

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers ^{and} Institutions

FOR THE YEAR

1894.

VOLUME II.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1894.

Twenty-Sixth Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE.

PART I.

Fire and Marine and Inland Insurance.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1894.

STATE OF MAINE.

TWENTY-SIXTH 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-sixth 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. 1893.

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.

Brunswick Farmers'.....	Brunswick	Litchfield	Litchfield
Casco	Casco	Lovell	Lovell
Citizens'	Bristol	Medomak	Waldoboro
Cumberland.....	Cumberland	North Yarmouth.....	North Yarmouth
Danville	Auburn	Oxford County P. of H.....	South Paris
Dresden	Dresden	Patrons' Androscoggin.....	Auburn
Elliot and Kittery.....	Elliot	Saco.....	Saco
Falmouth.....	Falmouth	Swan's Island.....	Swan's Island
Fayette	Fayette	Union Farmers'.....	Union
Freeport and Yarmouth.....	Freeport	Warren Farmers'.....	Warren
Fryeburg.....	Fryeburg Centre	Wells.....	Wells
Gorham Farmers'	Gorham	West Bangor and Hermon.....	Hermon
Harpswell.....	Harpswell	Wilton.....	Wilton
Harrison	Harrison	Windham.....	Windham
Jay	Jay	Woolwich	Woolwich
Jefferson Farmers'.....	Jefferson		

STOCK COMPANIES OF OTHER STATES.

Ætna	Conn	Ins Co. of Penn.....	Pa
American	Mass	Mercantile, F & M	Mass
American.....	N. J	Merchants'.....	N. J
American Central	Mo	Merchants'.....	R. I
American Fire	N. Y	National Fire	Conn
American Fire	Pa	New Hampshire Fire	N. H
Boston Marine	Mass	Niagara Fire.....	N. Y
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
Equitable, F. & M.....	R. I	Phenix.....	N. Y
Fire Association	Pa	Phoenix.....	Conn
Fireman's Fund.....	Cal	Providence Washington.....	R. I
First National Fire.....	Mass	Queen of America.....	N. Y
Franklin Fire.....	Pa	Rochester German.....	N. Y
German American.....	N. Y	Springfield, F & M	Mass
Germania Fire.....	N. Y	St. Paul, F. & M.....	Minn
Granite State, Fire.....	N. H	Union	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		

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	Northern Assurance	England
Caledonian	Scotland	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		
Manchester Fire.....	England		

Since the date of the last annual report of this department the following stock fire companies have ceased to transact business in Maine, viz: Boylston, Mass; Delaware Mutual Safety, Penn.; Firemans' Fire, Mass.; Girard F. & M. Penn.; Manufacturers and Builders, N. Y.; Michigan F. & M. Mich.; North American, Mass.; Peoples Fire, N. H.; Reliance, Penn.; United Firemen's, Penn.; City of London, Eng.

No fire insurance companies have been admitted during the year, and the retirement of the above named companies from Maine represents a loss of \$4,060,075 from the capital of the fire insurance companies transacting business in this State—a loss which is severely felt in our cities and larger towns, where it is impossible to obtain adequate insurance in licensed companies.

Two mutual fire companies have been organized since the date of the last report of this department, the Hampden of Hampden, and the Medomak of Waidoboro, and several others are now in process of organization.

The amount of fire insurance of record written in Maine for the year 1893 is summarized as follows:

Companies of other states and countries...	\$107,633,693	97
Maine Mutuals.....	2,082,147	00
Special Brokers.....	165,750	00
Total.....	\$109,881,590	97

This total is \$3,105,742.46 in excess of the amount written in the State in 1892 as returned to this department and is 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
1893	107,633,693 97	1,562,959 39	951,465 42	1.45	66.73

It will be seen by the foregoing, that the volume of business written by companies of other states and countries was more than double in 1893 that written by them in 1870.

The losses incurred in Maine by fire companies during 1893 amounted to \$943,524.50, being 60.36 per cent. of the premiums, while the losses incurred by these companies in this State during 1892 amounted to the sum of \$1,045,783.39, or 72.30 per cent. of the premium income.

It may be interesting in this connection to note that while the fire insurance business in Maine may have been unprofitable during the past year, the percentage of losses incurred to premiums received in this State were 12.84 per cent. less in 1893 than during 1892, and that the percentage of losses paid to premiums received during 1893 were a trifle less than the average of all companies transacting business in Maine.

The marine and inland insurance of record written in Maine in 1893 amounted to \$18,116,719, of which \$17,089,700 was written by Maine companies, and \$1,027,019 by companies of other states and countries. This shows a gain of \$8,325,055 as compared with the amount written in 1892. The ratio of losses to premiums on marine insurance for 1893 was 76.45 per cent. against 70.78 per cent in 1892.

BANGOR MUTUAL FIRE INSURANCE COMPANY.

The Bangor Mutual Fire Insurance Company, which has done a general agency business for a number of years, found its business unprofitable, and voted to discontinue business in July last. W. P. Hubbard, the president of the company, was appointed receiver and is settling its affairs.

The Peoples' Fire Insurance Company of Manchester, N. H., which has been operating in Maine for several years, failed during the past year, owing to misappropriation of the funds of the company.

STATISTICAL TABLES.

Table No. 1 shows the capital, surplus or impairment of capital, on the 31st day of December, 1893, 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, 1893, 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 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, 1893.

Respectfully submitted,

S. W. CARR,

Insurance Commissioner.

AUGUSTA, February 28, 1894.

STATISTICAL TABLES.

TABLE I—Showing the Capital, Surplus or Impairment of Capital on the 31st day of December, 1893, and the difference between Income and Expenditures, Ratio of Expenditures and Ratio of Losses for the Year ending December 31, 1893, 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'.....	\$160,000 00	\$22,026 13	\$1,288 13	-	98.78	80.50
Union.....	100,000 00	99,074 11	-	\$5,782 62	104.51	92.05
Total.....	\$200,000 00	\$121,100 24	\$1,288 13	\$5,782 62	101.64	86.27
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn.....	\$4,000,000 00	\$3,010,933 45	\$160,977 14	-	96.53	60.61
American, Mass.....	300,000 00	* 24,345 16	-	\$31,037 96	108.58	73.03
American, N. J.....	600,000 00	1,170,961 41	59,726 73	-	91.16	58.23
American Central, Mo.....	600,000 00	162,923 34	-	902 61	99.89	64.94
American Fire, N. Y.....	400,000 00	138,818 22	-	156,823 30	110.33	75.30
American Fire, Pa.....	500,000 00	76,973 74	-	511,591 03	126.06	97.67
Boston Marine, Mass.....	1,000,000 00	1,126,979 25	-	41,383 78	103.58	89.92
Buffalo German, N. Y.....	200,000 00	1,005,549 41	71,144 22	-	86.65	56.80
Commerce, N. Y.....	200,000 00	33,765 59	-	32,902 69	120.36	87.11
Connecticut Fire, Conn.....	1,000,000 00	339,692 76	19,799 78	-	98.87	66.53
Continental, N. Y.....	1,000,000 00	1,576,595 38	175,260 05	-	94.57	60.26
Equitable Fire and Marine, R. I.....	300,000 00	33,970 68	-	19,039 69	106.75	74.14
Fire Association, Pa.....	500,000 00	594,922 23	-	197,026 37	108.36	76.67
Fireman's Fund, Cal.....	1,000,000 00	686,499 32	123,108 85	-	93.27	61.27
First National Fire, Mass.....	200,000 00	147 20	-	2,440 68	101.37	72.05
Franklin Fire, Pa.....	400,000 00	953,731 54	6,977 83	-	98.93	63.64
German American, N. Y.....	1,000,000 00	1,657,352 70	46,695 15	-	98.57	63.60
Germania Fire, N. Y.....	1,000,000 00	960,332 83	54,188 66	-	95.51	57.13
Girard Fire and Marine, Pa.....	300,000 00	511,376 27	27,595 75	-	94.99	55.17
Granite State Fire, N. H.....	200,000 00	44,663 94	11,712 45	-	97.98	67.89

Greenwich, N. Y.....	200,000 00	121,959 89	-	71,793 25	105.62	74.80
Hanover Fire, N. Y.....	1,000,000 00	219,319 65	-	478,257 33	149.13	107.47
Hartford Fire, Conn.....	1,250,000 00	2,296,769 97	494,386 24	-	88.70	55.84
Home, N. Y.....	3,000,000 00	569,324 97	-	93,718 50	101.66	66.76
Insurance Company of North America, Pa.....	3,000,000 00	1,865,508 07	-	287,320 95	104.72	76.29
Insurance Company of Pennsylvania, Pa.....	200,000 00	51,085 66	-	69,145 75	120.41	86.85
Mercantile, Fire and Marine, Mass.....	400,000 00	9,394 39	-	13,798 95	105.86	75.99
Merchants', N. J.....	400,000 00	103,490 65	-	220,198 51	123.76	90.19
Merchants', R. I.....	200,000 00	34,119 05	-	1,541 31	100.50	69.45
National Fire, Conn.....	1,000,000 00	306,614 07	155,610 52	-	92.66	60.28
New Hampshire Fire, N. H.....	800,000 00	434,649 66	62,452 11	-	94.26	64.20
Niagara Fire, N. Y.....	500,000 00	303,418 55	-	59,792 73	103.47	67.81
Northwestern National, Wis.....	600,000 00	310,184 25	50,901 71	-	92.78	56.81
Orient, Conn.....	500,000 00	322,695 83	-	67,226 08	104.44	77.59
Pacific Fire, N. Y.....	200,000 00	198,012 37	-	6,288 88	101.55	66.36
Pennsylvania Fire, Pa.....	400,000 00	1,290,174 73	94,598 56	-	94.64	66.60
Phenix, N. Y.....	1,000,000 00	215,532 19	471,742 32	-	91.06	58.63
Phoenix, Conn.....	2,000,000 00	713,195 93	-	115,652 08	103.21	68.83
Providence Washington, R. I.....	400,000 00	6,486 68	-	191,859 24	119.75	91.21
Queen of America, N. Y.....	500,000 00	1,029,779 02	126,219 14	-	94.48	66.70
Rochester German, N. Y.....	200,000 00	215,173 19	-	33,891 28	105.94	72.67
Springfield Fire and Marine, Mass.....	1,500,000 00	362,421 09	-	97,044 56	105.05	70.70
St. Paul Fire and Marine, Minn.....	500,000 00	455,515 74	-	133,710 22	109.74	80.84
Union, Pa.....	200,000 00	21,628 70	-	10,224 37	103.14	70.70
United States Fire, N. Y.....	250,000 00	100,693 02	-	31,581 91	108.34	65.30
Westchester Fire, N. Y.....	300,000 00	327,470 73	82,375 68	-	94.10	58.82
Williamsburg City Fire, N. Y.....	250,000 00	597,389 89	-	45,548 38	107.43	65.30
Total.....	\$35,450,000 00	\$26,493,482 36	\$2,296,375 50	\$3,040,840 41	\$103.37	\$70.53
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	\$100,000 00	\$444,843 49	\$14,311 63	-	92.62	37.14
Massachusetts, Mass.....	200,000 00	9,126 32	-	\$ 837 04	101.03	42.85
Quincy, Mass.....	-	349,250 89	12,754 04	-	92.66	51.06
Traders' and Mechanics', Mass.....	-	367,599 48	-	7,290 08	103.61	55.94
Total.....	\$300,000 00	\$1,170,820 18	\$27,065 67	\$8,127 12	97.48	41.74

* Impairment.

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.
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada	\$200,000 00	\$198,374 47	\$66,448 77	-	98.12	63.87
Caledonian, Scot.....	200,000 00	169,058 87	-	\$131,380 33	107.86	74.55
Commercial Union, Eng.....	200,000 00	738,883 11	26,390 48	-	99.10	73.23
Guardian Assurance, Eng.....	200,000 00	438,125 30	-	117,694 37	110.10	74.25
Hamburg Bremen Fire, Ger.....	200,000 00	80,663 21	-	92,274 23	107.71	79.27
Imperial Fire, Eng.	200,000 00	562,804 37	-	103,798 01	108.52	78.74
Lancashire, Eng.....	200,000 00	425,880 72	-	438,883 88	120.17	87.69
Lion Fire, Eng.....	200,000 00	179,800 28	-	39,910 12	106.57	77.09
London and Liverpool and Globe, Eng.....	200,000 00	2,826,524 79	694,462 95	-	88.36	64.17
London and Lancashire, Eng.....	200,000 00	478,831 93	105,151 87	-	95.06	65.27
London Assurance, Eng.....	200,000 00	823,337 46	-	30,002 41	102.02	74.49
Manchester Fire, Eng.....	200,000 00	293,169 37	43,031 59	-	97.51	67.27
Northern Assurance, Eng.....	200,000 00	240,472 28	-	98,362 78	107.57	76.02
North British and Mercantile, Eng.....	200,000 00	831,417 31	-	32,950 28	101.29	74.33
Norwich Union Fire, Eng.....	200,000 00	210,414 64	-	23,235 66	101.44	72.29
Palatine, Eng.....	200,000 00	307,349 80	361,557 72	-	84.70	55.87
Phoenix Assurance, Eng.....	200,000 00	385,631 13	-	2,652 25	100.13	69.96
Royal, Eng.....	200,000 00	2,010,800 48	324,376 88	-	93.73	66.37
Scottish Union and National, Scot.....	200,000 00	1,221,505 12	264,327 52	-	80.56	56.89
Sun, Eng.	200,000 00	348,531 16	-	194,727 96	109.34	80.20
Union Assurance, Eng.....	200,000 00	326,720 74	117,633 57	-	74.88	46.09
Western Assurance, Canada.....	200,000 00	304,743 43	-	31,175 95	101.67	72.92
Total.....	\$4,400,000 00	\$13,403,039 97	\$2,003,381 35	\$1,337,048 23	99.60	70.53

RECAPITULATION.

Maine Stock Companies.....	\$ 200,000 00	\$ 121,100 24	\$ 1,288 13	\$ 5,782 62	101.64	\$6.27
Stock Companies of other States	35,450,000 00	26,493,482 36	2,296,375 50	3,040,840 41	103.37	70.53
Mutual Companies of other States.....	300,000 00	1,170,820 18	27,065 67	8,127 12	97.48	41.74
Companies of Foreign Countries.....	4,400,000 00	13,403,039 97	2,003,381 35	1,337,048 23	99.60	70.53
Aggregate.....	\$40,350,000 00	\$41,188,442 75	\$4,328,110 65	\$4,391,798 38	100.52	67.26

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	-	\$ 56,167 50
Union, Bangor.....	-	6,475 00	\$439 52	194,973 75
Total	-	\$67,475 00	\$439 52	\$251,141 25
STOCK COS. OF OTHER STATES.				
Aetna, Conn.....	\$225,000 00	\$36,000 00	-	\$9,098,124 00
American, Mass.....	-	-	-	474,942 80
American, N. J.....	257,057 13	1,386,803 75	\$22,517 54	569,175 00
American Central, Mo.....	500,000 00	125,000 00	-	640,500 00
American Fire, N. Y.....	-	20,500 00	210 83	1,075,769 00
American Fire, Pa.....	258,063 56	1,188,300 00	21,015 68	945,038 36
Boston Marine, Mass.....	31,740 78	634,875 00	3,753 25	1,085,354 00
Buffalo German, N. Y.....	300,000 00	573,335 00	4,970 65	420,703 31
Commerce, N. Y.....	75,000 00	66,100 00	1,043 19	155,640 00
Connecticut Fire, Conn.....	121,625 00	782,660 00	-	1,551,732 50
Continental, N. Y.....	757,690 75	125,935 00	2,741 54	4,544,810 50
Equitable F. & M., R. I.....	129,900 00	97,200 00	630 00	272,260 00
Fire Association, Pa.....	165,600 00	1,727,518 85	36,181 62	2,287,709 75
Fireman's Fund, Cal.....	326,200 00	397,375 00	5,066 51	1,532,420 00
First National Fire, Mass.....	550 00	183,750 62	3,508 86	74,182 00
Franklin Fire, Pa.....	291,100 00	283,358 00	5,053 86	2,087,769 25
German American, N. Y.....	40,000 00	-	-	5,064,564 00
Germania Fire, N. Y.....	451,277 37	218,000 00	5,162 50	2,243,555 62
Girard F. & M., Pa.....	280,700 00	745,861 77	13,030 08	464,304 84
Granite State Fire, N. H.....	8,400 00	62,730 00	863 60	301,601 00
Greenwich, N. Y.....	200,000 00	4,600 00	-	850,885 00
Hanover Fire, N. Y.....	350,000 00	23,000 00	96 66	1,453,379 50
Hartford Fire, Conn.....	366,575 60	1,167,500 00	19,460 39	4,408,645 00
Home, N. Y.....	1,566,468 90	615,592 82	15,870 63	5,749,238 64
Ins. Co. of North America, Pa.....	314,244 74	2,763,737 76	35,106 97	4,532,257 44
Ins. Co. of Pennsylvania, Pa.....	325,121 00	74,750 00	1,849 91	200,670 00
Mercantile, F. & M., Mass.....	-	109,500 00	771 23	434,477 00
Merchants', N. J.....	302,948 25	354,398 00	6,866 75	451,556 50
Merchants' R. I.....	-	87,500 00	1,185 65	294,309 50
National Fire, Conn.....	233,120 36	601,750 00	15,154 26	1,798,940 00
New Hampshire Fire, N. H.....	66,100 00	621,723 52	13,678 86	1,120,348 47
Niagara Fire, N. Y.....	883,000 00	27,400 00	711 25	840,310 00
Northwestern National, Wis.....	-	634,644 02	5,836 26	846,000 00
Orient, Conn.....	36,553 13	213,639 30	9,545 64	1,462,513 82
Pacific Fire, N. Y.....	-	198,900 00	1,701 75	449,062 50
Pennsylvania Fire, Pa.....	134,500 00	610,070 00	11,260 63	2,338,262 00
Phenix, N. Y.....	399,000 00	130,700 00	2,152 81	3,873,937 00
Phoenix, Conn.....	373,157 48	368,150 92	48,777 94	3,768,318 50
Providence Washington, R. I.....	-	-	-	903,774 00
Queen of America, N. Y.....	-	-	-	2,933,831 97
Rochester German, N. Y.....	190,829 84	395,265 00	6,869 27	163,550 00
Springfield F. & M., Mass.....	134,000 00	327,550 00	7,868 51	2,526,685 00
St. Paul, F. & M., Minn.....	176,900 00	755,745 93	90,480 10	600,780 25
Union, Pa.....	160,000 00	9,900 00	-	204,609 50
United States Fire, N. Y.....	-	449,000 00	3,221 24	101,210 00
Westchester Fire, N. Y.....	217,500 00	289,150 00	2,501 24	916,550 00
Williamsburg City Fire, N. Y.....	629,000 00	322,150 00	1,344 16	420,275 00
Total	\$11,278,923 89	\$19,811,620 26	\$368,061 82	\$78,534,552 52

of December, 1893, 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.
\$30,000 00	\$ 7,752 23	\$4,304 58	\$23,053 55	\$35,723 22	\$218,001 08
2,125 00	15,282 45	2,717 49	19,965 69	72,841 13	314,820 05
\$32,125 00	\$23,034 68	\$7,022 07	\$43,019 24	\$108,564 35	\$532,821 11
\$ 5,600 00	\$726,960 93	\$ 905 45	\$715,076 26	-	\$10,807,666 64
30,000 00	21,251 20	2,898 62	36,455 17	\$2,972 51	568,520 30
-	51,091 28	7,097 50	44,859 95	4,336 92	2,342,939 07
107,000 00	102,065 10	-	97,738 07	-	1,572,303 17
34,000 00	55,897 93	15,410 83	309,218 57	1,563 12	1,512,570 28
3,300 00	89,711 81	92 23	168,736 46	8,857 36	2,683,115 46
147,100 00	259,124 79	3,571 41	154,824 16	471,420 98	2,791,764 37
179,300 00	75,979 41	3,752 49	69,448 42	3,856 78	1,631,386 06
10,600 00	20,990 99	500 39	10,817 15	1,755 12	351,486 45
7,500 00	125,440 49	-	232,143 77	9,967 20	2,831,088 96
4,000 00	248,583 78	86,307 58	330,580 07	332,522 11	6,433,171 33
800 00	14,055 48	-	34,158 18	780 00	549,783 66
82,450 00	258,425 49	31,246 34	437,951 57	9,636 99	5,056,720 61
166,621 65	253,787 32	6,625 25	337,432 10	85,961 84	3,111,489 67
14,000 00	16,320 93	780 33	37,600 67	4,315 00	335,808 41
277,500 00	109,928 04	2,854 53	73,025 81	-	3,130,589 49
-	474,030 24	-	418,808 86	-	5,997,403 10
8,600 00	47,522 27	2,340 00	220,738 82	9,787 63	3,206,984 21
26,500 00	61,010 68	381 87	72,261 85	36,120 88	1,700,171 97
74,000 00	18,221 41	1,903 35	109,458 87	-	577,178 23
11,350 00	80,154 92	2,268 00	189,058 43	19,894 52	1,358,210 87
61,376 60	10,005 50	-	171,975 44	500 43	2,076,334 13
62,228 35	608,252 39	1,269 35	724,768 67	19,392 28	7,378,062 63
102,400 00	297,241 31	34,153 29	614,634 13	13,233 90	9,008,833 62
26,050 00	712,105 44	-	854,262 88	194,484 57	9,432,249 80
-	61,656 83	710 00	48,001 52	42,329 86	755,089 12
-	18,520 99	1,791 65	22,903 22	798 41	588,762 50
-	47,105 29	3,762 41	130,549 63	2,573 22	1,299,760 05
6,850 00	34,386 03	500 75	16,675 09	22,216 35	463,623 37
450 00	182,462 63	1,564 15	411,014 58	-	3,244,455 98
44,200 00	147,310 99	4,929 00	144,273 62	-	2,162,564 46
3,350 00	179,964 44	4,955 84	262,756 12	11,845 52	2,214,193 17
2,302 81	78,743 82	2,766 67	63,685 87	-	1,633,979 45
7,530 00	89,312 47	18,132 21	254,047 86	419 65	2,091,694 08
1,500 00	24,961 05	3,737 43	53,564 23	807 03	736,233 99
444,300 00	122,402 06	2,554 31	195,067 70	641 66	3,859,058 36
-	496,756 22	9,724 15	987,784 71	446,507 13	6,346,562 02
58,382 50	269,500 44	1,514 09	533,247 55	8,744 09	5,429,793 51
-	60,032 99	-	180,239 23	73,255 97	1,217,302 19
-	333,721 34	41,621 15	334,047 85	2,715 30	3,645,937 61
-	84,502 83	1,950 00	72,931 99	-	915,898 93
66,000 00	175,811 92	24,189 00	240,905 88	2,484 86	3,505,495 17
231,050 00	105,772 85	13,139 78	131,163 58	56,121 39	2,101,153 88
20,300 00	30,069 98	1,760 83	70,352 27	1,439 38	498,431 96
-	14,991 71	882 00	81,719 00	-	651,023 95
-	199,009 91	-	196,838 37	-	1,821,549 52
5,600 00	11,860 14	4,526 96	74,914 52	7,586 74	1,477,257 52
\$2,333,991 91	\$7,516,616 06	\$349,070 80	\$10,994,718 72	\$1,912,126 70	\$133,009,682 68

