. BEDDALL, *Manager for the United States*, 59 Wall Street, New York, N. Y.

SCULL & FIELD, *Managers for New England*, 85 Water Street, Boston, Mass.

DEPOSIT CAPITAL.

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$1,818,200 10
Stocks and bonds owned by the company, market value.....	4,170,967 50
Cash in company's principal office.....	\$ 3,396 25 }
Cash deposited in bank.....	494,606 41 }
Interest due and accrued on stocks and bonds.....	498,002 66
Gross premiums in due course of collection.....	9,350 00
Bills receivable, not matured, taken for premiums.....	665,592 59
All other assets, viz: rents due and accrued, \$14,770.48; interest on bank deposit, \$38.89	3,935 90
	<u>14,809 37</u>
Aggregate of all the admitted assets of the company at their actual value.....	\$7,180,858 12

LIABILITIES.

Losses adjusted and unpaid	\$18,904 83
Losses unadjusted, including all reported and supposed losses.....	706,423 78
Losses resisted, including interest, costs and expenses.....	81,919 94
Gross amount of claims for losses.....	807,248 55
Deduct re-insurance and salvage.....	<u>183,934 51</u>
Net amount of unpaid losses and claims.....	\$ 623,314 04
Amount required to safely re-insure all outstanding risks	4,100,457 91
All other demands against the company, viz: commissions, etc.....	<u>371,732 50</u>
Total amount of liabilities, except deposit capital and net surplus. . .	5,095,504 45
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	<u>2,085,353 67</u>
Aggregate amount of liabilities including net surplus.....	\$7,180,858 12

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$4,731,855 45
Received for interest on stocks and bonds and all other sources.....	161,300 60
Income from all other sources, viz: rents, etc.....	<u>79,539 17</u>
Aggregate amount of income received in cash.....	\$4,972,695 22

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,984,761 01
Paid for commissions or brokerage.....	858,764 20
Salaries and other charges of officers, clerks and employes	309,842 41
Paid State, national and local taxes.....	91,334 02
All other expenditures, viz: rents, supplies, advertising, legal and all other expenses.....	250,752 84
Aggregate amount of expenditures in cash	\$4,495,454 48

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891	\$688,954,002 81	\$6,316,862 61
Written during the year	733,241,130 05	6,292,199 00
Total.....	\$1,422,195,132 86	\$12,609,061 61
Deduct those expired and terminated	570,745,573 94	4,640,880 64
In force at end of the year	\$851,449,558 92	\$7,968,180 97
Deduct amount re-insured	85,885,549 60	632,998 36
Net amount in force.....	\$765,564,009 32	\$7,335,182 61

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$5,044,407 84
Premiums received.....	81,685 58
Losses paid on risks taken.....	64,452 25
Losses incurred in Maine	76,577 91

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

DEPOSIT CAPITAL.

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$1,114,100 00
Interest due and accrued thereon	18,100 72
Stocks and bonds owned by the company, market value.....	718,964 12
Cash in company's principal office.....	\$ 140 10 }
Cash deposited in bank	227,527 22 }
Interest due and accrued on stocks and bonds	6,162 50
Gross premiums in due course of collection.....	171,072 23
All other assets, viz: due from other companies for re-insurance on losses already paid.....	2,582 49
Aggregate of all the admitted assets of the company at their actual value.....	\$2,258,649 38

LIABILITIES.

Losses adjusted and unpaid	\$34,746 77
Losses unadjusted, including all reported and supposed losses.....	97,801 00
Losses resisted, including interest, costs and expenses.....	6,550 00
Net amount of unpaid losses and claims.....	\$139,097 77
Amount required to safely re-insure all outstanding risks.....	608,545 75
All other demands against the company, viz: commissions, etc.....	55,144 97
Total amount of liabilities, except deposit capital and net surplus	802,788 49
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	1,255,860 89
Aggregate amount of liabilities including net surplus	\$2,258,649 38

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$891,369 74
Received for interest on mortgages.....	59,820 19
Received for interest on stocks and bonds and all other sources.....	23,501 36
Aggregate amount of income received in cash.....	\$974,691 29

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$491,372 00
Paid for commissions or brokerage	144,847 58
Salaries and other charges of officers, clerks and employes.....	39,672 91
Paid State, national and local taxes.....	28,078 77
All other expenditures, viz: general and agency expenses	46,090 61
Aggregate amount of expenditures in cash	\$750,061 87

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$147,882,324	\$1,454,668 11
Written during the year	180,831,937	1,773,728 03
Total	\$328,714,261	\$3,228,396 14
Deduct those expired and terminated	143,014,560	1,393,274 84
In force at end of the year.....	\$185,699,701	\$1,835,121 30
Deduct amount re-insured.....	69,832,239	681,995 63
Net amount in force.....	\$115,867,462	\$1,153,125 67

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$456,455 00
Premiums received.....	5,523 67
Losses paid on risks taken	1,500 00

SUN FIRE INSURANCE COMPANY,

LONDON, ENG.

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

J. J. GUILLE, *Manager*, 64 Pine 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

ASSETS.