TABLE II—

Name of Company.	Real estate.	Loans on bonds and mortgages.	Interest on bonds and mortgages.	Stocks and bonds owned.
MUTUAL COS. OF OTHER STATES.				
Holyoke, Mass.....	\$43,150 00	\$132,800 00	\$3,943 79	\$644,551 75
Massachusetts, Mass.....	-	111,800 00	946 88	178,663 00
Quincy, Mass.....	17,000 00	63,150 00	1,283 75	344,670 00
Traders' & Mechanics', Mass....	-	227,614 00	-	180,440 00
Total	\$60,150 00	\$535,364 00	\$6,174 42	\$1,348,324 75
COS. OF FOREIGN COUNTRIES.				
British America, Canada.....	-	\$60,000 00	-	\$ 803,615 00
Caledonian, Scotland.....	-	50,000 00	-	1,386,670 00
Commercial Union, Eng.....	\$864,314 96	-	-	1,745,010 00
Guardian Assurance, Eng.....	-	342,500 00	\$2,879 54	1,266,787 50
Hamburg-Bremen Fire, Ger....	-	-	-	1,078,512 50
Imperial Fire, Eng.....	476,634 70	-	-	1,099,237 00
Lancashire, Eng.....	383,388 85	-	-	1,639,805 00
Lion Fire, Eng.....	-	214,750 00	4,363 66	417,875 00
L. and L. & Globe, Eng.....	1,603,270 00	3,079,328 64	44,407 21	2,045,360 00
London & Lancashire, Eng....	299,125 00	-	-	1,871,605 00
London Assurance, Eng.....	-	-	-	1,774,000 00
Manchester Fire, Eng.....	-	50,000 00	-	1,701,612 50
Northern Assurance, Eng.....	114,544 44	-	-	1,235,860 00
No. British & Mercantile, Eng..	465,360 84	-	-	2,366,685 00
Norwich Union Fire, Eng.....	-	40,000 00	150 00	1,493,497 50
Palatine, Eng.....	-	50,000 00	200 00	1,534,490 00
Phoenix Assurance, Eng.....	-	-	-	1,760,455 00
Royal, Eng.....	1,818,200 10	109,000 00	356 92	4,096,045 00
Scottish Union & National, Scot.	-	1,238,170 00	18,712 96	720,796 84
Sun, Eng.....	240,000 00	486,000 00	7,675 00	1,281,510 00
Union Assurance, Eng.....	-	-	-	749,730 00
Western Assurance, Canada....	-	50,000 00	-	1,064,049 35
Total	\$6,264,838 89	\$5,769,748 64	\$78,745 29	\$33,133,148 39

RECAPIT

Maine Stock Companies.....	-	\$ 67,475 00	\$ 439 52	\$ 251,141 25
Stock Cos. of Other States	\$11,278,923 89	19,811,620 26	368,061 82	78,534,552 52
Mutual Cos. of Other States	60,150 00	535,364 00	6,174 42	1,348,324 75
Cos. of Foreign Countries	6,264,838 89	5,769,748 64	78,745 29	33,133,148 39
Aggregate.....	\$17,603,912 78	\$26,184,207 90	\$453,421 05	\$113,267,166 91

STATISTICAL TABLES.

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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.
-	\$9,297 53	\$7,545 31	\$1,193 21	\$230 00	\$842,711 59
-	4,153 17	1,637 34	7,363 15	69 73	304,633 27
\$131,300 00	38,069 82	6,574 36	12,302 57	250 00	614,600 50
29,900 00	18,177 38	10,106 90	12,984 60	178,125 00	657,347 88
\$161,200 00	\$69,697 90	\$25,863 91	\$33,843 53	\$178,674 73	\$2,419,293 24
-	\$15,910 04	\$5,852 50	\$219,415 81	\$4,143 52	\$1,108,936 87
-	94,457 40	8,100 00	337,242 85	3,029 08	1,879,499 33
-	377,191 43	25,549 98	489,792 26	53,340 93	3,555,199 56
-	61,275 68	-	130,712 75	416 67	1,804,572 14
-	77,714 81	1,000 00	73,733 10	155 71	1,231,116 12
-	68,812 77	2,895 83	195,900 51	3,791 13	1,847,271 94
-	44,689 39	-	219,892 79	-	2,287,776 03
19,300 00	95,165 26	5,755 62	111,500 72	115 48	868,915 74
-	831,139 89	507 03	963,864 76	30,453 75	8,598,271 28
-	144,942 45	-	313,957 06	11,399 41	2,641,028 92
-	201,258 44	5,864 59	188,678 78	5,856 55	2,175,658 36
-	46,851 36	-	285,726 59	1,358 95	2,085,549 40
-	63,499 14	8,300 00	227,469 04	7,418 27	1,657,090 89
-	129,251 58	48,091 00	382,700 69	27,052 07	3,419,141 18
-	191,170 52	-	98,560 04	83 05	1,823,461 11
-	277,581 60	4,555 52	378,715 23	10,432 23	2,255,974 58
-	345,086 58	16,817 50	297,152 61	-	2,420,111 69
-	687,005 35	9,350 00	731,156 96	18,567 11	7,469,681 44
-	292,477 52	4,490 56	266,877 24	1,284 00	2,543,249 12
-	128,535 33	23,898 56	279,091 36	2,832 91	2,449,543 16
-	25,031 90	-	67,205 23	-	841,967 13
-	207,309 98	-	277,575 14	53,642 74	1,652,577 41
\$19,300 00	\$4,406,958 42	\$171,468 69	\$6,537,011 52	\$235,373 56	\$56,616,593 40

ULATION.

\$ 32,125 00	\$ 23,034 68	\$ 7,022 07	\$ 43,019 24	\$ 108,564 35	\$ 532,821 11
2,333,991 91	7,516,616 06	349,070 80	10,994,718 72	1,912,126 70	133,099,682 68
161,200 00	69,697 90	25,863 91	33,843 53	178,674 73	2,419,293 24
19,300 00	4,406,958 42	171,468 69	6,537,011 52	235,373 56	56,616,593 40
\$2,546,616 91	\$12,016,307 06	\$553,425 47	\$17,608,593 01	\$2,434,739 34	\$192,668,390 43

TABLE III—Showing the Nature of the Liabilities on the 31st day of December, 1893, 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'.....	-	\$27,865 85	-	\$65,109 10	\$3,000 00	\$ 95,974 95	\$195,974 95
Union.....	-	30,966 85	-	84,127 79	621 28	115,745 92	215,745 92
Total	-	\$58,862 70	-	\$149,236 89	\$3,621 28	\$211,720 87	\$411,720 87
STOCK COMPANIES OF OTHER STATES.							
Ætna, Conn.....	-	\$519,780 87	-	\$3,142,317 56	\$134,634 76	\$3,796,733 19	\$7,796,733 19
American, Mass.....	\$13,004 59	27,019 64	\$3,550 00	231,166 65	18,124 58	292,865 46	592,865 46
American, N. J.....	12,324 85	38,060 28	3,500 00	501,846 18	16,246 35	571,977 66	1,171,977 66
American Central, Mo.....	27,579 79	86,951 51	26,718 70	653,469 12	14,660 71	809,379 83	1,409,379 83
American Fire, N. Y.....	79,956 57	83,499 29	-	733,804 09	76,492 11	973,752 06	1,373,752 06
American Fire, Pa.....	71,525 59	263,030 28	24,773 17	1,185,135 48	561,677 20	2,106,141 72	2,606,141 72
Boston Marine, Mass.....	-	258,365 00	-	406,420 12	-	664,785 12	1,664,785 12
Buffalo German, N. Y.....	6,552 03	33,589 55	2,816 84	370,698 51	12,179 72	425,836 65	625,836 65
Commerce, N. Y.....	-	18,930 00	100 00	95,460 11	3,239 75	117,720 86	317,720 86
Connecticut Fire, Conn.....	-	234,046 95	14,566 20	1,191,783 05	51,000 00	1,491,396 20	2,491,396 20
Continental, N. Y.....	-	398,014 00	53,369 00	3,304,755 03	100,437 92	3,856,575 95	4,856,575 95
Equitable Fire and Marine, R. I.....	11,867 00	16,986 00	1,371 00	179,172 67	6,416 31	215,812 98	515,812 98
Fire Association, Pa.....	219,265 62	104,249 83	36,151 99	3,513,467 08	178,663 86	4,051,798 38	4,551,798 38
Fireman's Fund, Cal.....	67,168 82	98,225 45	20,113 20	1,190,026 39	49,456 49	1,424,990 35	2,424,990 35
First National Fire, Mass.....	20,606 94	7,996 09	-	101,418 09	5,640 09	135,661 21	335,661 21
Franklin Fire, Pa.....	24,435 45	15,247 96	355 18	1,725,505 49	11,313 87	1,776,857 95	2,176,857 95
German American, N. Y.....	149,365 58	376,875 12	29,428 68	2,700,619 30	83,761 72	3,340,050 40	4,340,050 40
Germania Fire, N. Y.....	76,678 68	20,117 39	18,756 42	1,098,152 93	32,945 96	1,246,651 38	2,246,651 38
Girard Fire and Marine, Pa.....	-	30,300 43	6,244 16	807,823 53	44,427 58	888,795 70	1,188,795 70
Granite State Fire, N. H.....	26,286 88	11,381 12	3,400 00	276,522 39	14,983 90	332,574 29	532,574 29

Greenwich, N. Y.....	30,785 76	214,458 93	49,804 81	709,601 48	31,600 00	1,036,250 98	1,236,250 98
Hanover Fire, N. Y.	125,357 11	85,305 80	27,884 52	484,330 27	128,136 78	851,014 48	1,851,014 48
Hartford Fire, Conn.	217,650 40	331,436 06	61,610 85	3,169,624 75	51,000 00	3,831,322 06	5,081,322 06
Home, N. Y.....	126,241 97	529,943 35	54,254 28	4,553,920 00	184,149 05	5,448,508 65	8,448,508 65
Insurance Company of North America, Pa.....	190,290 04	377,817 32	26,771 19	3,073,284 91	898,578 27	4,566,741 73	7,566,741 73
Insurance Company of Pennsylvania, Pa.....	5,046 37	39,486 63	-	374,270 76	85,199 70	504,003 46	704,003 46
Mercantile, Fire and Marine, Mass.....	-	24,628 00	-	146,064 92	8,675 19	179,368 11	579,368 11
Merchants', N. J.....	53,105 56	55,519 04	20,636 15	601,847 60	65,161 05	796,269 40	1,196,269 40
Merchants', R. I.....	18,725 32	17,959 59	1,095 00	188,389 64	3,335 01	229,504 32	429,504 32
National Fire, Conn.....	124,617 59	132,518 75	21,164 97	1,542,127 59	117,413 04	1,837,841 91	2,937,841 91
New Hampshire Fire, N. H.....	68,569 61	52,480 00	2,500 00	775,510 47	28,854 72	927,914 80	1,727,914 80
Niagara Fire, N. Y.....	-	258,724 31	-	1,106,657 74	45,392 57	1,410,774 62	1,910,774 62
Northwestern National, Wis.....	22,695 10	46,843 40	1,750 00	632,609 61	19,897 09	723,795 20	1,323,795 20
Orient, Conn.....	-	254,827 14	19,094 94	907,828 81	87,247 36	1,268,998 25	1,768,998 25
Pacific Fire, N. Y.....	24,002 42	29,869 77	1,500 00	260,627 00	22,222 43	338,221 62	538,221 62
Pennsylvania Fire, Pa.....	112,437 66	91,581 35	7,250 58	1,953,614 04	4,000 00	2,168,883 63	2,568,883 63
Phenix, N. Y.....	-	245,401 90	55,441 00	4,622,037 94	208,148 99	5,131,029 83	6,131,029 83
Phenix, Conn.....	-	507,058 73	26,445 00	2,183,093 85	-	2,716,597 58	4,716,597 58
Providence Washington, R. I.....	9,061 62	114,705 61	9,797 97	642,782 50	34,467 81	810,815 51	1,210,815 51
Queen of America, N. Y.....	147,883 72	141,024 02	14,092 74	1,692,904 79	120,253 32	2,116,158 59	2,616,158 59
Rochester German, N. Y.....	41,411 35	42,800 40	-	415,391 63	1,122 36	500,725 74	700,725 74
Springfield Fire and Marine, Mass.....	115,983 36	118,348 03	29,193 02	1,343,413 79	36,135 88	1,643,074 08	3,143,074 08
St. Paul, Fire and Marine, Minn.....	101,862 29	91,802 99	6,578 84	625,719 49	19,674 53	1,145,638 14	1,645,638 14
Union, Pa.....	22,212 53	19,451 07	1,778 66	215,335 56	18,025 44	276,803 26	476,803 26
United States Fire, N. Y.....	40,158 73	13,328 00	5,170 00	194,300 77	47,373 43	300,330 93	550,330 93
Westchester Fire, N. Y.....	50,253 27	93,827 96	1,750 00	1,012,507 39	35,740 17	1,194,078 79	1,494,078 79
Williamsburg City Fire, N. Y.....	11,035 86	38,406 74	9,884 52	482,733 08	87,807 43	629,867 63	879,867 63
Total	\$2,466,006 03	\$6,612,221 48	\$700,663 58	\$57,620,094 15	\$3,805,905 50	\$71,204,890 74	\$106,654,890 74
MUTUAL COMPANIES OF OTHER STATES.							
Holyoke, Mass.....	\$6,850 52	\$219 90	-	\$290,565 71	\$ 231 97	\$297,868 10	\$397,868 10
Massachusetts, Mass.....	407 95	25 00	-	90,485 73	4,588 27	95,506 95	295,506 95
Quincy, Mass.....	2,000 00	5,755 69	-	247,997 92	9,596 00	265,349 61	265,349 61
Traders' and Mechanics', Mass.....	-	501 00	-	287,687 40	1,500 00	289,748 40	289,748 40
Total	\$9,258 47	\$6,501 59	-	\$916,736 76	\$15,976 24	\$948,473 06	\$1,248,473 06

TABLE III—CONCLUDED.

Name of Company.	LOSSES UNPAID.			Re-insurance fund.	Other liabilities.	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
COMPANIES OF FOREIGN COUNTRIES.							
British America, Canada.....	\$39,755 06	\$ 85,693 58	\$ 7,225 00	\$ 519,462 52	\$58,426 24	\$ 710,562 40	\$ 910,562 40
Caledonian, Scot.....	-	265,591 13	-	1,183,119 82	61,729 51	1,510,440 46	1,710,440 46
Commercial Union, Eng.....	-	383,569 21	41,960 11	2,119,619 73	71,167 40	2,616,316 45	2,816,316 45
Guardian Assurance, Eng.....	97,125 00	58,775 00	29,187 00	965,619 35	15,740 49	1,166,446 84	1,366,446 84
Hamburg Bremen Fire, Ger.....	1,500 00	84,900 00	29,275 00	823,276 42	11,501 49	950,452 91	1,150,452 91
Imperial Fire, Eng.....	53,018 30	70,746 44	18,167 14	905,078 01	37,457 68	1,084,467 57	1,284,467 57
Lancashire, Eng.....	115,018 18	212,127 14	36,016 33	1,258,733 66	40,000 00	1,661,895 31	1,861,895 31
Lion Fire, Eng.....	24,045 04	50,049 00	12,036 50	386,301 50	16,682 52	489,115 46	689,115 46
London and Liverpool and Globe, Eng.....	30,398 99	638,861 06	71,257 00	4,153,628 69	677,609 75	5,571,746 49	5,771,746 49
London and Lancashire, Eng.....	103,074 45	128,795 95	39,646 46	1,617,850 24	72,829 89	1,962,196 99	2,162,196 99
London Assurance, Eng.....	44,197 00	123,263 79	25,157 00	924,233 84	35,469 27	1,152,320 90	1,352,320 90
Manchester Fire, Eng.....	187,629 78	101,356 55	88,734 59	1,210,665 98	53,993 13	1,592,360 03	1,792,360 03
Northern Assurance, Eng.....	41,262 40	92,284 49	26,077 79	1,014,487 60	42,506 33	1,216,618 61	1,416,618 61
North British and Mercantile, Eng.....	151,918 31	220,118 22	50,499 79	1,888,425 41	76,762 14	2,387,723 87	2,587,723 87
Norwich Union Fire, Eng.....	-	237,850 44	-	1,154,673 96	20,522 07	1,413,046 47	1,613,046 47
Palatine, Eng.....	24,545 99	326,737 34	20,997 08	1,274,717 66	101,626 71	1,748,624 78	1,948,624 78
Phoenix Assurance, Eng.....	72,298 00	192,138 00	34,720 00	1,489,119 29	46,205 27	1,834,480 56	2,034,480 56
Royal, Eng.....	32,643 96	463,469 82	61,706 00	4,337,773 81	363,287 37	5,258,880 96	5,458,880 96
Scottish Union and National, Scot.....	73,473 53	99,000 00	11,700 00	860,864 91	77,703 56	1,121,744 00	1,321,744 00
Sun, Eng.....	175,082 83	123,414 73	35,715 00	1,530,962 34	35,837 08	1,901,012 00	2,101,012 00
Union Assurance, Eng.....	12,215 95	29,460 65	9,050 00	246,385 09	18,134 70	315,246 39	515,246 39
Western Assurance, Canada.....	-	209,947 39	18,304 69	881,289 50	38,292 40	1,147,833 98	1,347,833 98
Total.....	\$1,279,205 67	\$4,198,149 95	\$617,432 48	\$80,746,289 33	\$1,972,476 00	\$38,813,553 43	\$43,213,553 43

RECAPITULATION.

Maine Stock Companies.....	-	\$ 58,862 70	-	\$ 149,236 89	\$ 3,621 28	\$ 211,720 87	\$ 411,720 87
Stock Companies of other States.....	\$2,466,006 03	6,612,221 48	\$700,663 58	57,620,094 15	3,805,905 50	71,204,890 74	106,654,890 74
Mutual Companies of other States.....	9,258 47	6,501 59	-	916,736 76	15,976 24	948,473 06	1,248,473 06
Companies of Foreign Countries.....	1,273,205 67	4,198,149 95	617,432 48	30,746,289 33	1,972,476 00	38,813,553 43	43,213,553 43
Aggregate.....	\$3,754,470 17	\$10,875,735 72	\$1,318,096 06	\$89,432,557 13	\$5,797,979 02	\$111,178,638 10	\$151,528,638 10

TABLE IV—Showing the Nature of the Income During the Year ending December 31, 1893, 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'.....	-	\$ 99,738 66	-	\$ 6,159 23	-	\$105,897 89
Union.....	-	117,227 79	-	10,826 19	-	128,053 98
Total.....	-	\$216,966 45	-	\$16,985 42	-	\$233,951 87
STOCK COMPANIES OF OTHER STATES.						
Ætna, Conn.....	\$3,927,771 50	\$234,170 46	\$1,960 00	\$477,002 91	\$3,882 11	\$4,644,786 98
American, Mass.....	327,052 22	10,380 38	-	23,935 93	-	361,368 53
American, N. J.....	573,176 13	-	70,473 98	29,856 89	2,776 69	676,283 69
American Central, Mo.....	824,053 31	-	-	47,230 86	25,583 18	896,867 35
American Fire, N. Y.....	1,461,076 29	-	1,067 24	55,162 34	-	1,517,245 87
American Fire, Pa.....	1,811,341 09	-	66,113 67	69,777 65	15,861 28	1,963,093 69
Boston Marine, Mass.....	-	1,053,875 38	30,095 89	69,160 49	2,218 39	1,155,350 15
Buffalo German, N. Y.....	456,219 87	-	31,275 32	22,892 54	22,882 90	533,270 63
Commerce, N. Y.....	143,938 20	-	3,636 15	8,955 44	5,041 65	161,571 44
Connecticut Fire, Conn.....	1,640,039 60	-	52,131 21	73,198 89	-	1,765,389 70
Continental, N. Y.....	2,954,422 87	-	6,735 99	258,387 50	8,457 67	3,228,004 03
Equitable Fire and Marine, R. I.....	257,482 74	1,207 05	5,451 14	14,882 97	2,884 41	281,908 31
Fire Association, Pa.....	2,118,176 74	-	103,120 21	131,221 14	4,345 39	2,356,863 48
Fireman's Fund, Cal.....	1,448,822 15	234,030 92	41,222 56	86,383 56	19,721 07	1,830,180 26
First National Fire, Mass.....	161,557 76	-	-	12,864 02	3,630 00	178,051 78
Franklin Fire, Pa.....	507,318 43	-	39,923 74	99,112 90	10,894 53	657,249 60
German American, N. Y.....	3,020,626 45	-	-	245,328 83	-	3,265,955 28
Germania Fire, N. Y.....	1,089,069 68	-	7,500 42	110,390 94	-	1,206,960 04
Girard Fire and Marine, Pa.....	476,432 45	-	46,433 30	21,892 37	7,071 03	551,849 15
Granite State Fire, N. H.....	561,042 73	-	4,358 17	15,994 88	-	581,395 73

Greenwich, N. Y.....	1,054,451 37	162,238 46	276 00	42,087 49	16,335 46	1,275,388 78
Hanover Fire, N. Y.....	879,389 63	-	1,160 00	92,280 25	518 62	973,348 50
Hartford Fire, Conn.....	4,070,901 91	-	68,617 71	228,936 10	8,704 59	4,376,560 31
Home, N. Y.....	5,038,068 45	183,522 23	30,981 07	268,004 90	104,396 11	5,624,942 76
Insurance Company of North America, Pa.....	3,743,954 47	1,928,611 15	163,913 45	238,243 52	6,864 63	6,081,587 22
Insurance Company of Pennsylvania, Pa.....	310,743 38	-	3,537 25	9,807 24	14,659 38	338,747 25
Mercantile Fire and Marine, Mass.....	202,115 35	6,292 19	3,855 00	22,836 50	-	255,099 04
Merchants', N. J.....	854,185 61	-	20,236 54	26,156 11	26,031 48	926,609 74
Merchants', R. I.....	285,589 79	-	4,797 62	15,899 40	-	306,286 81
National Fire, Conn.....	1,989,302 51	-	37,086 54	94,178 79	400 20	2,120,968 04
New Hampshire Fire, N. H.....	992,923 26	-	32,357 27	63,584 74	-	1,088,865 27
Niagara Fire, N. Y.....	1,607,990 89	50,566 05	1,432 50	36,163 52	26,471 10	1,722,624 06
Northwestern National, Wis.....	631,971 76	-	32,063 18	41,382 73	-	705,417 67
Orient, Conn.....	1,314,666 77	103,289 46	13,837 42	80,870 86	643 36	1,513,307 87
Pacific Fire, N. Y.....	379,069 20	-	9,684 00	15,933 30	-	404,686 50
Pennsylvania Fire, Pa.....	1,592,125 79	-	28,410 24	144,132 87	2,092 17	1,766,761 07
Phenix, N. Y.....	5,101,097 17	-	8,599 72	156,263 31	14,537 28	5,280,497 48
Phoenix, Conn.....	3,306,240 05	-	22,684 08	266,621 40	7,919 51	3,608,465 04
Providence Washington, R. I.....	559,204 31	370,678 28	-	41,284 37	-	971,166 96
Queen of America, N. Y.....	2,173,329 27	-	-	115,948 03	-	2,289,277 30
Rochester German, N. Y.....	520,240 46	-	19,258 25	8,647 97	22,103 40	570,250 08
Springfield Fire and Marine, Mass.....	1,768,265 22	-	17,349 48	128,390 02	4,699 32	1,918,704 04
St. Paul, Fire and Marine, Minn.....	1,168,368 90	296,376 28	46,678 69	61,149 90	5,237 82	1,577,811 59
Union, Pa.....	305,259 09	-	495 09	12,934 38	6,834 34	325,522 81
United States Fire, N. Y.....	329,517 97	20,641 92	27,318 38	900 70	135 00	378,513 97
Westchester Fire, N. Y.....	1,339,131 14	-	16,597 92	41,929 96	905 96	1,398,564 98
Williamsburg City Fire, N. Y.....	562,291 99	-	16,310 29	12,362 06	21,438 21	612,402 55
Total.....	\$65,840,035 92	\$4,655,880 21	\$1,138,456 59	\$4,140,503 42	\$426,178 24	\$76,201,054 38
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.....	\$152,494 66	-	\$5,979 06	\$33,166 85	\$2,284 87	\$193,925 44
Massachusetts, Mass.....	66,017 70	-	5,050 50	9,129 19	790 57	80,987 96
Quincy, Mass.....	147,124 16	-	3,800 11	22,149 02	878 56	173,951 85
Traders' and Mechanics', Mass.....	166,416 88	-	11,289 71	23,953 57	-	201,660 16
Total.....	\$532,053 40	-	\$26,119 38	\$88,398 63	\$3,954 00	\$650,525 41

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.				
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada.....	\$ 831,056 77	\$109,300 67	-	\$26,359 70	-	\$ 966,717 14
Caledonia, Scot.....	1,610,725 20	-	\$3,000 00	56,252 05	-	1,669,977 25
Commercial Union, Eng.....	2,647,651 10	189,777 72	-	80,042 10	\$35,105 43	2,952,576 35
Guardian Assurance, Eng.....	1,126,521 54	-	15,792 80	22,116 92	-	1,164,431 26
Hamburg Bremen Fire, Ger.....	1,146,886 98	-	330 62	49,403 72	-	1,196,621 32
Imperial Fire, Eng.....	1,160,733 65	-	-	39,929 08	16,611 41	1,217,274 14
Lancashire, Eng.....	2,085,217 10	-	-	79,965 29	10,673 82	2,175,856 21
Lion Fire, Eng.....	578,571 98	-	11,237 11	16,787 00	-	606,596 09
London and Liverpool and Globe, Eng.....	5,690,876 99	-	111,841 19	92,379 30	74,132 93	5,969,230 41
London and Lancashire, Eng.....	2,034,618 21	-	-	82,930 10	11,738 71	2,129,287 02
London Assurance, Eng.....	989,485 10	418,792 90	-	76,894 97	-	1,485,172 97
Manchester Fire, Eng.....	1,675,131 20	-	-	54,229 68	-	1,729,360 88
Northern Assurance, Eng.....	1,252,373 43	-	-	46,304 26	-	1,298,677 69
North British and Mercantile, Eng.....	2,402,077 92	-	-	115,841 41	17,749 84	2,535,669 17
Norwich Union Fire, Eng.	1,535,785 73	-	1,800 00	69,069 60	-	1,606,655 33
Palatine, Eng.....	2,314,554 04	-	3,000 00	46,980 25	-	2,364,534 29
Phoenix Assurance, Eng.....	1,882,272 80	-	-	78,096 86	-	1,960,369 66
Royal, Eng.....	4,925,130 77	-	-	184,499 61	67,293 57	5,176,923 95
Scottish Union and National, Scot.....	1,269,453 09	-	64,218 34	26,723 16	-	1,360,394 59
Sun, Eng.....	1,981,608 15	-	22,329 16	71,213 44	8,685 65	2,083,836 40
Union Assurance, Eng.....	444,849 36	-	-	23,442 47	-	468,291 83
Western Assurance, Canada.....	1,447,480 22	369,773 36	-	39,120 28	-	1,856,373 86
Total.....	\$41,033,061 33	\$1,087,644 65	\$233,543 22	\$1,378,581 25	\$241,991 36	\$43,974,827 81

RECAPITULATION.

Maine Stock Companies	-	\$ 216,966 45	-	\$ 16,985 42	-	\$ 233,951 87
Stock Companies of other States.....	\$65,840,035 92	4,655,880 21	\$1,138,456 59	4,140,503 42	\$426,178 24	76,201,054 38
Mutual Companies of other States.....	532,053 40	-	26,119 38	88,398 63	3,954 00	650,325 41
Companies of Foreign Countries	41,033,061 33	1,087,644 65	233,549 22	1,378,581 25	241,991 36	43,974,827 81
Aggregate..	\$107,405,150 65	\$5,960,491 31	\$1,398,125 19	\$5,624,468 72	\$672,123 60	\$121,060,359 47

TABLE V—Showing the Nature of the Expenditures during the Year Ending December 31, 1893, 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'.....	-	\$ 80,293 10	\$ 8,000 00	\$11,367 42	\$3,550 00	-	\$1,399 24	\$104,609 76
Union.....	-	107,914 83	10,000 00	8,693 33	4,535 07	-	2,693 37	133,836 60
Total.....	-	\$188,207 93	\$18,000 00	\$20,060 75	\$8,085 07	-	\$4,092 61	\$238,446 36
STOCK COMPANIES OF OTHER STATES.								
Etna, Conn.....	\$2,359,586 86	\$163,224 67	\$720,000 00	\$692,056 38	\$231,364 52	\$67,510 67	\$250,066 74	\$4,483,809 84
American, Mass.....	235,127 56	11,325 50	8,907 00	78,291 23	28,970 11	8,618 35	21,166 74	392,406 49
American, N. J.....	333,785 96	-	62,493 59	109,706 14	49,171 12	23,515 58	37,884 66	616,556 96
American Central, Mo.....	535,176 76	-	60,000 00	132,103 44	61,423 39	17,169 53	90,091 62	895,964 74
American Fire, N. Y.....	1,100,239 85	-	40,000 00	294,599 30	100,711 99	25,793 15	112,724 88	1,674,069 17
American Fire, Pa.....	1,769,294 75	-	25,460 00	361,520 30	110,006 72	43,592 17	164,810 78	2,474,684 72
Boston Marine, Mass.....	-	947,738 92	100,000 00	22,325 57	53,250 03	11,802 72	61,616 69	1,196,733 93
Buffalo German, N. Y.....	259,144 35	-	40,000 00	98,188 84	23,137 30	8,179 22	33,476 70	462,126 41
Commerce, N. Y.....	125,385 45	-	12,000 00	29,028 33	11,781 03	8,136 64	8,142 68	194,474 13
Connecticut Fire, Conn.....	1,091,143 03	-	80,000 00	299,413 47	122,102 27	36,983 65	115,947 50	1,745,589 92
Continental, N. Y.....	1,780,555 72	-	155,363 04	590,179 38	263,167 12	58,283 75	205,194 97	3,052,743 98
Equitable Fire and Marine, R. I.....	190,792 81	1,019 67	8,652 00	48,449 47	22,194 74	9,916 94	19,922 37	300,948 00
Fire Association, Pa.....	1,624,019 52	-	200,000 00	423,341 28	222,256 44	63,185 21	21,087 40	2,553,889 85
Fireman's Fund, Cal.....	910,999 10	129,125 18	129,000 00	218,157 67	158,819 47	31,597 59	147,372 40	1,707,071 41
First National Fire, Mass.....	116,416 80	-	8,000 00	37,761 28	7,250 00	1,683 04	9,442 38	180,493 50
Franklin Fire, Pa.....	322,903 28	-	80,187 50	93,581 90	37,577 50	22,004 59	94,017 00	650,271 77
German American, N. Y.....	1,921,276 91	-	200,000 00	461,285 31	226,138 94	75,692 23	334,866 74	3,219,260 13
Germania Fire, N. Y.....	622,204 81	-	100,000 00	174,016 09	122,942 60	24,844 70	108,794 18	1,152,802 38
Girard Fire and Marine, Pa.....	262,886 94	-	60,000 00	97,706 28	57,659 93	17,847 29	28,152 96	524,253 40
Granite State Fire, N. H.....	380,896 82	-	12,000 00	119,127 51	10,980 00	10,474 28	36,204 67	569,683 28

Greenwich, N. Y.....	778,893 92	136,231 74	20,000 00	244,165 02	84,053 62	14,379 47	74,458 26	1,347,182 03
Hanover Fire, N. Y.....	945,128 35	-	100,000 00	150,367 04	123,480 90	33,529 43	99,100 71	1,451,606 43
Hartford Fire, Conn.....	2,273,198 85	-	300,000 00	666,069 54	256,878 94	72,206 81	313,819 93	3,882,174 07
Home, N. Y.....	3,348,508 98	137,832 12	300,000 00	1,002,446 69	454,656 94	88,335 10	386,881 43	5,718,661 26
National Co. of North America, Pa.	2,559,537 21	1,768,119 52	360,000 00	944,040 13	281,620 25	125,454 20	330,136 26	6,368,908 17
Insurance Co. of Pennsylvania, Pa..	266,667 45	3,241 13	15,000 00	68,860 35	27,184 16	7,821 74	19,118 17	407,893 00
Mercantile, Fire and Marine, Mass..	157,996 31	390 13	220 00	49,282 24	13,900 00	4,511 38	22,647 93	248,897 99
Merchants', N. J.....	770,427 43	-	40,000 00	155,247 79	42,197 93	32,671 73	106,263 37	1,146,808 25
Merchants', R. I.....	198,348 20	-	6,000 00	54,863 40	39,968 27	8,548 25	100 00	307,828 12
National Fire, Conn.....	1,199,216 76	-	100,000 00	334,336 16	160,202 44	46,815 63	124,786 53	1,965,357 52
New Hampshire Fire, N. H.....	637,470 08	-	56,000 00	203,887 98	46,650 72	27,363 12	55,941 26	1,026,413 16
Niagara Fire, N. Y.....	1,095,989 28	28,788 20	49,960 00	314,502 83	121,419 17	54,814 43	116,942 88	1,782,416 79
Northwestern National, Wis.....	359,040 89	-	30,000 00	124,394 70	67,932 69	17,440 76	55,706 92	654,515 96
Orient, Conn.....	1,023,886 28	76,434 67	-	262,009 74	117,509 46	31,867 30	68,826 50	1,580,533 95
Pacific Fire, N. Y.....	251,567 44	-	20,000 00	81,064 08	26,368 04	7,572 09	24,403 73	410,975 38
Pennsylvania Fire, Pa.....	1,080,439 73	-	60,000 00	425,292 32	51,300 00	31,573 97	43,556 49	1,672,162 51
Phenix, N. Y.....	2,990,812 58	-	100,000 00	913,905 21	304,837 14	87,778 53	411,421 70	4,808,755 16
Phenix, Conn.....	2,275,907 31	-	280,000 00	560,570 20	158,455 15	70,578 11	373,606 35	3,719,117 12
Providence Washington, R. I.....	530,491 03	317,670 45	-	158,653 11	80,886 34	24,314 34	51,010 93	1,163,026 20
Queen of America, N. Y.....	1,449,625 07	-	-	345,917 88	172,671 89	36,615 64	158,227 68	2,163,058 16
Rochester German, N. Y.....	378,086 64	-	20,000 00	117,224 08	27,479 45	17,488 68	43,862 51	604,141 36
Springfield Fire and Marine, Mass..	1,250,202 88	-	150,000 00	298,142 64	72,299 76	61,694 73	183,408 62	2,015,748 63
St. Paul, Fire and Marine, Minn.....	853,219 01	330,920 46	60,000 00	317,591 33	66,102 72	27,518 04	76,170 25	1,731,521 81
Union, Pa.....	215,841 09	-	-	57,885 48	26,673 41	10,041 67	25,305 53	335,747 18
United States Fire, N. Y.....	221,660 83	77,008 07	25,000 00	81,047 91	24,053 59	8,490 70	42,834 78	410,095 88
Westchester Fire, N. Y.....	787,748 76	-	30,000 00	279,238 69	43,946 68	26,197 13	149,058 94	1,316,189 30
Williamsburg City Fire, N. Y.....	367,231 92	-	49,920 00	134,754 46	60,740 00	6,075 83	39,228 72	657,950 93
Total.....	\$44,183,981 56	\$4,050,070 43	\$4,265,163 04	\$12,726,490 17	\$4,874,374 88	\$1,548,530 11	\$5,296,910 14	\$76,945,520 33
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$56,645 87	-	\$70,211 96	\$23,613 15	\$15,220 00	\$2,116 60	\$11,806 23	\$179,613 81
Massachusetts, Mass.....	28,288 64	-	28,209 58	8,170 51	11,338 89	766 13	5,051 25	81,825 00
Quincy, Mass.....	45,707 92	-	70,009 25	23,294 71	12,022 97	2,849 07	7,313 89	161,197 81
Traders' and Mechanics', Mass.....	93,097 83	-	70,111 81	24,812 64	11,380 00	1,942 08	7,605 88	268,950 24
Total... ..	\$223,740 26	-	\$238,542 60	\$79,891 01	\$49,961 86	\$7,673 88	\$31,777 25	\$631,586 86

STATISTICAL TABLES.

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.						
COMPANIES OF FOREIGN COUNTRIES.								
British America, Canada.....	\$ 506,793 43	\$93,896 02	-	\$197,763 85	\$ 18,042 41	\$19,734 30	\$ 64,038 36	\$ 900,268 37
Caledonian, Scot.....	1,200,921 59	-	-	323,197 67	114,089 17	50,449 14	112,700 01	1,801,357 58
Commercial Union, Eng.....	1,940,714 63	137,285 70	-	498,957 38	126,481 70	65,712 19	167,034 27	2,926,185 87
Guardian Assurance, Eng.....	836,529 17	-	-	213,311 65	105,608 89	31,312 98	95,362 94	1,282,125 63
Hamburg Bremen Fire, Ger.....	909,239 07	-	-	185,527 21	95,682 46	28,485 21	69,961 60	1,288,895 55
Imperial Fire, Eng.....	913,979 30	-	-	206,091 09	101,897 39	48,953 58	50,150 79	1,321,072 15
Lancashire, Eng.....	1,828,715 04	-	-	386,175 73	175,190 27	51,259 69	173,399 36	2,614,740 09
Lion Fire, Eng.....	446,030 91	-	-	104,092 27	35,999 85	18,325 75	42,057 43	646,506 21
London & Liverpool & Globe, Eng...	3,651,971 41	-	-	962,860 05	279,199 96	99,983 48	280,752 56	5,274,767 46
London and Lancashire, Eng.....	1,328,094 18	-	-	380,234 81	147,797 92	39,596 10	128,412 14	2,024,135 15
London Assurance, Eng.....	720,916 78	328,162 49	-	242,870 55	94,263 29	39,685 91	89,276 26	1,515,175 38
Manchester Fire, Eng.....	1,126,946 39	-	-	320,222 89	79,490 87	35,470 29	124,198 85	1,686,329 29
Northern Assurance, Eng.....	952,168 27	-	-	199,288 78	81,531 08	33,870 85	130,181 49	1,397,040 47
North British and Mercantile, Eng...	1,785,480 59	-	-	374,279 89	236,734 15	58,158 39	113,966 43	2,568,619 45
Norwich Union Fire, Eng.....	1,110,367 41	-	-	267,696 35	125,058 32	19,278 80	107,580 11	1,629,890 99
Palatine, Eng.....	1,293,176 14	-	-	487,089 82	111,287 89	18,637 09	92,785 63	2,002,976 57
Phoenix Assurance, Eng.....	1,316,943 59	-	-	370,657 44	85,669 64	71,539 42	118,211 82	1,963,021 91
Royal, Eng.....	3,269,086 74	-	-	856,739 33	349,337 36	107,646 26	269,737 38	4,852,547 07
Scottish Union and National, Scot...	732,313 27	-	-	225,695 96	60,561 97	31,911 08	55,674 79	1,096,067 07
Sun, Eng.....	1,589,307 93	-	-	362,520 72	93,802 89	49,734 97	183,197 85	2,278,564 36
Union Assurance, Eng.....	295,051 80	-	-	127,135 01	3,457 41	10,707 55	4,306 49	350,658 26
Western Assurance, Canada.....	1,001,198 79	323,947 42	-	326,575 52	32,800 00	39,691 92	163,336 16	1,887,549 81
Total	\$28,655,946 43	\$883,291 63	-	\$7,618,803 97	\$2,553,984 99	\$970,144 95	\$2,626,322 72	\$43,308,494 69

RECAPITULATION.

Maine Stock Companies	-	\$ 188,207 93	\$ 18,000 00	\$ 20,060 75	\$ 8,085 07	-	\$ 4,092 61	\$ 238,446 36
Stock Companies of other States	\$44,189,981 56	4,050,070 43	4,265,163 04	12,726,490 17	4,874,374 88	\$1,548,530 11	5,296,910 14	76,945,520 33
Mutual Companies of other States....	223,740 26	-	238,542 60	79,891 01	49,961 86	7,673 88	31,777 25	631,586 86
Companies of Foreign Countries	28,653,946 43	883,291 63	-	7,618,803 97	2,553,984 99	970,144 95	2,626,322 72	43,308,494 69
Aggregate	\$73,063,668 25	\$5,121,569 99	\$4,521,705 64	\$20,445,245 90	\$7,486,406 80	\$2,526,348 94	\$7,959,102 72	\$121,124,048 24

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, 1893.