Real estate owned by the company, unincumbered.....	\$180,000 00
Loans on bond and mortgage (first liens).....	514,000 00
Interest due and accrued thereon.....	19,835 00
Stocks and bonds owned by the company, market value.....	1,322,082 50
Cash in company's principal office ...	\$3,485 73 }
Cash deposited in bank	222,423 47 }
	225,909 20
Interest due and accrued on stocks and bonds.....	21,347 88
Interest due and accrued on bank balances.....	1,269 08
Gross premiums in due course of collection.....	385,056 25
All other assets, viz: rents.....	1,750 00
Aggregate of all the admitted assets of the company at their actual value	\$2,671,249 91

LIABILITIES.

Losses adjusted and unpaid	\$110,517 35
Losses unadjusted, including all reported and supposed losses.....	180,657 59
Losses resisted, including interest, costs and expenses.....	32,223 33
Gross amount of claims for losses.....	323,398 27
Deduct re-insurance and salvage.....	10,297 25
Net amount of unpaid losses and claims.....	\$313,101 02
Amount required to safely re-insure all outstanding risks.....	1,633,619 35
All other demands against the company, viz: commissions, etc.....	56,609 33
Total amount of liabilities, except deposit capital and net surplus.....	2,003,329 70
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	467,920 21
Aggregate amount of liabilities including net surplus	\$2,671,249 91

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,157,562 12
Received for interest on mortgages	21,944 14
Received for interest on stocks and bonds and all other sources	56,245,76
Income from all other sources, viz: rents.....	8,600 77
Aggregate amount of income, received in cash.....	\$2,244,352 79

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,376,272 32
Paid for commissions or brokerage.....	379,730 91
Salaries and other charges of officers, clerks and employes.....	90,119 93
Paid State, national and local taxes.....	43,675 56
All other expenditures, viz: general and agency expenses, postage, exchange, stationery, printing, advertizing and maps.....	223,657 62
Aggregate amount of expenditures in cash.....	\$2,113,456 34

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$258,066,860	\$2,693,371 31
Written during the year.....	237,664,619	2,729,478 62
Total.....	\$495,731,479	\$5,422,849 93
Deduct those expired and terminated.....	200,524,662	2,217,586 20
In force at end of the year.....	\$295,206,817	\$3,205,263 73
Deduct amount re-insured.....	14,019,808	165,217 27
Net amount in force.....	\$281,187,009	\$3,040,046 46

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,303,349 00
Premiums received.....	13,486 29
Losses paid on risks taken.....	12,013 15
Losses incurred in Maine.....	10,688 76

UNION ASSURANCE SOCIETY, LONDON, ENG.

INCORPORATED IN 1714. COMMENCED BUSINESS IN 1714.

HALL & HENSHAW, *United States 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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$587,210 00
Cash deposited in bank.....	18,599 36
Interest due and accrued on stocks and bonds.....	2,365 35
Gross premiums in due course of collection.....	59,804 74

Aggregate of all the admitted assets of the company at their actual value.....	\$667,979 45
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LIABILITIES.

Losses adjusted and unpaid....	\$10 00
Losses unadjusted, including all reported and supposed losses.....	29,042 87
Losses resisted, including interest, costs and expenses.....	5,250 00
Net amount of unpaid losses and claims.....	\$34,302 87
Amount required to safely re-insure all outstanding risks.....	173,707 44
All other demands against the company, viz: commissions, etc.....	6,901 41
Total amount of liabilities, except deposit capital and net surplus....	214,911 72
Deposit capital.....	200,000 00
Surplus beyond capital and other liabilities.....	453,067 73

Aggregate amount of liabilities including net surplus.....	\$667,979 45
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INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$281,179 69
Received for interest on stocks and bonds and all other sources.....	23,181 75
Aggregate amount of income received in cash.....	\$304,361 44

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$106,052 15
Paid for commissions or brokerage.....	76,228 20
Salaries and other charges of officers, clerks and employes.....	2,562 50
Paid State, national and local taxes.....	5,873 91
All other expenditures, viz: telegrams, stationery, etc.....	1,967 93
Aggregate amount of expenditures in cash.....	\$192,684 69

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1891....	\$18,261,737	\$195,650 98
Written during the year.....	35,070,997	385,426 95
Total.....	\$53,332,734	\$581,077 93
Deduct those expired and terminated.....	27,474,984	243,331 23
In force at end of the year.....	\$25,857,750	\$337,746 70
Deduct amount re-insured.....	276,750	4,504 25
Net amount in force.....	\$25,581,000	\$333,242 45

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$101,820 00
Premiums received.....	1,664 28
Losses paid on risks taken.....	224 55
Losses incurred in Maine.....	274 55

WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

J. J. KENNY, *Managing Director.*

C. C. FOSTER, *Secretary.*

DEPOSIT CAPITAL.

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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,083,858 75
Cash in company's principal office.....	\$ 17 58
Cash deposited in bank	231,312 47
Gross premiums in due course of collection.	256,032 83
Bills receivable, not matured, taken for premiums.....	45,973 77
Aggregate of all the admitted assets of the company at their actual value.....	\$1,617,195 40

LIABILITIES.