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.....	-	\$1,633,896 00	-	-	\$13,093,049 00	\$111,687 68	-	\$ 80,293 10
Union, Bangor.....	-	1,195,785 00	-	-	3,996,651 00	133,519 22	-	107,914 83
Total.....	-	\$2,829,681 00	-	-	\$17,089,700 00	\$245,206 90	-	\$188,207 93
STOCK COS. OF OTHER STATES.								
Ætna, Conn.....	\$472,454,027 00	\$2,928,251 00	\$366,736,718 00	\$4,627,312 45	\$73,273,924 00	\$286,651 79	\$2,359,586 86	\$163,224 67
American, Mass.....	38,338,234 00	79,000 00	35,989,268 00	411,769 55	86,700 00	3,315 50	255,127 56	11,325 50
American, N. J.....	109,435,006 00	-	74,484,080 00	698,206 57	-	-	333,785 96	-
American Central, Mo.....	101,206,693 00	-	79,355,126 00	1,001,731 35	-	-	535,176 76	-
American Fire, N. Y.....	123,842,537 00	-	159,298,036 00	1,828,264 20	-	-	1,100,239 85	-
American Fire, Pa.....	203,465,209 00	-	288,557,965 00	2,710,989 78	-	-	1,769,294 75	-
Boston Marine, Mass.....	-	10,528,814 00	-	-	62,383,599 00	1,145,305 69	-	947,738 92
Buffalo German, N. Y.....	66,022,407 00	-	51,191,330 00	572,709 53	-	-	259,144 33	-
Commerce, N. Y.....	16,912,599 00	-	16,368,859 00	175,333 08	-	-	125,385 45	-
Connecticut Fire, Conn.....	171,143,074 00	-	150,882,390 00	1,935,841 73	-	-	1,091,143 03	-
Continental, N. Y.....	600,320,794 00	-	395,792,419 00	3,352,663 75	-	-	1,780,555 72	-
Equitable, F. & M., R. I.....	30,435,672 00	8,463 00	26,450,492 00	310,999 81	218,883 00	1,003 88	190,792 81	1,019 67
Fire Association, Pa.....	248,598,793 00	-	210,405,432 00	2,658,297 74	-	-	1,624,019 52	-
Fireman's Fund, Cal.....	162,964,774 00	2,312,641 00	156,152,811 00	2,097,768 61	40,636,710 00	404,270 49	910,999 10	120,125 18
First National Fire, Mass.....	15,151,491 00	-	15,865,620 00	208,788 62	-	-	116,416 80	-
Franklin Fire, Pa.....	81,223,700 00	-	53,890,611 00	617,535 72	-	-	322,903 28	-
German American, N. Y.....	539,038,637 00	-	410,567,744 00	4,249,087 44	-	-	1,921,276 91	-
Germania Fire, N. Y.....	257,031,409 05	-	180,844,832 18	1,558,692 68	-	-	622,204 81	-
Girard F. & M., Pa.....	90,500,676 00	-	50,137,457 00	579,167 01	-	-	262,886 94	-
Granite State Fire, N. H.....	48,218,425 00	-	69,012,536 00	819,591 39	-	-	380,896 82	-

Greenwich, N. Y.	230,821,664 00	2,044,534 00	167,218,336 00	1,328,901 57	56,926,846 00	183,756 75	773,893 92	136,231 74
Hanover Fire, N. Y.	112,180,878 18	-	145,066,362 25	1,585,777 64	-	-	945,128 35	-
Hartford Fire, Conn.	520,743,851 00	-	393,876,928 00	4,833,174 35	-	-	2,278,198 85	-
Home, N. Y.	845,539,762 00	5,602,028 00	683,356,057 00	6,840,105 36	60,641,812 00	317,898 14	3,348,508 98	137,832 12
Ins. Co. of North America, Pa. ...	581,297,484 00	16,539,000 00	559,141,319 00	4,607,615 37	454,837,550 00	2,997,000 08	2,559,537 21	1,768,119 52
Ins. Co. of Pennsylvania, Pa.	28,651,851 00	-	36,676,097 00	444,611 51	-	-	266,667 45	3,241 13
Mercantile, F. & M., Mass.	23,784,861 00	-	23,597,033 00	259,769 35	520,500 00	5,540 00	157,996 31	390 13
Merchants', N. J.	107,722,310 00	-	88,760,099 00	1,050,928 02	-	-	770,427 43	-
Merchants', R. I.	31,418,961 00	-	29,285,391 00	342,561 28	-	-	198,348 20	-
National Fire, Conn.	245,390,228 00	-	205,903,323 00	2,564,043 39	-	-	1,199,216 76	-
New Hampshire Fire, N. H.	111,458,463 00	-	104,244,300 00	1,227,808 96	-	-	637,470 08	-
Niagara Fire, N. Y.	208,790,436 00	1,527,829 00	188,781,728 00	2,062,548 66	2,517,443 00	72,381 45	1,095,989 28	28,788 20
Northwestern National, Wis.	107,307,133 00	-	61,356,225 00	737,296 37	-	-	359,040 89	-
Orient, Conn.	139,049,358 00	1,505,511 00	143,466,209 00	1,730,620 87	8,939,709 00	112,252 67	1,023,886 28	76,434 67
Pacific Fire, N. Y.	56,218,231 00	-	49,833,385 00	478,005 87	-	-	251,567 44	-
Pennsylvania Fire, Pa.	214,289,130 00	-	179,930,933 00	1,983,475 71	-	-	1,060,439 73	-
Phenix, N. Y.	686,130,918 00	-	544,196,898 00	6,182,301 41	-	-	2,990,812 58	-
Phoenix, Conn.	349,019,438 00	-	339,388,301 00	3,828,154 33	-	-	2,275,907 31	-
Providence Washington, R. I.	90,053,512 00	4,923,796 00	124,866,190 00	1,246,615 11	96,367,467 00	514,162 30	530,491 03	317,670 45
Queen of America, N. Y.	282,740,392 00	-	235,408,881 00	2,786,768 62	-	-	1,449,625 07	-
Rochester German, N. Y.	72,268,279 00	-	65,641,818 00	799,210 70	-	-	378,086 64	-
Springfield F. & M., Mass.	199,754,693 00	-	123,165,402 00	1,769,884 23	-	-	1,250,202 88	-
St. Paul, F. & M., Minn.	124,799,204 00	3,944,904 00	100,855,143 00	1,452,067 47	35,948,983 00	360,962 10	853,219 01	330,920 46
Union, Pa.	34,430,782 00	-	33,892,411 00	379,012 50	-	-	215,841 09	-
United States Fire, N. Y.	35,016,811 00	651,887 00	43,070,723 00	455,939 71	802,765 00	25,733 86	221,660 83	7,908 07
Westchester Fire, N. Y.	184,100,223 00	-	134,092,017 00	1,521,018 12	-	-	787,748 76	-
Williamsburg City Fire, N. Y.	116,062,225 00	-	77,337,249 00	640,525 39	-	-	367,231 92	-
Total	\$9,115,345,035 23	\$52,596,658 00	\$7,673,392,484 43	\$83,603,492 88	\$963,192,891 00	\$6,430,234 70	\$44,183,981 56	\$4,050,070 43
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.	\$37,413,827 00	-	\$10,796,785 00	\$157,073 06	-	-	\$56,645 87	-
Massachusetts, Mass.	22,410,134 00	-	9,349,540 00	70,015 63	-	-	28,288 64	-
Quincy, Mass.	33,687,631 00	-	10,109,924 00	149,702 85	-	-	45,707 92	-
Traders' & Mechanics', Mass.	37,835,660 00	-	11,347,874 00	174,384 97	-	-	93,097 83	-
Total	\$131,347,252 00	-	\$41,604,123 00	\$551,176 51	-	-	\$223,740 26	-

STATISTICAL TABLES.

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.
COS. OF FOREIGN COUNTRIES.								
British America, Canada.....	\$ 76,926,221 00	\$2,826,335 00	\$ 81,814,603 00	\$1,115,306 23	\$14,080,957 00	\$137,925 35	\$ 506,793 43	\$93,896 02
Caledonian, Scot.	234,568,855 00	-	194,780,538 00	2,168,076 18	-	-	1,200,921 59	-
Commercial Union, Eng.....	382,267,372 00	2,348,218 00	296,724,111 00	3,357,908 36	33,679,715 00	222,843 52	1,940,714 63	137,285 70
Guardian Assurance, Eng.	213,374,342 99	-	141,043,244 50	1,423,284 71	-	-	836,529 17	-
Hamburg-Bremen Fire, Ger.	123,568,266 00	-	112,753,481 00	1,493,446 01	-	-	909,239 07	-
Imperial Fire, Eng.	188,908,046 29	-	134,765,884 43	1,581,816 60	-	-	913,979 30	-
Lancashire, Eng.	222,548,087 00	-	255,436,643 00	2,949,803 21	-	-	1,828,715 04	-
Lion Fire, Eng.	63,015,906 00	-	73,415,304 00	983,791 47	-	-	446,030 91	-
L. and L. & Globe, Eng.	856,240,889 00	-	730,063,729 00	7,490,665 61	-	-	3,651,971 41	-
London & Lancashire, Eng.	354,227,609 00	-	272,908,106 00	2,748,838 60	-	-	1,328,094 18	-
London Assurance, Eng.	182,419,714 00	2,572,371 00	130,350,651 00	1,283,515 42	73,095,271 00	550,677 30	720,916 78	328,162 49
Manchester Fire, Eng.	174,618,419 50	-	177,011,757 06	2,289,899 26	-	-	1,126,946 39	-
Northern Assurance, Eng.	164,690,217 00	-	138,187,700 00	1,629,210 49	-	-	952,168 27	-
North British & Mercantile, Eng.	330,295,992 00	-	268,587,898 00	2,977,366 08	-	-	1,785,480 59	-
Norwich Union Fire, Eng.	213,499,912 00	-	180,112,042 00	1,945,697 35	-	-	1,110,367 41	-
Palatine, Eng.	197,074,239 00	-	247,097,427 00	2,793,124 92	-	-	1,293,176 14	-
Phoenix Assurance, Eng.	300,664,207 00	-	336,632,320 00	3,352,642 27	-	-	1,316,943 59	-
Royal, Eng.	790,544,170 95	-	717,934,355 43	6,645,110 35	-	-	3,269,086 74	-
Scottish Union & National, Scot.	165,051,602 00	-	239,062,047 00	2,422,631 41	-	-	722,313 27	-
Sun, Eng.	291,045,149 00	-	228,476,565 00	2,534,419 27	-	-	1,589,307 93	-
Union Assurance, Eng.	34,523,867 00	-	39,138,935 00	558,184 66	-	-	205,051 80	-
Western Assurance, Canada.....	116,714,145 00	6,470,469 00	152,508,757 00	2,012,813 61	76,637,722 00	510,926 26	1,001,198 79	323,947 42
Total	\$5,676,787,228 73	\$14,217,393 00	\$5,148,536,098 42	\$55,757,552 07	\$197,493,665 00	\$1,422,372 43	\$28,655,946 43	\$883,291 63

RECAPITULATION.

Maine Stock Companies.....	-	\$ 2,829,681 00	-	-	\$ 17,089,700 00	\$ 225,206 90	-	\$ 188,207 98
Stock Companies of other States	\$9,115,345,035 23	52,596,658 00	\$7,673,392,484 43	\$83,603,492 88	903,102,891 00	6,430,234 70	\$44,183,981 56	4,050,070 43
Mut. Companies of other States,	131,347,252 00	-	41,604,123 00	551,176 51	-	-	223,740 26	
Companies of Foreign Countries	5,676,787,228 73	14,217,393 00	5,148,836,098 42	55,757,552 07	197,493,665 00	1,422,372 43	28,655,946 43	883,291 63
Aggregate.....	\$14,923,479,515 96	\$69,643,732 00	\$12,863,832,705 85	\$139,912,221 46	1,117,686,256 00	\$8,077,814 03	\$73,063,668 25	\$5,121,569 99

TABLE VII—Showing the Business Transacted in Maine during the Year Ending December 31, 1893, by Fire, Fire-Marine and Marine Insurance Companies.

Name of Company.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.	Tax paid on premiums.
	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland		
MAINE STOCK COMPANIES.								
Merchants' Union	-	-	\$13,093,049 00	\$111,687 68	-	\$ 80,293 10	\$ 80,293 10	
Union	-	-	3,996,651 00	133,519 22	-	107,914 83	107,914 83	
Total	-	-	\$17,089,700 00	\$245,206 90	-	\$188,207 93	\$188,207 93	
STOCK COMPANIES OF OTHER STATES.								
Etna, Conn.	\$7,222,909 00	\$89,483 44	-	-	\$50,662 87	-	\$47,355 34	\$776 41
American, Mass.	630,498 00	8,301 21	-	-	7,191 55	-	6,295 32	169 13
American, N. J.	307,950 00	3,148 06	-	-	985 90	-	985 90	64 96
American Central, Mo.	197,845 00	3,239 82	-	-	234 09	-	-	64 79
American Fire, N. Y.	410,113 00	9,117 22	-	-	24,886 05	-	20,911 31	
American Fire, Pa.	423,399 00	6,245 82	-	-	8,195 72	-	7,945 72	124 91
Boston Marine, Mass.	-	-	\$853,986 00	\$6,993 10	-	\$4,932 47	5,913 97	139 86
Buffalo German, N. Y.	579,986 00	7,250 73	-	-	5,693 76	-	7,044 78	31 13
Commerce, N. Y.	201,825 00	2,306 88	-	-	2,149 40	-	2,149 40	1 46
Connecticut Fire, Conn.	2,272,200 00	35,684 11	-	-	22,994 58	-	18,057 58	206 67
Continental, N. Y.	1,309,174 00	16,510 67	-	-	10,327 87	-	4,239 05	124 49
Equitable F. & M., R. I.	303,800 00	3,604 59	-	-	1,648 48	-	1,648 48	72 09
Fire Association, Pa.	2,250,521 00	35,080 39	-	-	21,368 80	-	27,816 46	701 61
Fireman's Fund, Cal.	1,099,353 83	15,297 81	-	-	7,647 59	-	7,813 08	153 00
First National Fire, Mass.	886,194 00	13,191 57	-	-	4,612 74	-	5,774 14	263 83
Franklin Fire, Pa.	563,120 00	6,993 77	-	-	2,128 25	-	3,324 75	139 87
German American, N. Y.	2,142,491 00	24,049 96	-	-	13,301 08	-	10,389 82	141 54
Germania Fire, N. Y.	515,938 00	6,779 93	-	-	5,163 43	-	4,565 67	32 33
Girard F. & M., Pa.	205,865 00	2,691 02	-	-	2,006 00	-	2,006 00	53 82
Granite State Fire, N. H.	7,263,632 00	91,572 31	-	-	34,579 99	-	35,095 90	1,004 22

Greenwich, N. Y.....	375,556 00	4,558 14	-	-	3,592 74	-	6,501 66	20 90
Hanover Fire, N. Y.....	1,433,994 67	23,710 50	-	-	19,087 51	-	21,139 99	92 45
Hartford Fire, Conn.....	4,193,317 00	42,612 90	-	-	26,138 10	-	21,007 54	329 49
Home, N. Y.....	6,975,194 00	86,021 50	-	-	39,488 05	-	39,510 65	930 67
Insurance Co. of North America, Pa. . .	4,137,150 00	63,520 37	-	-	44,703 32	-	34,627 23	1,155 36
Insurance Co. of Pennsylvania, Pa.....	1,237,219 00	22,026 95	-	-	12,313 85	-	8,595 92	377 55
Manufacturers' & Builders', N. Y.	129,723 00	2,093 29	-	-	253 47	-	236 81	36 79
Mercantile, F. & M., Mass.....	1,052,550 00	11,025 35	-	-	9,023 27	-	9,715 21	220 50
Merchants', N. J.....	776,430 00	10,026 38	-	-	9,429 49	-	8,020 16	200 53
Merchants', R. I.....	350,915 00	4,064 65	-	-	2,714 48	-	3,773 48	81 29
National Fire, Conn.....	2,574,752 00	33,891 45	-	-	18,424 87	-	17,463 62	309 33
New Hampshire Fire, N. H.....	1,621,957 00	23,386 90	-	-	21,613 27	-	13,118 36	233 87
Niagara Fire, N. Y.....	1,266,146 00	20,284 22	-	-	9,893 59	-	12,144 17	207 81
Northwestern National, Wis.....	103,600 00	876 12	-	-	40 00	-	40 00	17 52
Orient, Conn.....	3,965,533 00	53,810 26	-	-	15,022 77	-	18,302 38	775 75
Pacific Fire, N. Y.....	132,135 00	1,731 58	-	-	748 55	-	648 55	19 66
Pennsylvania Fire, Pa.....	2,357,280 23	41,201 25	-	-	34,816 51	-	30,687 51	824 02
Phenix, N. Y.....	2,196,509 00	31,640 53	-	-	10,093 47	-	14,190 14	375 89
Phoenix, Conn.....	3,682,391 00	54,655 16	-	-	31,008 63	-	33,537 50	472 93
Providence Washington, R. I.....	872,732 00	9,507 08	173,033 00	762 05	3,776 20	257 91	3,618 58	205 38
Queen of America, N. Y.....	1,016,451 00	15,497 20	-	-	6,624 85	-	7,420 49	198 11
Rochester German, N. Y.....	161,352 00	2,344 84	-	-	1,072 78	-	1,072 78	25 44
Reliance, Pa.....	329,921 50	2,469 42	-	-	2,588 58	-	2,588 58	49 39
Springfield F. & M., Mass.....	2,306,950 00	37,654 80	-	-	27,694 25	-	27,689 34	752 09
St. Paul F. & M., Minn.....	494,393 00	5,138 58	-	-	3,830 35	-	4,604 01	102 77
Union, Pa.....	653,631 00	7,549 29	-	-	3,614 58	-	5,194 01	150 99
United Firemen's, Pa.....	125,745 00	1,632 39	-	-	162 69	-	1,662 69	32 87
United States Fire, N. Y.....	290,876 00	3,666 61	-	-	2,431 23	-	2,356 23	24 71
Westchester Fire, N. Y.....	458,880 00	6,389 08	-	-	1,881 79	-	2,501 94	91 97
Williamsburg, City Fire, N. Y.....	282,363 00	2,840 93	-	-	1,013 35	-	2,513 35	36 55
Total	\$74,322,860 23	\$1,006,377 03	\$1,027,019 00	\$7,755 15	\$588,874 74	\$5,190 38	\$573,815 55	\$12,618 70

STATISTICAL TABLES.

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 COMPANIES OF OTHER STATES.								
Holyoke, Mass.....	\$1,106,895 00	\$13,705 44	-	-	\$1,414 00	-	\$3,414 00	\$165 47
Massachusetts, Mass.....	279,525 00	3,260 53	-	-	1,358 83	-	1,358 83	61 21
Quincy, Mass.....	1,357,706 00	20,683 49	-	-	6,402 42	-	7,488 21	316 06
Traders' & Mechanics', Mass.....	1,014,368 00	15,989 98	-	-	9,653 01	-	9,653 01	315 67
Total	\$3,758,494 00	\$53,639 44	-	-	\$18,828 26	-	\$21,914 05	\$858 41
COMPANIES OF FOREIGN COUNTRIES.								
British America, Canada.....	\$662,685 00	\$10,402 07	-	-	\$ 6,210 16	-	\$ 8,364 87	\$83 83
Caledonian, Scot.....	843,233 00	13,196 90	-	-	16,519 46	-	24,208 74	-
Commercial Union, Eng.....	2,047,467 00	34,126 44	-	-	29,029 92	-	23,013 16	136 45
Guardian Assurance, Eng.....	2,418,479 70	36,730 80	-	-	22,622 10	-	27,027 52	261 47
Hamburg-Bremen Fire, Ger.....	514,540 00	10,019 11	-	-	4,440 53	-	4,540 53	111 57
Imperial Fire, Eng.....	1,783,570 00	26,973 98	-	-	19,961 93	-	19,752 93	140 24
Lancashire, Eng.....	1,253,393 00	19,348 94	-	-	40,477 86	-	36,915 86	-
Lion Fire, Eng.....	183,156 00	2,154 89	-	-	2,670 30	-	1,520 30	-
L. and L. & Globe, Eng.....	3,626,859 00	55,458 75	-	-	38,263 49	-	36,173 49	343 91
London & Lancashire, Eng.....	868,012 87	13,020 25	-	-	7,225 91	-	9,755 91	121 31
London Assurance, Eng.....	669,775 00	9,033 23	-	-	4,790 04	-	5,326 04	84 86
Manchester Fire, Eng.....	587,010 33	10,745 89	-	-	7,602 85	-	10,602 85	62 86
Northern Assurance, Eng.....	1,861,364 00	29,601 82	-	-	25,619 85	-	25,777 48	84 65
North British & Mercantile, Eng.....	2,318,518 00	31,255 65	-	-	25,657 10	-	26,354 86	203 84
Norwich Union Fire, Eng.....	810,390 00	22,703 16	-	-	12,528 49	-	12,096 72	203 49
Palatine, Eng.....	239,161 18	2,997 53	-	-	109 48	-	135 65	57 76
Phoenix Assurance, Eng.....	95,256 00	2,371 30	-	-	2,563 60	-	1,102 00	-
Royal, Eng.....	6,124,690 66	100,592 37	-	-	64,217 41	-	62,428 51	727 49
Scottish Union & National, Scot.....	579,198 00	6,775 73	-	-	2,062 96	-	2,223 14	94 25
Sun, Eng.....	1,238,465 00	12,877 13	-	-	4,615 93	-	7,647 34	165 22
Union Assurance, Eng.....	180,944 00	2,413 83	-	-	48 97	-	117 54	47 29
Western Assurance, Canada.....	646,172 60	11,143 15	-	-	6,524 08	-	5,905 84	92 38
Total	\$20,552,339 74	\$466,942 92	-	-	\$343,762 42	-	\$352,985 28	\$3,022 87

RECAPITULATION.