Losses adjusted and unpaid.....	} \$178,496 57
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses.....	5,000 00
Net amount of unpaid losses and claims.....	\$183,496 57
Amount required to safely re-insure all outstanding risks....	828,753 82
All other demands against the company, viz: commissions, etc.....	43,763 68
Total amount of liabilities, except deposit capital and net surplus.....	1,056,014 07
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	361,181 33
Aggregate amount of liabilities including net surplus.....	\$1,617,195 40

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$1,271,319 07	\$416,908 09
Received for interest on stocks and bonds and all other sources.....		\$1,688,227 16
		36,296 75
Aggregate amount of income received in cash... ..		\$1,724,523 91

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

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$706,018 46	\$298,552 96	\$1,004,571 42
' Paid for commissions or brokerage			335,912 56
Salaries and other charges of officers, clerks and employes.....			31,000 00
Paid State, national and local taxes.....			30,965 95
All other expenditures, viz: general expenses.....			137,196 71
Aggregate amount of expenditures in cash.....			\$1,539,646 64

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1891.....	\$88,522,334	\$1,142,200 83	\$ 4,907,699	\$74,953 60
Written during the year.....	122,662,169	1,658,810 72	75,573,432	500,903 63
Total	\$211,184,503	\$2,801,011 55	\$80,481,131	\$575,857 23
Deduct those expired and ter- minated.....	98,010,254	1,295,550 63	74,610,578	445,486 76
In force at end of the year.....	\$113,174,249	\$1,505,460 92	\$5,870,553	\$130,370 47
Deduct amount re-insured.....	3,748,066	40,867 78	1,023,591	15,214 45
Net amount in force.....	\$109,426,183	\$1,464,593 14	\$4,846,962	\$115,156 02

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$876,397 00
Premiums received	9,334 09
Losses paid on risks taken.....	6,825 64
Losses incurred in Maine.....	7,891 03

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31ST, 1892.



BANGOR MUTUAL FIRE INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1859.

WILLIAM P. HUBBARD, *President.*

J. HERBERT BOYD, *Secretary.*

ASSETS.

Cash loaned on real estate	\$ 1,000 00
Cash loaned by company and secured by stocks, bonds, &c.....	13,250 00
All other cash loans.....	579 00
Premiums in process of collection	2,836 80
Cash in office of company.....	2,275 19
Cash in First National Bank.....	
All other assets, viz: office furniture and safe.....	400 00
Total assets of company (premium notes not included).....	\$20,340 90

(Premium notes on policies in force, or subject to assessments, \$84,183.36.)

LIABILITIES.

Losses adjusted and not paid	\$1,350 00
Losses in process of adjustment.....	1,200 00
Losses resisted, including interest and costs.....	2,886 96
Net amount of unpaid losses and claims	\$5,436 96
Due for money borrowed and interest thereon	9,350 00
Total liabilities	\$14,786 96

INCOME DURING THE YEAR.

Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise	\$15,477 95
Deduct amount paid for return premiums on cancelled pol- icies, and for re-insurance.....	716 15
Net amount of actual cash premiums for the year.....	\$14,761 80
Received for interest on mortgages of real estate.....	60 00
Interest and dividends from all other sources.....	728 90
Received for rents	30 00
Cash income actually received from all other sources.....	41 06
Gross cash income	\$15,621 70

(Deposit notes or contingent premiums liable to assessment received during the year, \$30,726.42.)

EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$10,795 99
Paid for brokerage and commissions	1,758 30
Paid for salaries and other charges of officers, clerks, and all other employees.....	2,200 00
Paid for interest on borrowed money.....	571 00
Paid for rents	160 00
All other cash payments and expenditures, viz: office and traveling expenses	459 89
Gross cash expenditures	<u>\$15,945 18</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return....	\$3,216,132	\$44,838 09	\$89,676 18
Written or renewed during the year.....	1,032,948	15,363 21	30,726 42
Total	<u>\$4,249,080</u>	<u>\$60,201 30</u>	<u>\$120,402 60</u>
Deduct those expired and marked off as terminated.....	1,256,386	18,109 62	36,219 24
In force at the end of the year.....	<u>\$2,992,694</u>	<u>\$42,091 68</u>	<u>\$84,183 36</u>
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....			\$84,183 36
Losses (including those unpaid, reported and disputed) incurred during the year.....			<u>12,940 04</u>

BUSINESS ALL IN MAINE.

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY,

BRUNSWICK, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

S. L. HOLBROOK, *President.*

THOMAS H. RILEY, *Secretary.*

ASSETS.

Cash in office of the company.....	\$62 71
Cash in Brunswick Savings Institution.....	35 00
Total assets of the company.....	\$97 71

(Premium notes subject to assessments, \$11,573.00.)

LIABILITIES.

Losses in process of adjustment.....	\$845 00
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$125 10
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(Deposit notes during the year, \$4,105.00.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$37 50
Paid for salaries and other charges of officers, clerks and all other employees.....	35 00
Printing.....	\$2 50
Postage.....	2 30
Adjusting losses.....	6 25
Gross cash expenditures.....	\$83 55

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$187,575	\$11,258 00
Written or renewed during the year.....	68,425	4,105 50
Total	\$256,000	\$15,363 50
Deduct those expired and marked off as terminated.....	63,175	3,790 50
In force December 31, 1892.....	\$192,825	\$11,573 00
Losses incurred during the year.....		\$87 50

BUSINESS ALL IN MAINE.

CASCO MUTUAL FIRE INSURANCE COMPANY,
CASCO, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

S. O. HANCOCK, *President.*

S. C. SYLVESTER, *Secretary.*

ASSETS.