Maine Stock Companies.....	-	-	\$17,089,700 00	\$245,206 90	-	\$188,207 93	\$188,207 93		
Stock Companies of other States.....	\$74,322,860 23	\$1,006,377 03	1,027,019 00	7,755 15	\$588,874 74	5,190 38	573,815 55	\$12,618 70	
Mutual Companies of other States.....	3,758,494 00	53,639 44	-	-	18,828 26	-	21,914 05	\$58 41	
Companies of Foreign Countries.....	29,552,339 74	466,942 92	-	-	343,762 42	-	352,985 28	3,022 87	
Aggregate.....	\$107,633,663 97	\$1,526,959 39	\$18,116,719 00	\$252,962 05	\$951,465 42	\$193,398 31	\$1,136,922 81	\$16,499 98	

TABLE VIII—Showing the Assets, Risks in Force, Risks Written, Premiums or Assessments Received and Losses Paid during the Year 1893, 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.
MAINE MUTUAL COMPANIES.								
Brunswick Farmers'	Brunswick	\$11,778 80	\$37 68	\$11,816 48	\$196,405 00	\$42,430 00	\$880 02	\$1,070 00
Casco.....	Casco.....	3,828 25	30 00	3,858 25	63,730 00	13,040 00		
Citizens'.....	Bristol.....	Incorporated in 1893. Transacted no business during the year.						
Cumberland.....	Cumberland.....	13,004 34	116 75	13,121 09	332,920 00	35,290 00	60 26	500 00
Danville.....	Auburn.....	7,869 01	477 32	8,346 33	175,753 00	46,413 00	2,106 46	1,950 00
Dresden.....	Dresden.....	6,708 86	380 00	7,088 86	178,225 00	45,550 00	118 47	479 45
Eliot and Kittery.....	Eliot.....	57,445 44	700 00	58,145 44	957,424 00	178,975 00	2,802 64	3,005 00
Falmouth.....	West Falmouth.....	29,068 35	1,119 35	30,187 70	296,681 00	38,130 00		
Fayette.....	Fayette.....	2,916 60	343 81	3,260 41	67,480 00	9,115 00	11 46	
Freeport and Yarmouth.....	Freeport.....	6,331 00	10 79	6,341 79	151,480 00	152,280 00	520 27	400 00
Fryeburg.....	Fryeburg.....	10,707 87	164 30	10,872 17	267,375 00	52,910 00	2,788 11	2,675 00
Gorham Farmers'.....	Gorham.....	37,074 00	282 48	37,356 48	370,740 00	88,185 00	613 00	610 00
Hampden.....	Hampden.....	-	3 50	3 50	47,595 00	47,595 00		
Harpswell.....	Harpswell.....	11,625 52	523 28	12,148 80	179,313 08	28,440 00	73 15	
Harrison.....	Harrison.....	12,769 75	1,232 46	14,002 21	242,385 00	34,765 00	138 47	
Jay.....	Jay.....	8,592 80	119 43	8,712 23	165,271 00	52,250 00	162 02	90 00
Jefferson Farmers'.....	Jefferson.....	1,978 25	256 75	2,235 00	97,825 00	35,750 00	104 12	440 00
Litchfield.....	Litchfield.....	11,600 40	39 33	11,639 73	216,185 00	44,200 00	80 63	
Lovell.....	Lovell.....	3,795 25	150 00	3,945 25	61,327 00	12,700 00	15 24	
North Yarmouth.....	North Yarmouth.....	15,088 90	175 18	15,264 06	200,065 00	60,058 00	122 93	
Oxford County Patrons of Husbandry.....	South Paris.....	485,004 50	418 38	485,422 88	970,009 00	194,088 00	4,047 03	5,078 50
Patrons' Androscoggin.....	Auburn.....	80,200 00	705 19	80,905 19	1,922,963 00	482,980 00	7,443 77	4,581 63
Saco.....	Saco.....	-	68,672 86	68,672 86	564,300 00	139,900 00	1,452 58	1,576 25
Swan's Island.....	Swan's Island.....	2,087 50	-	2,087 50	20,875 00	21,375 00	64 79	
Union Farmers'.....	Union.....	8,186 80	891 85	9,078 65	84,410 00	40,410 00	115 85	

Warren Farmers'.....	Warren.....	6,922 04	1,415 48	8,337 52	185,133 00	37,485 00	194 06	
Wells.....	Wells.....	15,670 10	21 45	15,691 55	253,535 00	53,620 00	155 47	37 50
West Bangor and Hermon.....	Hermon.....	-	164 21	164 21	114,050 00	29,825 00	-	14 01
Wilton.....	Wilton.....	12,431 05	161 45	12,592 50	186,191 00	35,241 00	54 98	
Windham.....	Windham.....	20,446 00	572 72	21,018 72	242,599 00	44,642 00	109 36	810 00
Woolwich.....	Woolwich.....	5,063 00	215 58	5,278 58	113,600 00	32,100 00		
Total.....		\$88,194 38	\$79,401 58	\$967,595 94	\$8,931,844 08	\$2,129,742 00	\$24,235 14	\$93,317 34

TABLE IX—Showing the Business Transacted by Special Brokers for the Year Ending December 31, 1893.

Name.	Residence.	Date of license.	Number of risks written.	Amount insured.	Premiums received.	Tax paid.
Josiah Maxcy & Sons	Gardiner	September 2, 1892	No business	during 1893.		
Rollins & Adams	Portland	February 7, 1893	14	\$102,500 00	\$1,310 26	\$13 10
Dow & Pinkham	Portland	May 8, 1893	11	65,250 00	1,276 62	12 76
Total ..			25	\$167,750 00	\$2,586 88	\$25 86

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, 1893.



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		56,167 50
Loans secured by collaterals		30,000 00
Cash in company's principal office	\$ 23 92	
Cash deposited in bank	7,728 31	7,752 23
Interest due and accrued on stocks and bonds.....		971 24
Interest due and accrued on collateral loans.....		3,333 34
Gross premiums in due course of collection.....		23,053 55
Bills receivable, not matured, taken for premiums		35,723 22
Aggregate of all the admitted assets of the company at their actual value		\$218,001 08

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 per cent.....	2,000 00	2,000 00
City of St. Paul bonds, 6 per cent.....	2,500 00	2,815 00
Bangor & Piscataquis R. R. Co. bonds, 5 per cent.	2,000 00	2,000 00
Maine Central R. R. Co. bonds, 7 per cent.....	1,000 00	1,350 00
City of Brewer bonds, 4 per cent.	14,000 00	14,000 00
City of Omaha bonds, 5 per cent.	4,000 00	4,300 00
County of Spokane bonds, 6 per cent.....	2,000 00	2,100 00
Webster Paper Co. bonds, 6 per cent.....	3,000 00	3,000 00
Wanago Township bonds, 6 per cent.....	1,000 00	1,082 50
Demand note, secured, 4½ per cent.	1,500 00	1,500 00
Union Insurance Company stock.....	1,400 00	2,520 00
Demand note, secured, 4½ per cent.....	5,000 00	5,000 00
Total.....	\$51,400 00	\$56,167 50

MAINE STOCK MARINE

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>
First National Bank, Bangor, stock.....	\$7,600 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	4,500 00
Green Mountain Railroad Co. stock	6,000 00	5,000 00	3,000 00
Van Buren L. & M. Co. stock			
Beacon Trust Co., Boston, stock	1,000 00	1,000 00	1,000 00
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	2,500 00	2,500 00	2,000 00
Orono Pulp & Paper Co. stock.....			
Camden & Rockland Water Co. stock	2,000 00	2,000 00	1,000 00
Rockland Trust Co. stock.....			
Katahdin Ice Company stock	8,000 00	8,000 00	4,000 00
Merchants' Insurance Company stock....			
United States bond, 4 per cent.....	2,000 00	2,260 00	2,000 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 60	500 00	500 00
City of St. Paul bonds, 5 per cent.....	1,000 00	1,130 00	500 00
Total.....	\$40,500 00	\$42,860 00	\$30,000 00

LIABILITIES.

Net amount of unpaid losses and claims.....	\$27,865 85
Amount required to safely re-insure all outstanding risks	65,109 10
All other demands against the company, viz: commissions, etc.....	3,000 00
Total amount of liabilities, except capital stock and net surplus.....	95,974 95
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities	22,026 13
Aggregate amount of liabilities including net surplus.....	\$218,001 08

INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland).....	\$99,738 66
Received for interest on stocks and bonds and all other sources.....	6,159 23
Aggregate amount of income received in cash.....	\$105,897 89

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine and inland).....	\$80,293 10
Cash dividends actually paid ..	8,000 00
Paid for commissions or brokerage	11,367 42
Salaries and other charges of officers, clerks and employes.....	3,550 00
All other expenditures, viz: Expense account.....	1,399 24
Aggregate amount of expenditures in cash	\$104,609 76

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892	\$ 969,337	\$ 58,654 12
Written during the year	13,093,049	111,687 68
Total	<u>\$14,062,386</u>	<u>\$170,341 80</u>
Deduct those expired and terminated	12,428,490	105,232 70
Net amount in force	<u>\$1,633,896</u>	<u>\$65,109 10</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$13,093,049 00
Premiums received	111,687 68
Losses paid on risks taken	80,293 10

UNION INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

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

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$6,475 00
Interest due and accrued thereon.....	439 52
Stocks and bonds owned by the company, market value	194,973 75
Loans secured by collaterals.....	2,125 00
Cash in company's principal office.....	\$ 350 59 }
Cash deposited in bank.....	14,931 86 }
Interest due and accrued on stocks and bonds.....	2,526 24
Interest due and accrued on collateral loans	191 25
Gross premiums in due course of collection	19,965 69
Bills receivable taken for premiums	69,741 13
All other assets, viz: Claims for collision and salvage.....	3,100 00
Aggregate of all the admitted assets of the company at their actual value	\$314,820 03

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value. 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.....	5,000 00	5,050 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 Gallion, 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 Street Railway 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.....	\$186,300 00	\$194,973 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 unadjusted, including all reported and supposed losses.....	\$30,996 85
Amount required to safely re-insure all outstanding risks	84,127 79
All other demands against the company, viz: Commissions, doubtful notes, etc.....	621 28
Total amount of liabilities, except capital stock and net surplus.....	\$115,745 92
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital and other liabilities.....	99,074 11
Aggregate amount of liabilities including net surplus	\$314,820 03

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$117,227 79
Received for interest on mortgages.....	} 10,826 19
Received for interest on stocks and bonds and all other sources	
Aggregate amount of income received in cash.....	\$128,053 98

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$107,914 83
Cash dividends actually paid	10,000 00
Paid for commissions or brokerage.....	8,693 33
Salaries and other charges of officers, clerks and employes.....	4,535 07
All other expenditures	2,693 37
Aggregate amount of expenditures in cash.....	\$133,836 60

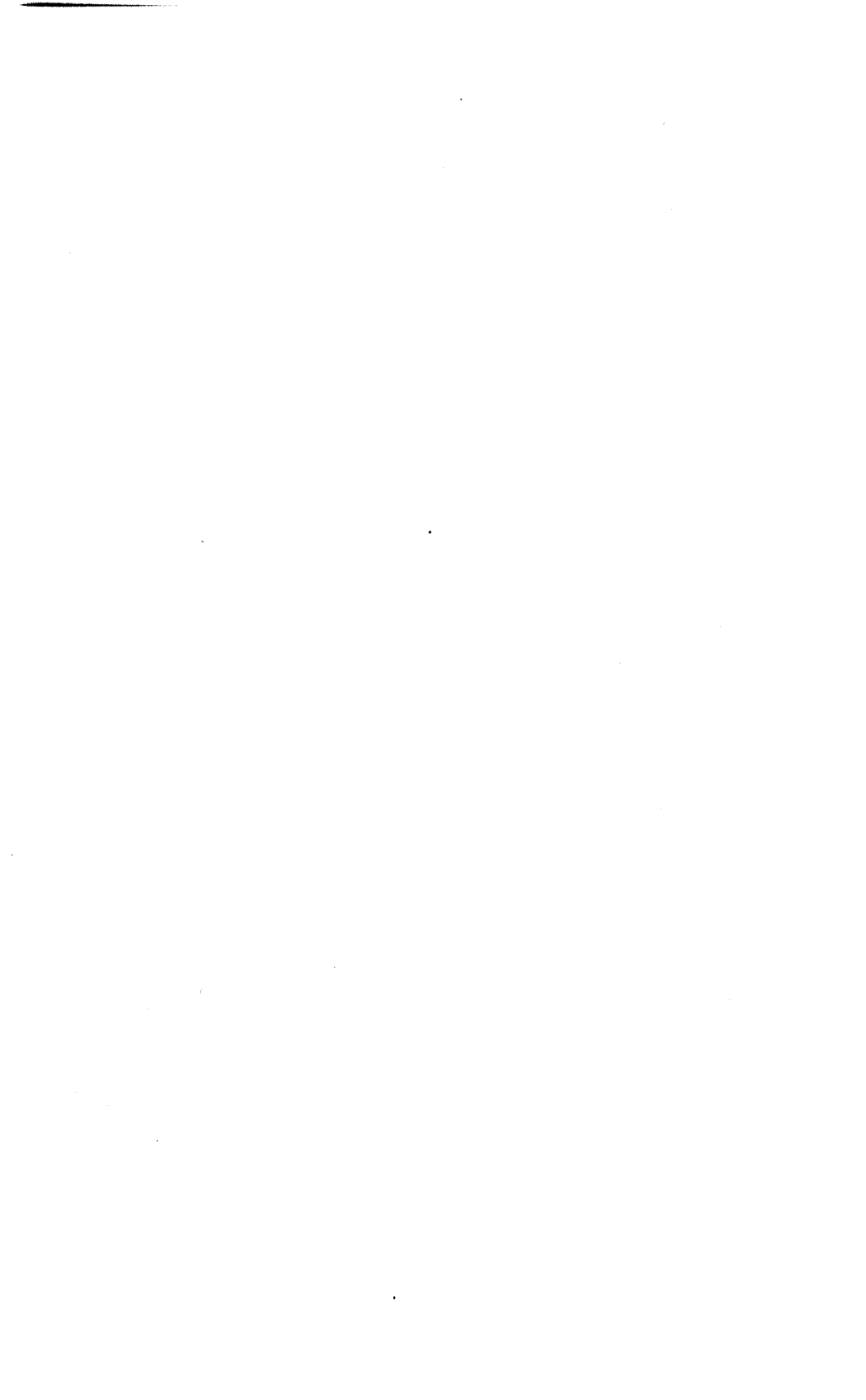
MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1892 ..	\$1,222,929	\$ 85,179 75
Written during the year.....	3,996,651	133,519 22
Total	\$5,219,580	\$218,698 97
Deduct those expired and terminated.....	4,023,795	134,571 18
Net amount in force.....	\$1,195,785	\$84,127 79

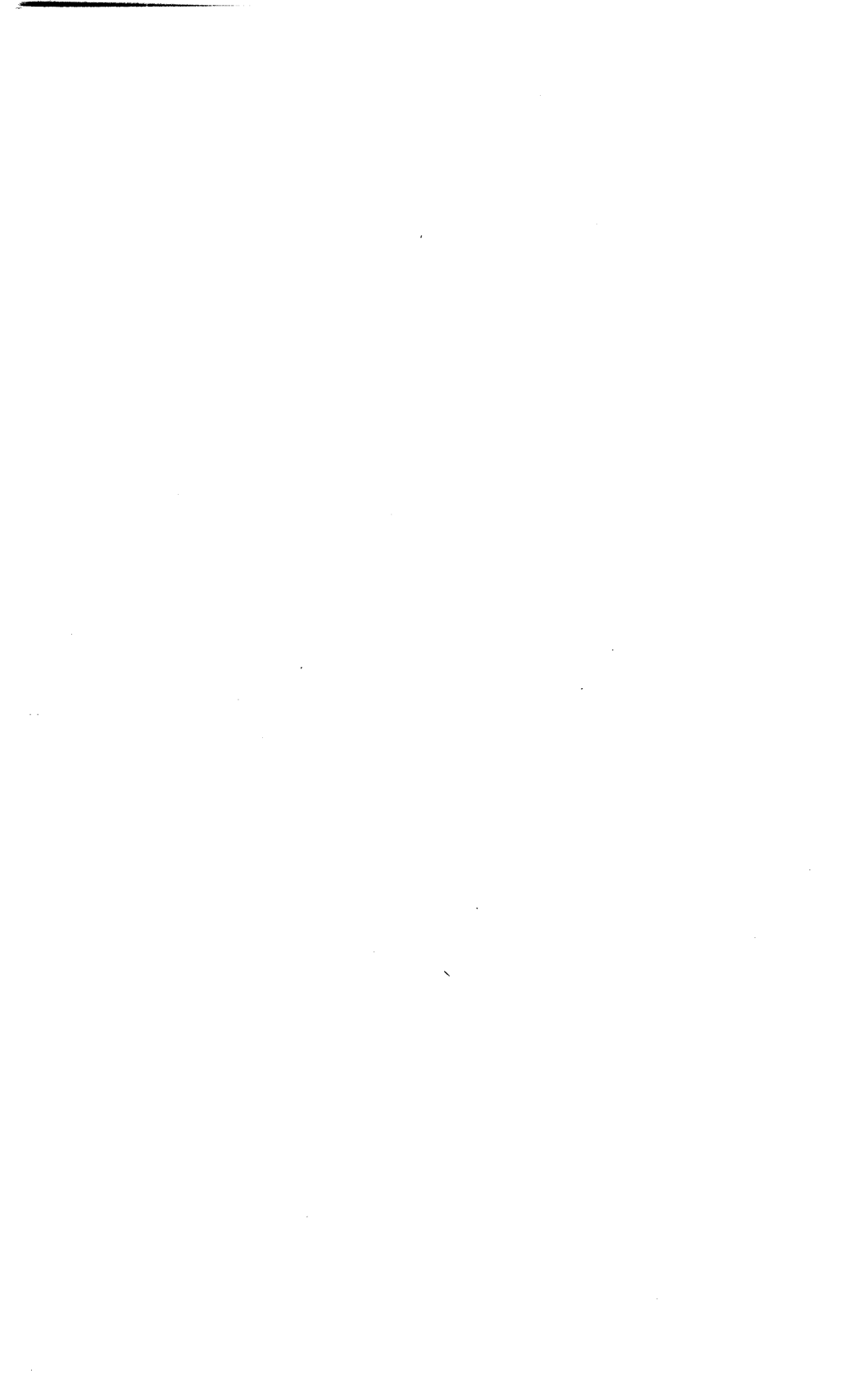
BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$3,996,651 00
Premiums received	133,519 22
Losses paid on risks taken.....	107,914 83
Losses incurred in Maine.....	107,914 83



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, 1893



ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WM. B. CLARK, *President.*

W. H. KING, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$225,000 00
Loans on bond and mortgage (first liens).....	36,000 00
Stocks and bonds owned by the company, market value	9,098,124 00
Loans secured by collaterals.....	5,600 00
Cash in company's principal office	} 726,960 93
Cash deposited in bank	
Interest due and accrued on stocks and bonds.....	675 45
Interest due and accrued on collateral loans	230 00
Gross premiums in due course of collection.....	715,076 26
Aggregate of all the admitted assets of the company at their actual value.....	
	\$10,807,666 64

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 519,780 87
Amount required to safely re-insure all outstanding risks	3,142,317 56
All other demands against the company, viz: commissions, etc.....	134,634 76
Total amount of liabilities, except capital stock and net surplus....	
	3,796,733 19
Capital actually paid up in cash.....	4,000,000 00
Surplus beyond capital and other liabilities	3,010,933 45
Aggregate amount of liabilities including net surplus.....	
	\$10,807,666 64

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$3,927,771 50	\$234,170 46	\$4,161,941 96
Received for interest on mortgages			1,960 00
Received for interest on stocks and bonds and all other sources....			477,002 91
Income from all other sources, viz: Rents			3,882 11
Aggregate amount of income received in cash.....			
			\$4,644,786 98

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>		<i>Inland.</i>
Net amount paid for losses	\$2,359,586 86	\$163,224 67	\$2,522,811 53
Cash dividends actually paid			720,000 00
Paid for commissions or brokerage			692,056 38
Salaries and other charges of officers, clerks and employes			231,364 52
Paid State, national and local taxes.....			67,510 67
All other expenditures.....			250,066 74
Aggregate amount of expenditures in cash.....			\$4,483,809 84

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>		<i>Marine and Inland.</i>	
	<i>Risks.</i>	<i>Premiums.</i>	<i>Premiums.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$447,051,358	\$5,422,861 16	\$2,435,377	\$ 70,187 76
Written during the year.....	366,736,718	4,627,312 45	73,273,924	286,651 79
Total	\$813,791,076	\$10,050,173 61	\$75,709,301	\$356,889 55
Deduct those expired and terminated.....	316,988,754	4,027,017 58	72,781,050	250,728 67
In force at end of the year.....	\$496,802,322	\$6,023,156 03	\$2,928,251	\$106,110 88
Deduct amount re-insured.	24,348,295	293,493 26		
Net amount in force	\$472,454,027	\$5,729,662 77	\$2,928,251	\$106,110 88

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$7,222,909 00
Premiums received.....	89,483 44
Losses paid on risks taken.....	50,662 87
Losses incurred in Maine	47,355 34

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.....	\$474,942 80
Loans secured by collaterals.....	30,000 00
Cash in company's principal office.....	\$ 4,465 95
Cash deposited in bank.....	16,785 25
Interest due and accrued on stocks and bonds	2,784 03
Interest due and accrued on collateral loans.....	114 59
Gross premiums in due course of collection	36,455 17
Bills receivable, not matured, taken for premiums	2,673 75
All other assets, viz: extra premiums to be collected.....	298 76
Aggregate of all the admitted assets of the company at their actual value	\$568,520 30

LIABILITIES.

Losses adjusted and unpaid	\$13,004 59
Losses unadjusted, including all reported and supposed losses	27,759 99
Losses resisted, including interest, costs and expenses.....	3,550 00
Gross amount of claims for losses.....	\$44,314 58
Deduct reinsurance and salvage	740 35
Net amount of unpaid losses and claims	\$ 43,574 23
Amount required to safely reinsure all outstanding risks.....	231,166 65
All other demands against the company, viz: commissions, etc.....	18,124 58
Total amount of liabilities, except capital stock and net surplus.....	292,865 46
Capital actually paid up in cash	300,000 00
	592,865 46
Deficit	24,345 116
Aggregate amount of liabilities, less deficit.....	\$568,520 30

INCOME DURING THE YEAR.

	<i>Marine Fire. and Inland.</i>		
Net cash received for premiums....	\$327,052 22	\$10,380 38	\$337,432 60
Received for interest on stocks and bonds and all other sources.....			23,935 93
Aggregate amount of income received in cash.....			\$361,368 53

EXPENDITURES DURING THE YEAR.

	<i>Fire. and Inland.</i>		
Net amount paid for losses.....	\$235,127 56	\$11,325 50	\$246,453 06
Cash dividends actually paid.....			8,907 00
Paid for commissions or brokerage			78,291 23
Salaries and other charges of officers, clerks and employees.....			28,970 11
Paid State, national and local taxes			8,618 35
All other expenditures, viz: office rent, underwriters' boards and other sundry expenses			21,166 74
Aggregate amount of expenditures in cash.....			\$392,406 49

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$40,038,546	\$457,628 03	\$695,455	\$12,848 32
Written during the year ..	35,989,268	411,769 55	86,700	3,315 50
Total	\$76,027,814	\$869,397 58	\$782,155	\$16,163 82
Deduct those expired and termi- nated	35,242,901	396,935 27	699,655	12,751 57
In force at end of the year	\$40,784,823	\$472,462 31	\$82,500	\$3,412 25
Deduct amount reinsured.....	2,446,589	28,380 23	3,500	156 25
Net amount in force.....	\$38,338,234	\$444,082 08	\$79,000	\$3,256 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$630,498 00
Premiums received	8,301 21
Losses paid on risks taken.....	7,191 55
Losses incurred in Maine	6,295 32

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	\$	257,057	13
Loans on bond and mortgage (first liens).....		1,386,803	75
Interest due and accrued thereon.....		22,517	54
Stocks and bonds owned by the company, market value		569,175	00
Cash in company's principal office	\$	2,626	85
Cash deposited in banks.....		48,464	43
Interest due and accrued on stocks and bonds.....		7,097	50
Gross premiums in due course of collection.....		44,859	95
All other assets, viz: loans on bond and mortgage in process of fore- closure, \$2,500; rents due and accrued, \$1,836.92		4,336	92
Aggregate of all the admitted assets of the company at their actual value.....		\$2,342,939	07

LIABILITIES.

Losses adjusted and unpaid.....	\$12,324	85	
Losses unadjusted, including all reported and supposed losses	49,942	70	
Losses resisted, including interest, costs and expenses.....	3,500	00	
Gross amount of claims for losses.....	\$65,767	55	
Deduct re-insurance and salvage	11,882	42	
Net amount of unpaid losses and claims.....	\$	53,885	13
Amount required to safely re-insure all outstanding risks		501,846	18
All other demands against the company, viz: commissions, etc.....		16,246	35
Total amount of liabilities, except capital stock and net surplus.		571,977	66
Capital actually paid up in cash.....		600,000	00
Surplus beyond capital and other liabilities		1,176,961	41
Aggregate amount of liabilities including net surplus		\$2,342,939	07

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$573,176	13
Received for interest on mortgages	70,473	98
Received for interest on stocks and bonds and all other sources.....	29,856	89
Income from all other sources, viz: Rents	2,776	69
Aggregate amount of income received in cash.....	\$676,283	69

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$333,785 96
Cash dividends actually paid	62,493 50
Paid for commissions or brokerage	109,706 14
Salaries and other charges of officers, clerks and employes....	49,171 12
Paid State, national and local taxes.....	23,515 58
All other expenditures, viz: Stationery, agency and miscellaneous expenses	37,884 66
Aggregate amount of expenditures in cash.....	\$616,556 96

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$113,214,373	\$965,910 18
Written during the year	74,484,080	698,206 57
Total	\$187,698,453	\$1,664,116 75
Deduct those expired and terminated.....	74,285,315	651,948 36
In force at end of the year.....	\$113,413,138	\$1,012,168 39
Deduct amount re-insured.....	3,978,132	44,199 00
Net amount in force.....	\$109,435,006	\$967,969 39

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$307,950 00
Premiums received	3,148 06
Losses paid on risks taken.....	985 90
Losses incurred in Maine.....	985 90

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

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

ASSETS.

Real estate owned by the company, unincumbered	\$500,000 00
Loans on bond and mortgage (first liens)	125,000 00
Stocks and bonds owned by the company, market value	640,500 00
Loans secured by collaterals.....	107,000 00
Cash in company's principal office	\$ 2,616 62 }
Cash deposited in bank.....	99,448 48 }
Gross premiums in due course of collection.....	97,738 07
Aggregate of all the admitted assets of the company at their actual value	\$1,572,303 17

LIABILITIES.

Losses adjusted and unpaid.....	\$27,579 79
Losses unadjusted, including all reported and supposed losses	98,917 02
Losses resisted, including interest, costs and expenses.....	26,718 70
Gross amount of claims for losses.....	\$153,215 51
Deduct re-insurance and salvage	11,965 51
Net amount of unpaid losses and claims.....	\$141,250 00
Amount required to safely re-insure all outstanding risks... ..	653,469 12
All other demands against the company, viz: commissions, etc.....	14,660 71
Total amount of liabilities, except capital stock and net surplus.....	809,379 83
Capital actually paid up in cash	600,000 00
Surplus beyond capital and other liabilities	162,923 34
Aggregate amount of liabilities including net surplus	\$1,572,303 17

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$824,053 31
Received for interest on mortgages.....	} 47,230 86
Received for interest on stocks and bonds and all other sources.....	
Income from all other sources, viz: rents.....	25,583 18
Aggregate amount of income received in cash.....	\$896,867 35

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$535,176 76
Cash dividends actually paid... ..	60,000 00
Paid for commissions or brokerage.....	132,103 44
Salaries and other charges of officers, clerks and employes	61,423 39
Paid State, national and local taxes.. ..	17,169 53
All other expenditures, viz: postage, express and telegraph, \$7,489.77; advertising, \$482.91; all other expenses, \$82,118.94.....	90,091 62
Aggregate amount of expenditures in cash.. ..	\$895,964 74

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$98,287,340	\$1,195,144 70
Written or renewed in 1893.....	79,355,126	1,001,731 35
Total	\$177,642,466	\$2,196,876 05
Deduct expirations and cancellations.....	72,735,243	914,176 95
In force December 31, 1893	\$104,907,223	\$1,282,699 10
Deduct amount re-insured.....	3,700,530	48,528 21
Net amount in force.....	\$101,206,693	\$1,234,170 89

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$197,845 00
Premiums received.....	3,239 82
Losses paid on risks taken	234 09

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 bonds and mortgage (first liens).....	\$20,560 00
Interest due and accrued thereon.....	210 83
Stocks and bonds owned by the company, market value.....	1,075,769 00
Loans secured by collaterals.....	34,000 00
Cash in company's principal office.....	\$33,758 84 }
Cash deposited in bank.....	22,139 09 }
Interest due and accrued on stocks and bonds.....	14,607 50
Interest due and accrued on collateral loans.....	803 33
Gross premiums in due course of collection.....	309,218 57
All other assets.....	1,563 12
Aggregate of all the admitted assets of the company at their actual value.....	\$1,512,570 28

LIABILITIES.

Losses adjusted and unpaid.....	\$79,956 57
Losses unadjusted, including all reported and supposed losses.....	83,499 29
Net amount of unpaid losses and claims.....	\$163,455 86
Amount required to safely re-insure all outstanding risks.....	733,804 09
All other demands against the company, viz: commissions, etc.....	76,492 11
Total amount of liabilities, except capital stock and net surplus.....	973,752 06
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	138,818 22
Aggregate amount of liabilities including net surplus.....	\$1,512,570 28

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,461,076 29
Received for interest on mortgages.....	1,067 24
Received for interest on stocks and bonds and all other sources.....	55,102 34
Aggregate amount of income received in cash....	\$1,517,245 87

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,100,239 85
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage... ..	294,599 30
Salaries and other charges of officers, clerks and employes.	100,711 99
Paid State, national and local taxes.....	25,793 15
All other expenditures, viz: scrip redeemed, \$44; interest paid scrip holders, \$2,049.36; rent, \$13,500; patrol, \$5,655.48; printing, \$6,782.92; sundries, \$84,693.12	112,724 88
Aggregate amount of expenditures in cash	\$1,674,069 17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$166,875,860	\$1,874,550 07
Written during the year.....	159,298,036	1,828,264 20
Total	\$326,173,896	\$3,702,814 27
Deduct those expired and terminated.....	172,896,589	1,967,239 57
In force at end of the year.....	\$153,337,307	\$1,735,574 70
Deduct amount re-insured.....	29,494,770	335,885 02
Net amount in force.....	\$123,842,537	\$1,399,689 68

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$410,113 00
Premiums received.....	9,117 22
Losses paid on risks taken.....	24,886 05
Losses incurred in Maine.....	20,911 31

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.....	\$ 258,063 56
Loans on bond and mortgage (first liens).....	1,188,300 00
Interest due and accrued thereon.....	21,015 68
Stocks and bonds owned by the company, market value.....	945,098 36
Loans secured by collaterals	3,300 00
Cash in company's principal office.....	\$14,209 13 }
Cash deposited in bank.....	75,502 68 }
Interest due and accrued on collateral loans.....	92 23
Gross premiums in due course of collection.....	168,736 46
All other assets, viz: rents due and accrued, \$1,604.02; ground rents, well secured, \$7,253.34.....	8,857 36
Aggregate of all the admitted assets of the company at their actual value.....	\$2,683,115 46

LIABILITIES.

Losses adjusted and unpaid	\$71,525 59
Losses unadjusted, including all reported and supposed losses.....	263,030 28
Losses resisted, including interest, costs and expenses... ..	24,773 17
Net amount of unpaid losses and claims.....	\$359,329 04
*Amount required to safely re-insure all outstanding risks....	1,744,558 70
All other demands against the company, viz: commissions, etc.....	2,253 98
Total amount of liabilities, except capital stock and net surplus.....	2,106,141 72
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities.....	76,973 74
Aggregate amount of liabilities including net surplus.....	\$2,683,115 46

INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$1,811,341 09
Received for interest on mortgages.....	66,113 67
Received for interest on stocks and bonds and all other sources.	54,721 19
Income from all other sources, viz: net perpetual premium, \$15,056.46; rents, policies, surveys and transfers, gains on perpetual policies cancelled, gain by sale of bonds, etc., \$15,861.28.....	30,917 74
Aggregate amount of income received in cash.....	\$1,963,093 69

* Includes amount reclaimable on perpetual fire policies.

EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$1,769,294	75
Cash dividends actually paid.....	25,460	00
Paid for commissions or brokerage.....	361,520	30
Salaries and other charges of officers, clerks and employes.....	110,006	72
Paid State, national and local taxes.....	43,592	17
All other expenditures.....	164,810	78
Aggregate amount of expenditures in cash....	\$2,474,684	72

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums</i>
In force December 31, 1892.....	\$291,482,395	\$3,200,864 18
Written during the year.....	288,557,965	2,710,989 78
Total.....	\$580,040,360	\$5,911,853 96
Deduct those expired and terminated.....	367,982,888	3,390,822 77
In force at the end of the year.....	\$212,057,472	\$2,521,031 19
Deduct amount re-insured.....	8,592,263	91,309 19
Net amount in force.....	\$203,465,209	\$2,429,722 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$423,399 00
Premiums received.....	6,245 82
Losses paid on risks taken.....	8,195 72
Losses incurred in Maine.....	7,945 72

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) ..	634,875 00
Interest accrued thereon	3,753 25
Stocks and bonds owned by the company, market value.....	1,085,354 00
Loans secured by collaterals.....	147,100 00
Cash deposited in bank.....	259,124 79
Interest due and accrued on stocks and bonds	3,517 49
Interest due and accrued on collateral loans	53 92
Premiums in due course of collection, and other small accounts.....	154,824 16
Bills receivable, not matured, taken for premiums	471,420 98
Aggregate of all the admitted assets of the company at their actual value	\$2,791,764 37

LIABILITIES.

Net amount of unpaid losses and claims	\$258,365 00
Amount required to safely re-insure all outstanding risks.	406,420 12
Total amount of liabilities, except capital stock and net surplus..	664,785 12
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	1,126,979 25
Aggregate amount of liabilities, including net surplus.....	\$2,791,764 37

INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland)	\$1,053,875 38
Received for interest on mortgages	30,095 89
Received for interest on stocks and bonds and all other sources.....	69,160 49
Income from all other sources, viz: rents	2,218 39
Aggregate amount of income received in cash.....	\$1,155,350 15

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine and inland).....	\$947,738 92
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage	22,325 57
Salaries and other charges of officers, clerks and employes..	53,250 03
Paid State, national and local taxes	11,802 72
All other expenditures, viz: rents, advertising and all other office and agency expenses..	61,616 69
Aggregate amount of expenditures in cash ..	\$1,196,733 93

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$12,062,078	\$ 490,493 41
Written during the year.....	62,383,599	1,145,305 69
Total.....	\$74,445,677	\$1,635,799 10
Deduct those expired and terminated.....	63,302,670	1,198,172 30
In force at end of the year.....	\$11,143,007	\$437,626 80
Deduct amount re-insured.....	614,193	31,206 68
Net amount in force	\$10,528,814	\$406,420 12

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$853,986 00
Premiums received	6,993 10
Losses paid on risks taken ..	4,932 47
Losses incurred in Maine	5,913 97

BUFFALO GERMAN INSURANCE COMPANY,
BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILIP BECKER, *President.*

O. J. EGGERT, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$300,000 00
Loans on bond and mortgage (first liens).....	573,335 00
Interest due and accrued thereon	4,970 65
Stocks and bonds owned by the company, market value	420,703 31
Loans secured by collaterals.....	179,300 00
Cash in company's principal office.....	\$ 1,314 93
Cash deposited in bank.....	74,664 48
Interest due and accrued on stocks and bonds.....	2,187 49
Interest due and accrued on collateral loans.....	1,565 00
Gross premiums in due course of collection.....	69,448 42
Bills receivable, not matured, taken for premiums.....	1,684 31
All other assets, viz: accrued rents	2,212 47
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$1,631,386 06</u>

LIABILITIES.

Losses adjusted and unpaid	\$ 6,552 03
Losses unadjusted, including all reported and supposed losses	33,589 55
Losses resisted, including interest, costs and expenses.....	<u>2,816 84</u>
Net amount of unpaid losses and claims.....	\$ 42,958 42
Amount required to safely re insure all outstanding risks	370,698 51
All other demands against the company, viz: commissions, etc.	<u>12,179 72</u>
Total amount of liabilities, except capital stock and net surplus.....	425,836 65
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities	<u>1,005,549 41</u>
Aggregate amount of liabilities including net surplus.....	<u>\$1,631,386 06</u>

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$456,219 87
Received for interest on mortgages	31,275 32
Received for interest on stocks and bonds and all other sources	22,892 54
Income from all other sources, viz: rents, \$19,679.11; brokerage, etc., \$3,203.79	<u>22,882 90</u>
Aggregate amount of income received in cash.....	<u>\$533,270 63</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$259,144 35
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage	98,188 84
Salaries and other charges of officers, clerks and employes.....	23,137 30
Paid State, national and local taxes.....	8,179 22
All other expenditures, viz: taxes and expenses on real estate, \$11,638.58; expense ac't, \$16,966.48; traveling expense ac't, \$2,656.64; printing and stationery ac't, \$2,215.00.....	33,476 70
Aggregate amount of expenditures in cash	\$462,126 41

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$65,066,959	\$693,959 05
Written or renewed in 1893.....	51,191,330	572,709 53
Total	\$116,258,289	\$1,266,668 58
Deduct expirations and cancellations.....	47,719,977	533,972 55
In force December 31, 1893	\$68,538,312	\$732,696 03
Deduct amount re-insured... ..	2,515,905	25,210 44
Net amount in force	\$66,022,407	\$707,485 59

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$579,986 00
Premiums received	7,250 73
Losses paid on risks taken	5,693 76
Losses incurred in Maine.....	7,044 78

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

GARRET H. 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)	66,100 00
Interest due and accrued thereon.....	1,043 19
Stocks and bonds owned by the company, market value.....	155,640 00
Loans secured by collaterals.....	10,600 00
Cash in company's principal office.....	\$3,841 94)
Holland Trust Company, New York City.....	267 54)
Cash deposited in bank.....	25,881 51)
Interest due and accrued on stocks and bonds	500 00
Gross premiums in due course of collection.. ..	10,817 15
All other assets, viz: rents.....	1,795 12
Aggregate of all the admitted assets of the company at their actual value	\$351,486 45

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$19,930 00
Losses resisted, including interest, costs and expenses.....	100 00
Gross amount of claims for losses.....	20,030 00
Deduct re-insurance and salvage	1,000 00
Net amount of unpaid losses and claims.	\$19,030 00
Amount require to safely re-insure all outstanding risks.....	95,460 11
All other demands against the company, viz: commissions, etc.....	3,230 75
Total amount of liabilities, except capital stock and net surplus.	117,720 86
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities	33,765 59
Aggregate amount of liabilities including net surplus.....	\$351,486 45

INCOME DURING THE YEAR.

Net cash received for premiums (fire).. ..	\$143,938 20
Received for interest on mortgages.....	3,636 15
Received for interest on stocks and bonds and all other sources.....	8,955 44
Income from all other sources, viz: rents.....	5,041 65
Aggregate amount of income received in cash.....	\$161,571 44

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$125,385 45
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage	29,028 33
Salaries and other charges of officers, clerks and employes.....	11,781 03
Paid State, national and local taxes.....	8,136 64
All other expenditures, viz: advertising and printing, \$1,642.63; traveling, \$836.48; office expenses and building repairs, \$4,427.44; maps and agency expenses, \$236.16.....	8,142 68
Aggregate amount of expenditures in cash..	<u>\$194,474 13</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$19,831,537	\$207,911 76
Written during the year.....	16,368,859	175,333 08
Total.....	<u>\$36,200,396</u>	<u>\$383,244 84</u>
Deduct those expired and terminated.....	18,448,819	187,648 80
In force at end of the year.....	\$17,751,577	\$195,596 04
Deduct amount re-insured.....	838,978	7,220 56
Net amount in force.....	<u>\$16,912,599</u>	<u>\$188,375 48</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$201,825 00
Premiums received.....	2,306 88
Losses paid on risks taken.....	2,149 40
Losses incurred in Maine.....	2,149 40

CONNECTICUT FIRE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, *President*.

CHARLES R. BURT, *Secretary*.

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

ASSETS.