Cash in the office of the company.....	\$30 00
(Premium notes subject to assessment, \$4,070.25.)	

INCOME DURING THE YEAR.

Received for assessments on deposit notes.....	\$291 26
Policy fees.....	17 25
Gross cash income..	\$308 51
(Deposit notes received during the year, \$648.50.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$250 00
Paid for salaries and other charges of officers, clerks and all other employees.....	35 52
Gross cash expenditures.....	\$285 52

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$78,300	\$4,136 00
Written or renewed during the year.....	11,175	648 50
Total.....	\$89,475	\$4,784 50
Deduct those expired and marked off as terminated.....	13,370	714 25
In force at end of the year	\$76,105	\$4,070 25
Losses incurred during the year.....		\$250 00

BUSINESS ALL IN MAINE.

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY,

CUMBERLAND (CENTER P. O.) MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.*

L. L. BLANCHARD, *Secretary.*

ASSETS.

Cash in the office of the company.....	\$ 9 87
Cash in Portland Savings Bank	552 79
Total assets of the company.....	\$562 66

(Premium notes subject to assessment, \$12,545.10)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$56 64
Received for interest.....	21 53
Policy fees.....	8 00
Gross cash income	\$86 17

(Deposit notes received during the year, \$1,901.62.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$ 1 25
Paid for salaries and other charges of officers, clerks and all other employees.....	33 85
Publishing annual statement.....	6 00
Gross cash expenditures.....	\$41 10

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$222,120	\$12,292 23
Written or renewed during the year.....	33,950	1,901 62
Total	\$256,070	\$14,193 85
Deduct those expired and marked off as terminated	23,990	1,648 75
In force December 31, 1892.....	\$226,080	\$12,545 10
Losses incurred during the year ..		\$1 25

BUSINESS ALL IN MAINE.

**DANVILLE MUTUAL FIRE INSURANCE COMPANY,
AUBURN, MAINE.**

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

EBENEZER JORDAN, *President*, WILLIAM PLUMMER, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 88 69
Cash in Auburn and Mechanics Savings Bank.....	182 52
Safe	62 50
Total assets of the company.	\$333 71

(Premium notes subject to assessment, \$9,835.72.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$127 01
Received for interest.....	36 88
Policy fees	32 25
Gross cash income	\$196 14

(Deposit notes received during the year, \$2,384.09.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,077 00
Paid for salaries and other charges of officers, clerks and all other employees.....	30 81
Printing and advertising annual statement.....	17 25
Gross cash expenditures.....	\$1,125 06

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$170,191	\$485 24	\$9,343 89
Written or renewed during the year.....	42,657	127 01	2,384 09
Total.....	\$212,848	\$612 25	\$11,727 98
Deduct those expired and marked off as terminated.....	34,749	99 60	1,892 26
In force December 31, 1892.....	\$178,099	\$512 65	\$9,835 72
Losses incurred during the year.....			\$1,077 00

BUSINESS ALL IN MAINE.

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.*

ASSETS.

Assessments on premium notes unpaid.....	\$1 40
Cash in office of the company.....	104 92
Cash in Gardiner Savings Institution....	629 84
Total assets of the company.....	736 16

(Premium notes subject to assessment, \$6,454.86.)

LIABILITIES.

Losses resisted, including interest and costs.....	\$484 45
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$175 40
Received for interest.....	7 58
Received for assessments on deposit notes.....	9 11
Policy fees.....	33 50
Gross cash income.....	\$225 59

(Deposit notes received during the year, \$2,615.60.)

EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers....	\$33 50
Printing.....	2 75
Gross cash expenditures.....	\$36 25

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$163,235	\$425 55	\$6,278 66
Written or renewed during the year.....	67,150	174 40	2,615 60
Total.....	\$230,385	\$599 95	\$8,894 26
Deduct those expired and marked off as terminated.....	58,785	153 25	2,439 40
In force December 31, 1892.....	\$171,600	\$446 70	\$6,454 86

BUSINESS ALL IN MAINE.

**ELIOT AND KITTERY MUTUAL FIRE INSURANCE
COMPANY,
ELIOT, MAINE.**

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

WARRINGTON PAUL, *President.*

MOSES E. GOODWIN, *Secretary.*

ASSETS.

(Premium notes subject to assessment, \$54,834.06.)

LIABILITIES.

Due for borrowed money and interest thereon	\$1,125 00
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INCOME DURING THE YEAR.

Received for assessments on deposit notes.....	\$ 53 05
Policy fees	212 95
Gross cash income.....	\$266 00

(Deposit notes received during the year, \$7,115.10).

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$659 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	251 82
Interest on borrowed money.....	30 00
Printing, stationery, postage, etc.	39 00
Gross cash expenditures.....	\$979 82

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$961,766	\$57,705 64
Written or renewed during the year.....	118,585	7,115 10
Total.....	\$1,080,351	\$64,820 74
Deduct those expired and marked off as terminated	153,925	9,235 50
In force December 31, 1892.....	\$926,426	\$55,585 24

BUSINESS ALL IN MAINE

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.*

ASSETS.

Cash in office of the company.....	\$ 43 64
Cash in Portland National Bank.....	907 64
Total assets of the company.....	<u>\$951 28</u>

(Premium notes subject to assessment, \$28,718.85.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums....	\$115 89
Received for interest.....	23 64
Policy fees.....	18 00
Gross cash income	<u>\$157 53</u>

(Deposit notes received during the year, \$3,913.10.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$25 00
Paid for salaries and other charges of officers, clerks and all other employees.....	54 60
Printing and postage.....	13 59
Gross cash expenditures.....	<u>\$93 19</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$300,578	\$891 96	\$29,108 55
Written or renewed during the year.....	89,131	115 89	3,913 10
Total.....	<u>\$389,709</u>	<u>\$1,007 85</u>	<u>\$33,021 65</u>
Deduct those expired and marked off as terminated.....	43,028	129 08	4,302 80
In force December 31, 1892.....	<u>\$296,681</u>	<u>\$878 77</u>	<u>\$28,718 85</u>
Losses incurred during the year.....			\$25 00

BUSINESS ALL IN MAINE.

FAYETTE MUTUAL FIRE INSURANCE COMPANY,
FAYETTE (CORNER P. O.) MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

O. E. STEVENS, *President.*

C. H. BRAMFORD, *Secretary.*

ASSETS.

Cash in the office of the company.....	\$37 68
Cash in Augusta Savings Bank.....	196 09
Due on policies in hands of company.....	5 84
Total assets of the company.....	\$239 61

(Premium notes subject to assessment, \$2,860.07.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$26 87
Received for interest.....	7 84
Gross cash income..	\$34 71

EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees.....	\$3 00
Incidentals.....	1 45
Gross cash expenditures.....	\$4 45

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1891.....	\$67,263
Written or renewed during the year.....	17,700
Total.....	\$84,963
Deduct those expired and marked off as terminated.....	1,275
In force December 31, 1892.....	\$83,688

BUSINESS ALL IN MAINE.

FRYEBURG MUTUAL FIRE INSURANCE COMPANY,

FRYEBURG (CENTER P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

A. P. GORDON, *President.*

T. S. MCINTIRE, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$10 00
Cash in the office of the company	38 87
Total assets of the company.....	\$48 87

(Premium notes subject to assessment, \$10,571.90.)

INCOME DURING THE YEAR.

Received for assessments on deposit notes	\$2,299 38
--	------------

(Deposit notes received during the year, \$1,894.75.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$2,115 00
Paid for commissions.....	67 83
Paid for salaries and other charges of officers, clerks and all other employees.....	16 75
Printing.....	3 20
Gross cash expenditures	\$2,202 78

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$273,665	\$10,953 73
Written or renewed during the year ...	47,425	1,894 75
Total.....	\$321,090	\$12,848 48
Deduct those expired and marked off as terminated	55,525	2,210 75
In force December 31, 1892.....	\$265,565	\$10,637 73
Losses incurred during the year		\$2,115 00

MAINE BUSINESS.

Risks written.....	\$41,225 00
Deposit notes received thereon	1,646 75
Losses paid	2,110 00
Losses incurred	2,110 00

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY,

GORHAM (SEBAGO LAKE P. O.) ME.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President.*

ALSTON V. WHITNEY, *Secretary.*

ASSETS.

Cash in Portland Savings Bank.....	\$209 23
(Premium notes subject to assessment, \$35,145.)	

LIABILITIES.

Losses adjusted and not paid.....	\$10 00
Losses in process of adjustment...	10 00
Total amount of liabilities.....	\$20 00

INCOME DURING THE YEAR.

Policy fees.....	\$77 00
(Deposit notes received during the year, \$7,705.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$55 00
Paid for salaries and other charges of officers, clerks and other employees.....	77 00
Stationery.....	11 50
Gross cash expenditures.....	\$143 50

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$346,325	\$34,632 50
Written or renewed during the year.....	77,050	7,705 00
Total.....	\$423,375	\$42,337 50
Deduct those expired and marked off as terminated.....	71,925	7,192 50
In force December 31, 1892.....	\$351,450	\$35,145 00

BUSINESS ALL IN MAINE.

HARPSWELL MUTUAL FIRE INSURANCE COMPANY,

HARPSWELL (NORTH P. O.) MAINE.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, 2D, *President.*

C. S. DUNNING, *Secretary.*

ASSETS.

Cash in office of the company.....	\$ 75 71
Cash in Topsham and Brunswick Savings Bank.....	278 24
Total assets of the company....	\$353 95

(Premium notes subject to assessment, \$12,344.42.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums....	\$95 94
--	---------

(Deposit notes received during the year, \$2,513.)

EXPENDITURES DURING THE YEAR.

Gross cash expenditures	\$26 42
-------------------------------	---------

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$192,525 08	\$78 91	\$12,052 92
Written or renewed during the year.....	41,326 00	95 94	2,513 00
Total	\$233,849 08	\$174 85	\$14,565 92
Deduct those expired and marked off as terminated.....	32,015 00	78 91	2,175 90
In force December 31, 1892	\$201,834 08	\$95 94	\$12,390 02

BUSINESS ALL IN MAINE.