Real estate owned by the company, unincumbered	\$ 121,625 00
Loans on bond and mortgage (first liens).....	782,660 00
Stocks and bonds owned by the company, market value.....	1,551,752 50
Loans secured by collaterals.....	7,500 00
Cash in company's principal office.....	\$ 691 47 }
Cash deposited in banks	124,749 02 }
	125,440 49
Gross premiums in due course of collection.....	232,143 77
Bills receivable, not matured, taken for premiums	9,967 20
Aggregate of all the admitted assets of the company at their actual value.....	\$2,831,088 96

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$234,046 95
Losses registered, including interest, costs and expenses....	14,566 20
Net amount of unpaid losses and claims.....	\$248,613 15
Amount required to safely re-insure all outstanding risks	1,191,783 05
All other demands against the company, viz: commissions, etc.....	51,000 00
Total amount of liabilities, except capital stock and net surplus.....	1,491,396 20
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	339,692 76
Aggregate amount of liabilities including net surplus.....	\$2,831,088 96

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,640,039 60
Received for interest on mortgages.....	52,151 21
Received for interest on stocks and bonds and all other sources.....	73,198 89
Aggregate amount of income received in cash.....	\$1,765,389 70

EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$1,091,143 03
Cash dividends actually paid.....	80,000 00
Paid for commissions or brokerage	299,413 47
Salaries and other charges of officers, clerks and employes	122,102 27
Paid State, national and local taxes.....	36,983 65
All other expenditures, viz: general expenses	115,947 50
Aggregate amount of expenditures in cash.....	\$1,745,589 92

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$162,049,910	\$2,055,400 30
Written during the year	150,882,390	1,935,841 73
Total	\$312,932,300	\$3,991,242 03
Deduct those expired and terminated and re-insured....	141,789,226	1,739,334 44
Net amount in force	\$171,143,074	\$2,251,907 59

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,272,200 00
Premiums received	35,684 11
Losses paid on risks taken	22,994 58
Losses incurred in Maine.....	18,057 58

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	\$757,690 75
Loans on bond and mortgage (first liens)	125,935 00
Interest due and accrued thereon	2,741 54
Stocks and bonds owned by the company, market value	4,544,810 50
Loans secured by collaterals	4,000 00
Cash in company's principal office	\$ 20,915 23
Cash deposited in banks and trust companies	227,668 55
	248,583 78
Interest due and accrued on stocks and bonds	85,870 20
Interest due and accrued on collateral loans	437 38
Gross premiums in due course of collection	330,580 07
Bills receivable, not matured, taken for premiums	329,300 87
All other assets, viz: rents due and accrued	3,221 24
Aggregate of all the admitted assets of the company at their actual value	\$6,433,171 33

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$408,474 00
Losses resisted, including interest, costs and expenses	53,369 00
Gross amount of claims for losses	461,843 00
Deduct re-insurance and salvage	10,460 00
Net amount of unpaid losses and claims	\$ 451,383 00
Amount required to safely re-insure all outstanding risks	3,204,755 03
Reserved for contingencies	100,000 00
All other demands against the company, viz: commissions, etc.	100,437 92
Total amount of liabilities, except capital stock and net surplus	3,856,575 95
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	1,576,595 38
Aggregate amount of liabilities including net surplus	\$6,433,171 33

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,954,422 87
Received for interest on mortgages	6,735 99
Received for interest on stocks and bonds and all other sources	258,387 50
Income from all other sources, viz: rents	8,457 67
Aggregate amount of income received in cash	\$3,228,004 03

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,780,555 72
Cash dividends actually paid: to stockholders, \$134,821.80; to scrip-holders, \$541.24	155,363 04
Paid for commissions or brokerage	590,179 38
Salaries and other charges of officers, clerks and employes	263,167 12
Paid State, national and local taxes	58,283 75
All other expenditures, viz: stationery, printing, advertising, postage, express, travelling expenses, hotel fares, national and local boards, rents, maps, supplies, etc.	205,194 97
Aggregate amount of expenditures in cash.....	\$3,052,743 98

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$570,999,078	\$5,591,698 97
Written during the year.....	395,792,419	3,352,663 75
Total.....	\$966,791,497	\$8,944,362 72
Deduct those expired and terminated.....	359,774,521	2,914,855 21
In force at end of the year.....	\$607,016,976	\$6,029,507 51
Deduct amount re-insured	6,696,182	69,357 85
Net amount in force.....	\$600,320,794	\$5,960,149 66

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,309,174 00
Premiums received	16,510 67
Losses paid on risks taken	10,327 87
Losses incurred in Maine.	4,239 05

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).....		97,200 00
Interest due and accrued thereon.		630 00
Stocks and bonds owned by the company, market value.....		272,260 00
Loans secured by collaterals.. ..		800 00
Cash in company's principal office.....	\$1,374 18	14,055 48
Cash deposited in bank.....	12,681 30	
Gross premiums in due course of collection.....		34,158 18
All other assets, viz: rents due and accrued.....		780 00
Aggregate of all the admitted assets of the company at their actual value		\$549,783 66

LIABILITIES.

Losses adjusted and unpaid.	\$11,867 00	
Losses unadjusted, including all reported and supposed losses.....	16,986 00	
Loans resisted, including interest, costs and expenses.....	1,371 00	
Net amount of unpaid losses and claims.....		\$30,224 00
Amount required to safely re-insure all outstanding risks.....		179,172 67
All other demands against the company, viz: commissions, etc.....		6,416 31
Total amount of liabilities, except capital stock and net surplus.		215,812 98
Capital actually paid up in cash.. ..		300,000 00
Surplus beyond capital and other liabilities.....		33,970 68
Aggregate amount of liabilities including net surplus.....		\$549,783 66

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$259,482 74	\$1,207 05	\$258,689 79
Received for interest on mortgages.....			5,451 14
Received for interest on stocks and bonds and all other sources... ..			14,882 97
Income from all other sources, viz: rents \$7,583.01; less betterments and repairs \$4,698.60.....			2,884 41
Aggregate amount of income received in cash.....			\$281,908 31

STOCK FIRE, FIRE-MARINE AND MARINE

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$190,792 81	\$1,019 67	\$191,812 48
Cash dividends actually paid.....			8,652 00
Paid for commissions or brokerage.....			48,449 47
Salaries and other charges of officers, clerks and employes.....			22,194 74
Paid State, national and local taxes.....			9,916 94
All other expenditures, viz: office and agency expenses.....			19,922 87
Aggregate amount of expenditures in cash.....			\$300,948 00

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$33,404,083	\$387,558 51	\$38,261	\$664 18
Written during the year.....	26,450,492	310,999 81	218,883	1,003 88
Total.....	\$59,854,575	\$698,558 32	\$257,144	\$1,668 06
Deduct those expired and terminated.....	28,480,013	333,784 93	284,681	1,520 39
In force at the end of the year,	\$31,374,562	\$364,773 39	\$8,463	\$147 67
Deduct amount re-insured.....	938,890	9,702 74		
Net amount in force.....	\$30,435,672	\$355,070 65	\$8,463	\$147 67

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$303,800 00
Premiums received.....	3,604 59
Losses paid on risks taken.....	1,648 48
Losses incurred in Maine.....	1,648 48

FIRE ASSOCIATION,
PHILADELPHIA, PA.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President.*

BENJ. T. HERKNESS, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$ 165,600 00
Loans on bond and mortgage (first liens).....	1,727,518 85
Interest due and accrued thereon	36,181 62
Stocks and bonds owned by the company, market value	2,287,709 75
Loans secured by collaterals.....	82,450 00
Cash in company's principal office.....	\$ 21,211 46 }
Cash deposited in bank	237,214 03 }
	258,425 49
Interest due and accrued on stocks and bonds.....	30,169 66
Interest due and accrued on collateral loans.....	1,076 68
Gross premiums in due course of collection.....	457,951 57
All other assets, viz: due from other companies and for salvage.....	9,636 99
Aggregate of all the admitted assets of the company at their actual value.....	\$5,056,720 61

LIABILITIES.

Losses adjusted and unpaid	\$219,265 62
Losses unadjusted, including all reported and supposed losses.....	119,338 01
Losses resisted, including interest, costs and expenses.....	36,151 99
Gross amount of claims for losses	\$374,755 62
Deduct re-insurance and salvage.....	15,088 18
Net amount of unpaid losses and claims.....	\$ 359,667 44
Amount required to safely re-insure all outstanding risks.....	3,513,467 08
All other demands against the company, viz: commissions, etc.....	178,663 86
Total amount of liabilities, except capital stock and net surplus.....	4,051,798 38
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities	504,922 23
Aggregate amount of liabilities including net surplus	\$5,056,720 61

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,118,176 74
Received for interest on mortgages... ..	103,120 21
Received for interest on stocks and bonds and all other sources.....	131,221 14
Income from all other sources, viz: rents and miscellaneous.....	4,345 39
Aggregate amount of income received in cash.....	\$2,356,863 48

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,624,019 52
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage	423,341 28
Salaries and other charges of officers, clerks and employes	222,256 44
Paid State, national and local taxes.....	63,185 21
All other expenditures, viz: interest on mortgages purchased, \$809.44; advertising and stationery, \$20,282.46	21,087 40
Aggregate amount of expenditures in cash.....	\$2,553,889 85

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$250,818,910	\$3,061,286 91
Written or renewed during the year.....	210,405,432	2,658,297 74
Total.....	\$461,224,342	\$5,719,584 65
Deduct those expired and marked off as terminated	205,329,716	2,480,480 54
In force at the end of the year.....	\$255,894,626	\$3,239,104 11
Deduct amount re-insured	7,295,833	99,414 86
Net amount in force	\$248,598,793	\$3,139,689 25

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,250,521 00
Premiums received	35,080 39
Losses paid on risks taken.....	21,368 80
Losses incurred in Maine.....	27,816 46

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

—
INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

DAVID J. STAPLES, *President.* BERNARD FAYMONVILLE, *Secretary.*

—
Capital Paid Up in Cash, \$1,000,600.

—
ASSETS.

Real estate owned by the company, unincumbered	\$326,200 00
Loans on bond and mortgage (first liens).....	397,375 00
Interest due and accrued thereon.....	5,066 51
Stocks and bonds owned by the company, market value	1,532,420 00
Loans secured by collaterals.....	166,621 65
Cash in company's principal office	253,787 32
Interest due and accrued on stocks and bonds.....	3,484 13
Interest due and accrued on collateral loans	3,141 12
Gross premiums in due course of collection	337,432 10
Bills receivable, not matured, taken for premiums.....	57,903 46
All other assets, viz: rents due and accrued, \$270; due from other companies for re-insurance on losses already paid, \$15,994.10; fire premium notes, \$8,888.28; warrants, \$2,906	28,058 38
Aggregate of all the admitted assets of the company at their actual value	\$3,111,489 67

LIABILITIES.

Losses adjusted and unpaid.....	\$ 67,168 82
Losses unadjusted, including all reported and supposed losses	127,907 90
Losses resisted, included interest, costs and expenses	20,113 20
Gross amount of claims for losses.....	215,189 92
Deduct re-insurance and salvage.....	29,682 45
Net amount of unpaid losses and claims.....	\$ 185,507 47
Amount required to safely re-insure all outstanding risks	1,190,026 39
All other demands against the company, viz: commissions, etc	49,456 49
Total amount of liabilities, except capital stock and net surplus.....	1,424,990 35
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	686,499 32
Aggregate amount of liabilities including net surplus	\$3,111,489 67

STOCK FIRE, FIRE-MARINE AND MARINE

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$1,448,822 15	\$234,030 92	\$1,682,853 07
Received for interest on mortgages.....			41,222 56
Received for interest on stocks and bonds and all other sources.....			86,383 56
Income from all other sources			19,721 07
Aggregate amount of income received in cash.....			\$1,830,180 26

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$910,999 10	\$120,125 18	\$1,031,124 28
Cash dividends actually paid			120,600 00
Paid for commissions or brokerage.....			218,157 67
Salaries and other charges of officers, clerks and employes.....			158,819 47
Paid State, national and local taxes.....			31,597 59
All other expenditures			147,372 40
Aggregate amount of expenditures in cash.....			\$1,707,071 41

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892....	\$176,709,531	\$2,326,162 42	\$6,551,485	\$262,637 23
Written during the year.....	156,152,811	2,097,768 61	40,636,710	404,270 49
Total.....	\$332,862,342	\$4,423,931 03	\$47,188,195	\$666,907 72
Deduct those expired and terminated	150,607,810	2,026,113 06	43,565,974	497,459 42
In force at end of the year.....	\$182,254,532	\$2,397,797 97	\$3,622,221	\$169,448 30
Deduct amount re-insured	19,289,758	295,055 41	1,309,580	65,459 75
Net amount in force.....	\$162,964,774	\$2,102,742 56	\$2,312,641	\$103,988 55

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,099,353 83
Premiums received	15,297 81
Losses paid on risks taken.....	7,647 59
Losses incurred in Maine.....	7,813 08

FIRST NATIONAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

CHARLES B. PRATT, *President.*GEORGE A. PARK, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$	550	00
Loans on bond and mortgage (first liens)		183,750	62
Interest due and accrued thereon		3,508	86
Stocks and bonds owned by the company, market value		74,182	00
Loans secured by collaterals		14,000	00
Cash in company's principal office	\$	2,852	80
Cash deposited in bank		14,068	13
Interest due and accrued on stocks and bonds		462	00
Interest due and accrued on collateral loans		318	33
Gross premiums in due course of collection		37,600	67
All other assets, viz: Due from Guardian Assurance Co., \$900; Worcester & Nashua Railroad, \$3,100; R. J. Talman Insurance Agency, \$500.		4,515	00
Aggregate of all the admitted assets of the company at their actual value		\$335,808	41

LIABILITIES.

Losses adjusted and unpaid	\$20,606	94
Losses unadjusted, including all reported and supposed losses	9,875	00
Gross amount of claims for losses	30,481	94
Deduct re-insurance and salvage	1,878	91
Net amount of unpaid losses and claims	\$ 28,603	03
Amount required to safely re-insure all outstanding risks	101,418	09
All other demands against the company, viz: commissions, etc.	5,640	09
Total amount of liabilities, except capital stock and net surplus	135,661	21
Capital actually paid up in cash	200,000	00
Surplus beyond capital and other liabilities	147	20
Aggregate amount of liabilities including net surplus	\$335,808	41

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$161,557	76
Received for interest on mortgages, stocks and bonds and all other sources	12,864	02
Income from all other sources, viz: commissions on agency and re-insurance business	3,630	00
Aggregate amount of income received in cash	\$178,051	78

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$116,416 80
Cash dividends actually paid ..	8,000 00
Paid for commissions or brokerage	37,701 28
Salaries and other charges of officers, clerks and employes.....	7,250 00
Paid State, national and local taxes.....	1,683 04
All other expenditures.....	9,442 38
Aggregate amount of expenditures in cash	\$180,493 50

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$14,170,689	\$175,241 38
Written during the year	15,865,620	208,788 62
Total	\$30,036,309	\$384,030 00
Deduct those expired and terminated.....	14,335,004	188,003 09
In force at end of the year.....	\$15,701,305	\$196,026 91
Deduct amount re-insured	549,814	7,296 54
Net amount in force.....	\$15,151,491	\$188,730 37

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$886,194 00
Premiums received	13,191 57
Losses paid on risks taken	4,612 74
Losses incurred in Maine	5,774 14

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	\$291,100 00
Loans on bond and mortgage (first liens).....	283,358 00
Interest due and accrued thereon.....	5,053 86
Stocks and bonds owned by the company, market value.....	2,087,769 25
Loans secured by collaterals.....	277,500 00
Cash in company's principal office	\$ 3,850 17 }
Cash deposited in banks.....	106,077 87 }
Interest due and accrued on collateral loans.....	2,854 53
Gross premiums in due course of collection.....	73,025 81
Aggregate of all the admitted assets of the company at their actual value.....	\$3,130,589 49

LIABILITIES.

Losses adjusted and unpaid.....	\$24,435 45
Losses unadjusted, including all reported and supposed losses	17,751 91
Losses resisted, including interest, costs and expenses.....	355 18
Gross amount of claims for losses.....	42,542 54
Deduct re-insurance and salvage	2,503 95
Net amount of unpaid losses and claims.....	\$ 40,038 59
Amount required to safely re-insure all outstanding risks	1,725,505 49
All other demands against the company, viz: commissions, etc.....	11,313 87
Total amount of liabilities, except capital stock and net surplus.	1,776,857 95
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities	953,731 54
Aggregate amount of liabilities including net surplus	\$3,130,589 49

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$507,318 43
Received for interest on mortgages	39,923 74
Received for interest on stocks and bonds and all other sources	99,112 90
Income from all other sources, viz: rents, surveys, transfer fees, etc..	10,894 53
Aggregate amount of income received in cash.....	\$657,249 60

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$322,903 28
Cash dividends actually paid	80,187 50
Paid for commissions or brokerage	93,581 90
Salaries and other charges of officers, clerks and employes....	37,577 50
Paid State, national and local taxes.....	22,004 59
All other expenditures, viz: agency expenses, loss expenses, repairs to real estate, etc.....	94,017 00
Aggregate amount of expenditures in cash.....	\$650,271 77

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$84,128,988	\$927,815 35
Written during the year	53,890,611	617,535 72
Total	\$138,019,599	\$1,545,351 07
Deduct those expired and terminated.....	53,588,441	596,215 55
In force at end of the year.....	\$84,431,158	\$949,135 52
Deduct amount re-insured.....	3,207,458	36,097 55
Net amount in force.....	\$81,223,700	\$913,037 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$563,120 00
Premiums received	6,993 77
Losses paid on risks taken.....	2,128 25
Losses incurred in Maine.....	3,324 75

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.

Real estate owned by the company, unincumbered.....	\$ 40,000 00
Stocks and bonds owned by the company, market value.....	5,064,564 00
Cash in company's principal office.....	\$10,388 36
Cash deposited in bank in trust companies.....	463,641 88
Gross premiums in due course of collection.....	418,808 86
Aggregate of all the admitted assets of the company at their actual value.....	\$5,997,403 10

LIABILITIES.

Losses adjusted and unpaid	\$149,365 58
Losses unadjusted, including all reported and supposed losses.....	395,011 91
Losses resisted, including interest, costs and expenses... ..	29,428 68
Gross amount of claims for losses.	573,806 17
Deduct re-insurance and salvage.....	18,136 79
Net amount of unpaid losses and claims.....	\$555,669 38
Amount required to safely re-insure all outstanding risks.....	2,790,619 30
All other demands against the company, viz: commissions, etc.....	83,761 72
Total amount of liabilities, except capital stock and net surplus.....	3,340,050 40
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,657,352 70
Aggregate amount of liabilities including net surplus.....	\$5,997,403 10

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,020,626 45
Received for interest on stocks and bonds and all other sources..	245,328 83
Aggregate amount of income received in cash.....	\$3,265,955 28

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,921,276 91
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage	461,285 31
Salaries and other charges of officers, clerks and employees.....	226,138 94
Paid State, national and local taxes	75,692 23
All other expenditures, viz: rent, stationery, advertising, traveling expenses, general agents, etc.....	334,866 74
Aggregate amount of expenditures in cash.....	\$3,219,260 13

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$530,319,874	\$4,948,153 68
Written during the year	410,567,744	4,249,087 44
Total	\$940,887,618	\$9,197,241 12
Deduct those expired and terminated.....	385,222,316	3,808,610 86
In force at the end of the year.....	\$555,665,302	\$5,388,630 26
Deduct amount re-insured.....	16,626,665	195,748 07
Net amount in force	\$539,038,637	\$5,192,882 19

, BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,142,491 00
Premiums received.....	24,049 96
Losses paid on risks taken	13,301 08
Losses incurred in Maine.....	10,389 82

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

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

ASSETS.

Real estate owned by the company, unincumbered	\$ 451,277 37
Loans on bond and mortgage (first liens) ..	218,000 00
Interest due and accrued thereon	5,162 50
Stocks and bonds owned by the company, market value.....	2,243,555 62
Loans secured by collaterals.....	8,600 00
Cash in company's principal office.....	\$36,563 84 }
Cash deposited in banks.....	10,958 43 }
Interest due and accrued on stocks and bonds	2,125 00
Interest due and accrued on collateral loans	215 00
Gross premiums in due course of collection.....	220,738 82
All other assets, viz: rents due and accrued, \$3,355.81; due from other companies for re-insurance on losses, \$1,829.85; cash in hands of department, \$4,601.97.....	9,787 63
Aggregate of all the admitted assets of the company at their actual value	\$3,206,984 21

LIABILITIES.

Losses adjusted and unpaid.....	\$76,678 68
Losses unadjusted, including all reported and supposed losses ..	55,391 63
Losses resisted, including interest, costs and expenses.....	18,756 42
Gross amount of claims for losses.....	150,826 73
Deduct re-insurance and salvage.....	35,274 24
Net amount of unpaid losses and claims	\$115,552 49
Amount required to safely re-insure all outstanding risks.	1,098,152 93
All other demands against the company, viz: commissions, etc.....	32,945 96
Total amount of liabilities, except capital stock and net surplus..	1,246,651 38
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	246,651 38
Aggregate amount of liabilities, including net surplus.....	\$3,206,984 21

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,089,099 68
Received for interest on mortgages	7,500 42
Received for interest on stocks and bonds and all other sources.....	110,390 94
Aggregate amount of income received in cash.....	\$1,206,991 04

STOCK FIRE, FIRE-MARINE AND MARINE

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$622,204 81
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage	174,016 09
Salaries and other charges of officers, clerks and employes..	122,942 60
Paid State, national and local taxes	24,844 70
All other expenditures, viz: advertising, agency and office expenses, fire patrol, stationery, traveling, rent and board expenses.....	108,794 18
Aggregate amount of expenditures in cash ..	\$1,152,802 38

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$279,454,929 46	\$2,368,382 34
Written or renewed during the year ...	180,844,332 18	1,558,692 68
Total.....	\$460,299,761 64	\$3,927,075 02
Deduct those expired and terminated.....	172,604,032 18	1,482,506 65
In force at end of the year	\$287,695,729 46	\$2,444,568 37
Deduct amount re-insured.....	30,664,320 41	332,073 39
Net amount in force	\$257,031,409 05	\$2,112,494 98

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$515,938 00
Premiums received	6,779 93
Losses paid on risks taken ..	5,163 43
Losses incurred in Maine	4,565 67

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.....	\$ 8,400 00
Loans on bonds and mortgage (first liens).....	62,730 00
Interest due and accrued thereon.....	863 60
Stocks and bonds owned by the company, market value.	301,601 00
Loans secured by collaterals.....	74,000 00
Cash in company's principal office.....	\$ 5,385 27
Cash deposited in bank.....	12,896 14
Interest due and accrued on stocks and bonds.....	1,867 37
Interest due and accrued on collateral loans.....	35 98
Gross premiums in due course of collection	109,458 87
Aggregate of all the admitted assets of the company at their actual value.....	\$577,178 23

LIABILITIES.