HARRISON MUTUAL FIRE INSURANCE COMPANY,

HARRISON (BOLSTER'S MILLS P. O.) MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

JOSHUA HOWARD, *President*.S. LOTON WESTON, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 104 20
Cash loans	1,032 66
Total assets of the company	\$1,136 86

(Premium notes subject to assessment, \$12,612.20.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$226 99
Received for interest	49 73
Policy fees.....	26 10
Gross cash income.....	\$302 82

(Deposit notes received during the year, \$2,901.20.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$300 00
Paid for commissions.....	52 20
Paid for salaries and other charges of officers, clerks and all other employees	4 00
All other expenditures	55
Gross cash expenditures	\$356 75

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$222,860	-	\$11,684 30
Written or renewed during the year.....	51,890	\$226 99	2,901 20
Total.....	\$274,750	-	\$14,585 50
Deduct those expired and marked off as terminated.....	36,070	-	1,973 30
In force December 31, 1892.....	\$238,680	-	\$12,612 20
Losses incurred during the year.....			\$300 00

BUSINESS ALL IN MAINE.

**JAY MUTUAL FIRE INSURANCE COMPANY,
JAY, MAINE.**

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

O. G. KEYS, *President.*

I. H. MERRITT, *Secretary.*

ASSETS.

Cash in office of the company.....	\$83 33
(Premium notes subject to assessment, \$8,744.48.)	

LIABILITIES.

Net amount of unpaid losses.....	\$100 00
----------------------------------	----------

INCOME DURING THE YEAR.

Policy fees.....	\$68 00
(Deposit notes received during the year, \$1,143.80.)	

EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and employes...	\$21 02
---	---------

GENERAL ITEMS.

	<i>Risks.</i>	
In force December 31, 1891.....		\$153,419
Written or renewed during the year.....		19,005
Total.....		\$172,424
Deduct those expired and marked off as terminated.....		11,731
In force December 31, 1892.....		\$160,693

BUSINESS ALL IN MAINE.

JEFFERSON FARMERS' MUTUAL FIRE INSURANCE COMPANY,

JEFFERSON, (EAST P. O.) MAINE.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

A. D. KENNEDY, *President.*

S. T. JACKSON, *Secretary.*

ASSETS.

Premiums in process of collection.....	\$4 05
Cash in office of the company.....	31
Cash in bank.....	145 00
Total assets of the company.....	\$149 36

(Premium notes subject to assessment, \$1,940.25.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$189 97
Policy fees.....	78 00
Gross cash income	\$267 97

(Deposit notes received during the year, \$1,940.25.)

EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees.....	\$78 00
Charter fee.....	20 00
Printing and stationery.....	17 75
Sundries	6 91
Gross cash expenditures	\$122 66

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
Written during the year.....	\$63,575	\$194 02	\$1,940 25

BUSINESS ALL IN MAINE.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD (CORNER P. O.) MAINE.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

THOMAS HOLMES, *President.*

J. W. STARBIRD, *Secretary.*

ASSETS.

Cash in office of the company	\$11 08
(Premium notes subject to assessment, \$10,555.45.)	

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$69 08
(Deposit notes received during the year, \$1,894.25.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$19 50
Paid for salaries and other charges of officers, clerks and all other employees	37 00
All other expenditures	1 50
Gross cash expenditures	\$58 00

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$205,335	-	\$10,555 45
Written or renewed during the year.....	36,025	\$69 08	
Total.....	\$241,360		
Deduct amount reinsured.....	34,125		
Balance in force December 31, 1892.....	\$207,235		
Losses incurred during the year.....			\$19 50

BUSINESS ALL IN MAINE.

LOVELL MUTUAL FIRE INSURANCE COMPANY,

LOVELL (CENTER P. O.) MAINE.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

MELLEN EASTMAN, *President.*J. F. STEARNS, *Secretary.*

ASSETS.

Cash in office of the company.....	\$105 00
Safe	50 00
Total assets of the company.	<u>\$155 00</u>

(Premium notes subject to assessment, \$3,838.82.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$12 28
Received for interest.....	<u>1 00</u>
Gross cash income	\$16 28

(Deposit notes received during the year, \$614.40.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$ 4 70
Paid for salaries and other charges of officers, clerks and all other employees.....	<u>10 20</u>
Gross cash expenditures.....	\$14 90

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$60,782	\$3,648 92
Written or renewed during the year.....	10,240	614 40
Total	<u>\$71,022</u>	<u>\$4,263 32</u>
Deduct those expired and marked off as terminated.....	7,175	424 50
In force December 31, 1892.....	<u>\$6,3847</u>	<u>\$3,838 80</u>
Losses incurred during the year.....		\$4 70

BUSINESS ALL IN MAINE.

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY,

NORTH YARMOUTH (EAST NORTH P. O.) MAINE.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ISAAC S. BROWN, *President.*

ALBERT SWEETSER, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$ 2 00
Cash in the office of the company.....	108 86
Total assets of the company.....	\$110 86

(Premium notes subject to assessment, \$15,107.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$108 62
Received for assessment on deposit notes.....	643 11
Gross cash income.....	\$751 73

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$600 00
Paid for collecting taxes.....	25 72
Paid for salaries and other charges of officers, clerks and all other employees.....	79 86
Gross cash expenditures.....	\$705 58

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$354,294	\$18,872 82
Written or renewed during the year.....	50,580	2,698 50
Total.....	\$404,874	\$21,571 32
Deduct those expired and marked off as terminated	204,609	6,463 32
In force December 31, 1892.....	\$200,265	\$15,108 00
Losses incurred during the year.....		\$600 00

BUSINESS ALL IN MAINE.

OXFORD COUNTY PATRONS OF HUSBANDRY MUTUAL FIRE INSURANCE COMPANY,

PARIS (SOUTH P. O.) MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.*

C. H. GEORGE, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$1,650 00
Cash in office of the company.....	755 98
Cash in South Paris Savings Bank.....	688 45
Total assets of the company.....	\$3,094 43

(Premium notes subject to assessment, \$63,873.86.)

LIABILITIES.

Losses adjusted and not paid..	\$2,410 00
--------------------------------	------------

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$ 478 82
Received for assessments on deposit notes.....	3,085 08
Gross cash income.....	\$3,563 90

(Deposit notes received during the year, \$9,861.20.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$3,116 16
Paid for salaries and other charges of officers, clerks and other employes.....	172 00
Postage and stationery	76 15
Gross cash expenditures	\$3,364 31

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$1,108,187	\$2,770 46	\$55,409 35
Written or renewed during the year.....	197,224	478 82	9,861 20
Total.....	\$1,305,411	\$2,249 28	\$65,270 55
Deduct those expired and marked off as terminated.....	279,339	698 34	1,396 69
In force December 31, 1892.....	\$1,026,072	\$1,550 94	\$63,873 86
Losses incurred during the year.....			\$2,410 00

BUSINESS ALL IN MAINE.

PATRONS' ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY,
AUBURN (AUBURN PLAINS P. O.) MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

Z. A. GILBERT, *President.*

F. A. ALLEN, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$ 50 00
Cash in office of the company.....	253 24
Total assets of the company	<u>\$303 24</u>

LIABILITIES.

Due for borrowed money and interest thereon	\$1,558 05
---	------------

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$ 594 31
Received for assessments on deposit notes.....	6,680 41
Borrowed money	3,400 00
Gross cash income.....	<u>\$10,674 72</u>

(Deposit notes received during the year, \$20,421.00).

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$8,460 06
Paid for salaries and other charges of officers, clerks, and all other employees.....	454 48
Interest on borrowed money.....	44 01
Postage and stationery	188 60
Borrowed money.....	<u>1,450 00</u>
Gross cash expenditures.....	\$10,597 75

GENERAL ITEMS.

In force, December 31, 1891.....	<i>Risks.</i> \$1,840,481
Written or renewed during the year.....	<u>407,626</u>
Total.....	\$2,248,107
Deduct those expired and marked off as terminated .	<u>420,590</u>
In force December 31, 1892.....	\$1,827,517
Losses incurred during the year	\$6,349 23

BUSINESS ALL IN MAINE

SACO MUTUAL FIRE INSURANCE COMPANY,

SACO, MAINE.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

HENRY J. RICE, *President.*M. H. KELLY, *Secretary.*

ASSETS.

Stocks, bonds and securities (cash market value).....	\$70,964 25
Cash in the office of the company.....	768 42
Cash in Saco and Biddeford Savings Institution.....	1,500 00
Total assets of company.....	\$73,232 67

(Premium notes subject to assessment, \$5,569.83.)

LIABILITIES.

Losses adjusted and not paid	\$1,500 00
------------------------------------	------------

INCOME DURING THE YEAR.

Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise	\$1,323 83
Deduct amount paid for return premiums on cancelled pol- icies, and for re-insurance.....	47 34
Net amount of actual cash premiums for the year	\$1,276 49
Interest and dividends from all other sources.....	5,318 30
Endorsements on policies.....	18 57
Gross cash income	\$6,613 36

(Deposit notes or contingent premiums liable to assessment received during the year, \$1,323.83.)

EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$465 00
Paid for brokerage and commissions	17 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	600 00
Paid for State and local taxes ..	90 00
Paid for rents	75 00
All other cash payments and expenditures, viz: premiums on stocks and bonds purchased and printing stationery	1,427 34
Gross cash expenditures	\$2,674 34

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$520,325	\$5,546 36
Written or renewed during the year.....	137,850	1,323 83
Total.....	\$658,175	\$6,870 18
Deduct those expired and marked off as terminated.....	123,425	1,300 34
In force December 31, 1892 ...	\$534,750	\$5,569 83
Losses (including those unpaid, reported and disputed) incurred during the year.....		\$1,965 00

BUSINESS ALL IN MAINE.

**UNION FARMERS' MUTUAL FIRE INSURANCE
COMPANY,
UNION, MAINE.**

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

CHAS. GLEASON, *President.*

O. N. BUTLER, *Secretary.*

ASSETS.

Cash and notes in office of the company.....	\$746 00
(Premium notes subject to assessment, \$8,060.70.)	

INCOME DURING THE YEAR.

Received for assessments on deposit notes.....	\$45 90
Policy fees.....	18 00
	\$63 90
Gross cash income.. ..	
(Deposit notes received during the year, \$1,530.)	

EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees.....	\$20 00
Return premiums.....	2 80
Publishing statement, postage, etc.....	1 50
	\$24 30
Gross cash expenditures.....	

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1891.....	\$81,260
Written or renewed during the year.....	15,300
	\$96,560
Total.....	\$96,560
Deduct those expired and marked off as terminated.....	13,450
	\$83,110
In force December 31, 1892.....	\$83,110

BUSINESS ALL IN MAINE.

WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

WARREN, MAINE.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President.*

I. P. STARRETT, *Secretary.*

ASSETS.

Cash in office of the company.....	\$386 00
Cash in Augusta Savings Bank.....	799 46
Cash loans.....	60 00
Premiums in process of collection	25 60
Total assets of the company.....	\$1,271 06

(Premium notes subject to assessments, \$6,865.39.)

LIABILITIES.

Due directors for 1892	\$2 00
------------------------------	--------

INCOME DURING THE YEAR.

Received for interest.....	\$ 90 12
Policy fees and premiums.	287 15
Gross cash income	\$377 27

(Deposit notes received during the year, \$2,153.12.)

EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees	\$88 00
Printing and binding.....	16 50
Publishing report.....	2 50
Return premiums.....	3 60
Postage and express.....	95
Gross cash expenditures.....	\$111 55

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$180,048	\$6,722 77
Written or renewed during the year.....	58,500	2,153 12
Total	\$238,548	\$8,875 89
Deduct those expired and marked off as terminated.....	54,700	1,910 50
In force December 31, 1892.....	\$183,848	\$6,965 39

BUSINESS ALL IN MAINE.

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.*

ASSETS.

Cash in office of company.....	\$ 42 60
Cash in Penobscot County Savings Bank.....	112 99
Total assets of company.....	<u>\$155 59</u>

INCOME DURING THE YEAR.

Received for assessments.....	\$616 45
Policy fees	23 00
Gross cash income.....	<u>\$639 45</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$600 00
Paid for salaries of officers, clerks and all other employes.....	21 05
Gross cash expenditures.....	<u>\$621 05</u>

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1891.....	\$98,180
Written or renewed during the year.....	16,525
Total.....	<u>\$114,705</u>
Deduct those expired and marked off as terminated.....	13,355
In force December 31, 1892	<u>\$101,350</u>

BUSINESS ALL IN MAINE.

WILTON MUTUAL FIRE INSURANCE COMPANY,
WILTON, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

C. K. ADAMS, *President.*

J. G. HOYT, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$ 5 00
Cash in office of the company.....	\$ 48 97
Cash in Portland Savings Bank.....	100 00
Total assets of the company.....	<u>\$153 97</u>

LIABILITIES.

Net amount of unpaid losses.....	7 00
----------------------------------	------

INCOME DURING THE YEAR.

Net amount of cash received for premiums....	\$32 99
Received for assessments on deposit notes.....	11 52
Policy fees.....	17 71
Gross cash income.....	<u>\$62 22</u>

(Deposit notes received during the year, \$2,000.40.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$7 00
Paid for salaries and other charges of officers, clerks and all other employees.....	121 50
All other expenditures.....	2 00
Gross cash expenditures.....	<u>\$130 50</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$180,211	\$110 06	\$11,006 55
Written or renewed during the year.....	30,490	40 00	2,000 40
Total.....	<u>\$210,701</u>	<u>\$150 06</u>	<u>\$13,006 95</u>
Deduct those expired and marked off as terminated.....	28,295	35 51	1,775 50
In force December 31, 1892.....	\$182,406	\$114 55	\$11,231 45
Losses incurred during the year.....			\$7 00

BUSINESS ALL IN MAINE.

WINDHAM MUTUAL FIRE INSURANCE COMPANY,

WINDHAM (CENTER P. O.) MAINE.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1859.

C. O. HAWKES, *President.*J. T. FELLOWS, *Secretary.*

ASSETS.

Cash in office of the company.....	\$ 75 00
Cash in Maine Savings Bank.....	249 20
Cash loans	33 00
Premiums in process of collection.....	115 62
Interest	6 30
Total assets of the company.	\$479 12

(Premium notes subject to assessment, \$21,821.)

LIABILITIES.

Net amount of unpaid losses.....	\$ 5 00
All other liabilities	46 50
Total liabilities.....	\$51 50

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$115 62
Received for interest.....	6 30
Received for assessments on deposit notes	321 20
Policy fees.....	33 00
Gross cash income	\$479 12

(Deposit notes received during the year, \$2,890.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$ 5 00
All other expenditures	46 50
Gross cash expenditures.....	\$51 50

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1891.....	\$239,599	\$20,214 87
Written or renewed during the year.....	46,044	2,890 00
Total	\$285,643	\$23,104 87
Deduct those expired and marked off as terminated.....	44,500	2,800 00
In force December 31, 1892.....	\$241,143	\$20,304 87
Losses incurred during the year.....		\$5 00

BUSINESS ALL IN MAINE.

WOOLWICH MUTUAL FIRE INSURANCE COMPANY,
WOOLWICH, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

GILBERT HATHORN, *President*.

R. M. HARNDEN, *Secretary*.

ASSETS.

Cash in savings banks.....	\$159 43
(Premium notes subject to assessment, \$5,388.50.)	

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1891.....	\$121,815
Written or renewed during the year.....	34,225
Total.....	\$156,040
Deduct those expired and marked off as terminated.....	34,225
In force December 31, 1892.....	\$121,815
Deduct amount re-insured	20,750
Balance in force December 31, 1892.....	\$101,065

BUSINESS ALL IN MAINE.



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