Losses adjusted and unpaid.....	\$26,286 88
Losses unadjusted, including all reported and supposed losses	24,792 00
Losses resisted, including interest, costs and expenses	3,400 00
Gross amount of claims for losses.....	54,478 88
Deduct re-insurance and salvage.....	13,410 88
Net amount of unpaid losses and claims.....	\$ 41,068 00
Amount required to safely re-insure all outstanding risks.....	276,522 39
All other demands against the company, viz: commissions, etc.....	14,983 90
Total amount of liabilities, except capital stock and net surplus.....	332,574 29
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities	44,603 94
Aggregate amount of liabilities including net surplus.....	\$577,178 23

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$561,042 73
Received for interest on mortgages.....	4,358 17
Received for interest on stocks and bonds and all other sources.....	15,994 83
Aggregate amount of income received in cash....	\$581,395 73

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$380,896 82
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage... ..	119,127 51
Salaries and other charges of officers, clerks and employes.. . . .	10,980 00
Paid State, national and local taxes.....	10,474 28
All other expenditures, viz: maps, rent, office and incidental expenses,	36,204 67
Aggregate amount of expenditures in cash	<u>\$569,683 28</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$59,951,597	\$705,947 74
Written during the year.....	69,012,536	819,591 39
Total	<u>\$128,964,133</u>	<u>\$1,525,539 13</u>
Deduct those expired and terminated.....	68,160,265	780,736 82
In force at end of the year.....	\$60,803,868	\$744,802 31
Deduct amount re-insured.....	12,585,443	208,297 16
Net amount in force.....	<u>\$48,218,425</u>	<u>\$536,505 15</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$7,263,632 00
Premiums received.....	91,572 31
Losses paid on risks taken.....	34,579 99
Losses incurred in Maine.....	35,095 90

GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

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

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

ASSETS.

Real estate owned by the company, unincumbered	\$200,000 00
Loans on bond and mortgage (first liens).....	4,600 00
Stocks and bonds owned by the company, market value.....	850,885 00
Loans secured by collaterals.....	11,350 00
Cash in company's principal office.....	\$ 5,834 42 }
Cash deposited in bank.....	74,320 50)
Interest due and accrued on stocks and bonds.....	2,062 50
Interest due and accrued on collateral loans	205 50
Gross premiums in due course of collection, \$194,058.43; less contingent, \$5,000.00.....	189,058 43
Bills receivable, not matured, taken for premiums.....	18,091 68
All other assets, viz: due from other companies for re-insurance on losses already paid.....	1,802 84
Aggregate of all the admitted assets of the company at their actual value.....	\$1,358,210 87

LIABILITIES.

Losses adjusted and unpaid.....	\$ 30,785 76
Losses unadjusted, including all reported and supposed losses	226,091 66
Losses resisted, including interest, costs and expenses.....	49,804 81
Gross amount of claims for losses	306,682 23
Deduct re-insurance and salvage	11,632 73
Net amount of unpaid losses and claims.....	\$295,049 50
Amount required to safely re-insure all outstanding risks.....	709,601 48
All other demands against the company, viz: commissions, etc.....	31,600 00
Total amount of liabilities, except capital stock and net surplus....	1,036,250 98
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	121,959 89
Aggregate amount of liabilities including net surplus.....	\$1,358,210 87

INCOME DURING THE YEAR.

Net cash received for premiums	\$1,054,451 37	<i>Marine</i> <i>Fire. and Inland.</i> \$162,238 46	\$1,216,689 83
Received for interest on mortgages			276 00
Received for interest on stocks and bonds and all other sources....			42,087 49
Income from all other sources, viz: rents			16,335 46
Aggregate amount of income received in cash.....			\$1,275,388 78

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$773,893 92	\$136,231 74	\$910,125 66
Cash dividends actually paid			20,000 00
Paid for commissions or brokerage			244,165 02
Salaries and other charges of officers, clerks and employes			84,053 62
Paid State, national and local taxes.....			14,379 47
All other payments and expenditures, viz: directors' fees, \$7,900.00; supplies, \$10,014.16; postage, \$4,148.15; rent, \$10,000.00; gas and electric light, \$1,636.71; advertising, \$1,554.36; traveling expenses, \$6,145.34; maps, \$5,113.31; office fixtures, \$851.62; expressage, \$864.63; telegrams, \$881.70; New York Board of Fire Underwriters, \$3,585.10; miscellaneous, \$28,873.18.....			74,458 26
Aggregate amount of expenditures in cash.....			\$1,347,182 03

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$301,720,922	\$1,698,531 48	\$ 3,027,080	\$ 74,703 08
Written during the year.....	167,218,336	1,328,901 57	56,926,846	183,756 75
Total	\$468,939,258	\$3,027,433 05	\$59,953,926	\$258,459 83
Deduct those expired and terminated.....	218,514,398	1,538,677 56	57,891,692	202,843 82
In force at end of the year.....	\$250,424,860	\$1,488,755 49	\$2,062,234	\$55,616 01
Deduct amount re-insured.	19,603,196	82,589 00	217,700	4,082 30
Net amount in force	\$230,821,664	\$1,406,166 49	\$2,044,534	\$51,533 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$375,556 00
Premiums received.....	4,558 14
Losses paid on risks taken.....	3,592 74
Losses incurred in Maine	6,501 66

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

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

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

ASSETS.

Real estate owned by the company, unincumbered	\$350,000 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	1,453,379 50
Cash in company's principal office	\$41,457 68
Cash deposited in bank.....	19,918 92
Interest due and accrued on stocks and bonds.....	10,005 50
Gross premiums in due course of collection.....	171,975 44
All other assets, viz: re-insurance due from other companies.....	500 43
Aggregate of all the admitted assets of the company at their actual value	\$2,070,334 13

LIABILITIES.

Losses adjusted and unpaid.....	\$125,357 11
Losses unadjusted, including all reported and supposed losses	92,654 69
Losses resisted, including interest, costs and expenses.....	27,884 52
Gross amount of claims for losses.....	245,896 32
Deduct re-insurance and salvage.....	7,348 89
Net amount of unpaid losses and claims.....	\$238,547 43
Amount required to safely re-insure all outstanding risks...	484,330 27
All other demands against the company, viz: commissions, etc.....	128,136 78
Total amount of liabilities, except capital stock and net surplus.....	851,014 48
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	219,319 65
Aggregate amount of liabilities including net surplus	\$2,070,334 13

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$879,389 63
Received for interest on mortgages.....	1,160 00
Received for interest on stocks and bonds and all other sources.....	92,280 25
Income from all other sources, viz: profit and loss.....	518 62
Aggregate amount of income received in cash.....	\$973,348 50

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$945,128 35
Cash dividends actually paid... ..	100,000 00
Paid for commissions or brokerage.....	150,367 04
Salaries and other charges of officers, clerks and employes	123,480 90
Paid State, national and local taxes.. ..	33,529 43
All other expenditures, viz: rents, printing, stationery, advertising, traveling, legal and all other expenses.....	<u>99,100 71</u>
Aggregate amount of expenditures in cash.. ..	\$1,451,606 43

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$197,011,313 77	\$2,049,997 53
Written or renewed during the year.....	145,096,362 25	1,585,777 64
Total	<u>\$342,077,676 02</u>	<u>\$3,635,775 17</u>
Deduct those expired and marked off as terminated	153,265,055 84	2,123,367 73
In force at the end of the year.....	\$188,812,620 18	\$1,512,407 44
Deduct amount re-insured.....	76,631,742 00	552,757 59
Net amount in force.....	\$112,180,878 18	\$959,649 85

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,433,994 67
Premiums received.....	23,710 50
Losses paid on risks taken	19,087 51
Losses incurred in Maine.....	<u>21,139 99</u>

HARTFORD FIRE INSURANCE COMPANY,
HARTFORD, CONN.

—
INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEO. J. CHASE, *President.*

P. C. ROYCE, *Secretary.*

—
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).....	1,167,500 00
Interest due and accrued thereon.....	19,460 39
Stocks and bonds owned by the company, market value.....	4,408,645 00
Loans secured by collaterals.....	62,228 35
Cash in company's principal office.....	\$ 18,569.57)
Cash deposited in bank.....	589,682.82 (
Interest due and accrued on collateral loans and bank deposits.	1,269 35
Gross premiums in due course of collection	724,768 67
All other assets.....	19,392 28
Aggregate of all the admitted assets of the company at their actual value	<u>\$7,378,092 03</u>

LIABILITIES.

Losses adjusted and unpaid	\$217,650 40
Losses unadjusted, including all reported and supposed losses ..	331,436 06
Losses resisted, including interest, costs and expenses.....	61,610 85
Net amount of unpaid losses and claims .	\$ 610,697 31
Amount required to safely reinsure all outstanding risks.....	3,169,624 75
All other demands against the company, viz: commissions, etc.	51,000 00
Total amount of liabilities, except capital stock and net surplus.....	<u>3,881,322 06</u>
Capital actually paid up in cash	1,250,000 00
Surplus beyond capital and other liabilities.....	2,296,769 97
Aggregate amount of liabilities, including net surplus.....	<u>\$7,378,092 03</u>

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$4,070,901 91
Received for interest on mortgages.....	68,017 71
Received for interest on stocks and bonds and all other sources	228,936 10
Income from all other sources, viz: rents	8,704 59
Aggregate amount of income received in cash.....	<u>\$4,376,560 31</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,273,198 85
Cash dividends actually paid....	300,000 00
Paid for commissions or brokerage	666,069 54
Salaries and other charges of officers, clerks and employees.....	256,878 94
Paid State, national and local taxes	72,206 81
All other expenditures.....	313,819 93
Aggregate amount of expenditures in cash.....	\$3,882,174 07

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$456,321,163	\$5,491,876 22
Written during the year.....	393,876,928	4,883,174 35
Total	\$850,198,091	\$10,375,050 57
Deduct those expired and terminated.....	310,544,839	3,932,093 84
In force at the end of the year.....	\$539,653,252	\$6,442,956 73
Deduct amount re-insured.....	18,909,401	291,454 31
Net amount in force.....	\$520,743,851	\$6,151,502 42

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$4,193,317 00
Premiums received	42,612 90
Losses paid on risks taken	26,138 10
Losses incurred in Maine	21,007 54

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

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

ASSETS.

Real estate owned by the company, unincumbered...	\$1,566,468	90
Loans on bond and mortgage (first liens)	615,592	82
Interest due and accrued thereon	15,870	63
Stocks and bonds owned by the company, market value.....	5,749,238	64
Loans secured by collaterals	102,400	00
Cash deposited in bank.....	297,241	31
Interest due and accrued on stocks and bonds	33,066	98
Interest due and accrued on collateral loans.....	1,086	31
Gross premiums in due course of collection. ...	614,634	13
Bills receivable, not matured, taken for premiums	13,233	90
Aggregate of all the admitted assets of the company at their actual value	\$9,008,833	62

LIABILITIES.

Losses adjusted and unpaid	\$126,241	97
Losses unadjusted, including all reported and supposed losses.....	714,333	35
Losses resisted, including interest, costs and expenses ...	54,254	28
Gross amount of claims for losses.....	894,829	60
Deduct reinsurance and salvage	184,390	00
Net amount of unpaid losses and claims	\$ 710,439	60
Amount required to safely re-insure all outstanding risks ..	4,553,920	00
All other demands against the company, viz: commissions, etc.	184,149	05
Total amount of liabilities except capital stock and net surplus.....	5,448,508	65
Capital actually paid up in cash	3,000,000	00
Surplus beyond capital and other liabilities	560,324	97
Aggregate amount of liabilities, including net surplus	\$9,008,833	62

INCOME DURING THE YEAR.

	<i>Marine Fire. and Inland.</i>	
Net cash received for premiums.....	\$5,038,038	45
	\$183,522	23
	\$5,221,560	68
Received for interest on mortgages	30,981	07
Received for interest on stocks and bonds and all other sources.....	268,004	90
Income from all other sources, viz: rents	104,396	11
Aggregate amount of income received in cash	\$5,624,942	76

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$3,348,508 98	\$137,832 12	\$3,486,341 10
Cash dividends actually paid.....			300,000 00
Paid for commissions or brokerage			1,002,446 69
Salaries and other charges of officers, clerks and employes.....			434,656 94
Paid State, national and local taxes			88,335 10
All other expenditures, viz: advertising, postage, stationery, travel- ing expenses, etc.			386,881 43
Aggregate amount of expenditures in cash			\$5,718,661 26

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$789,287,101	\$7,995,883 00	\$ 5,915,230	\$141,045 00
Written during the year.....	683,356,057	6,840,105 36	69,641,812	317,898 14
Total	\$1,472,643,158	\$14,845,988 36	\$75,557,042	\$458,943 14
Deduct those expired and termi- nated	535,629,293	5,656,620 36	69,374,302	300,684 14
In force at end of the year	\$937,013,865	\$9,179,368 00	\$6,182,740	\$158,259 00
Deduct amount reinsured	91,474,103	573,196 00	580,712	17,152 00
Net amount in force.....	\$845,539,762	\$8,606,172 00	\$5,602,028	\$141,107 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$6,975,194 00
Premiums received	86,021 50
Losses paid on risks taken	39,488 05
Losses incurred in Maine	39,510 65

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

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

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 314,244	74
Loans on bond and mortgage (first liens).....	2,763,737	76
Interest due and accrued thereon.	35,106	97
Stocks and bonds owned by the company, market value.....	4,532,257	44
Loans secured by collaterals.. ..	26,050	00
Cash deposited in bank... ..	712,105	44
Gross premiums in due course of collection.....	854,262	88
Bills receivable, not matured, taken for premiums.....	111,172	12
All other assets, viz: re-insurance claims on marine losses, paid \$3,- 348.35; other property belonging to company, \$79,964.10.....	83,312	45
Aggregate of all the admitted assets of the company at their actual value	\$9,432,249	80

LIABILITIES.

Losses adjusted and unpaid	\$190,290	04
Losses unadjusted, including all reported and supposed losses.....	536,215	76
Losses resisted, including interest, costs and expenses.....	26,771	19
Gross amount of claims for losses.....	\$753,276	99
Deduct re-insurance and salvage.....	158,398	44
Net amount of unpaid losses and claims.....	\$ 594,878	55
Amount required to safely re-insure all outstanding risks.....	3,073,284	91
All other demands against the company, viz: commissions, etc.....	898,578	27
Total amount of liabilities, except capital stock and net surplus.....	4,566,741	73
Capital actually paid up in cash.. ..	3,000,000	00
Surplus beyond capital and other liabilities.....	1,865,508	07
Aggregate amount of liabilities including net surplus.....	\$9,432,249	80

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$3,743,954	\$1,928,611	5
			\$5,672,565
Received for interest on mortgages.....			163,913
Received for interest on stocks and bonds and all other sources... ..			238,243
Income from all other sources.....			6,864
Aggregate amount of income received in cash.....			\$6,081,587
			22

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$2,559,537 21	\$1,768,119 52	\$4,327,656 73
Cash dividends actually paid.....			360,000 00
Paid for commissions or brokerage.....			944,040 13
Salaries and other charges of officers, clerks and employes.....			281,620 25
Paid State, national and local taxes.....			125,454 20
All other expenditures, viz: advertising, postage, stationery, travel- ing expenses, etc.....			230,136 86
Aggregate amount of expenditures in cash.....			\$6,368,908 17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$610,115,634	\$5,597,317 28	\$15,342,646	\$323,881 20
Written during the year.....	559,141,319	4,607,615 37	454,837,550	2,997,000 08
Total.....	\$1,169,256,953	\$10,204,932 65	\$470,180,196	\$3,320,881 28
Deduct those expired and ter- minated.....	566,958,575	4,569,657 05	453,641,196	2,982,012 10
In force at the end of the year,	\$602,298,378	\$5,635,275 60		
Deduct amount re-insured.....	21,000,894	192,648 55		
Net amount in force.....	\$581,297,484	\$5,442,627 05	\$16,539,000	\$338,869 18

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$4,137,150 00
Premiums received.....	44,703 32
Losses paid on risks taken.....	63,520 37
Losses incurred in Maine.....	34,627 23

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).....	74,750 00
Interest due and accrued thereon.....	1,849 91
Stocks and bonds owned by the company, market value	200,670 00
Cash in company's principal office.....	\$ 558 01
Cash deposited in bank and hands of managers and agents ..	61,098 82 } 61,656 83
Interest due and accrued on stocks and bonds.....	710 00
Gross premiums in due course of collection.....	48,001 52
Bills receivable, not matured, taken for premiums.....	1,963 25
All other assets, viz: due for re-insurance, \$4,206.58; marine salvage, \$2,988; book debts, \$125; Geo. Gorham, receiver, \$90.07; reclaimable on re-insurance, term and perpetual, \$19,819.80.....	40,366 61
Aggregate of all the admitted assets of the company at their actual value.....	\$755,089 12

LIABILITIES.

Losses adjusted and unpaid	\$ 5,046 37
Losses unadjusted, including all reported and supposed losses	39,486 63
Net amount of unpaid losses and claims	\$ 44,533 00
Amount required to safely re-insure all outstanding risks.....	374,270 76
All other demands against the company, viz: commissions, etc.	85,199 70
Total amount of liabilities, except capital stock and net surplus.....	504,003 46
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	51,085 66
Aggregate amount of liabilities including net surplus.....	\$755,089 12

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$310,743 38
Received for interest on mortgages	3,537 25
Received for interest on stocks and bonds and all other sources	9,807 24
Income from all other sources, viz: rents, \$14,117.50; perpetual insur- ance determined, \$472.88; transfer fees, \$69	14,659 38
Aggregate amount of income received in cash.....	\$338,747 25

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$266,667 45	\$3,241 13	
Cash dividends actually paid.....			\$269,908 58
Paid for commissions or brokerage			15,000 00
Salaries and other charges of officers, clerks and employes.....			68,860 35
Paid State, national and local taxes.....			27,184 16
All other expenditures, viz: supplies, patrols, compacts, agency charges, State charges, miscellaneous expenses, advertising			7,821 74
			<u>19,118 17</u>
Aggregate amount of expenditures in cash			\$407,893 00

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$49,000,872	\$535,831 62
Written during the year	36,676,097	444,611 51
Total	<u>\$85,676,969</u>	<u>\$980,443 13</u>
Deduct those expired and terminated.....	41,097,006	459,075 95
In force at end of the year.....	\$44,579,963	\$521,367 18
Deduct amount re-insured... ..	15,928,112	168,599 96
Net amount in force	<u>\$28,651,851</u>	<u>\$352,767 22</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,237,219 00
Premiums received	22,026 95
Losses paid on risks taken	12,313 85
Losses incurred in Maine.....	8,595 92

MERCANTILE F. & M. INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEORGE R. ROGERS, *President*.JAMES SIMPSON, *Secretary*.

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$109,500 00
Interest due and accrued thereon.....	771 23
Stocks and bonds owned by the company, market value	434,477 00
Cash in company's principal office	\$ 1,770 09
Cash deposited in bank	16,750 90
Interest due and accrued on stocks and bonds.....	1,791 65
Gross premiums in due course of collection	22,903 22
Bills receivable, not matured, taken for premiums.....	798 41
Aggregate of all the admitted assets of the company at their actual value	\$588,762 50

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$28,018 00
Deduct re-insurance and salvage.....	3,390 00
Net amount of unpaid losses and claims.....	\$ 24,628 00
Amount required to safely re-insure all outstanding risks	146,064 92
All other demands against the company, viz: commissions, etc.....	8,675 19
Total amount of liabilities, except capital stock and net surplus.....	\$179,368 11
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	9,394 39
Aggregate amount of liabilities including net surplus	\$588,762 50

INCOME DURING THE YEAR.

	<i>Marine</i>	<i>Fire. and Inland.</i>	
Net cash received for premiums	\$202,115 35	\$6,292 19	\$208,407 54
Received for interest on mortgages.....			3,855 00
Received for interest on stocks and bonds and all other sources.....			22,836 50
Aggregate amount of income received in cash.....			\$235,099 04

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>and Inland.</i>	<i>Marine</i>
Net amount paid for losses.....	\$157,996	31	\$390 13
Cash dividends actually paid			\$158,386 44
Paid for commissions or brokerage.....			220 00
Salaries and other charges of officers, clerks and employes.....			49,232 24
Paid State, national and local taxes.....			13,900 00
All other expenditures			4,511 38
Aggregate amount of expenditures in cash.....			22,647 93
			\$248,897 99

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine</i>	<i>Premiums.</i>
In force December 31, 1892....	\$26,772,255	\$296,394 35	\$148,020	\$388 00
Written during the year.....	23,597,033	259,769 35	520,500	5,540 00
Total.....	\$50,369,288	\$556,163 70	\$668,520	\$5,928 00
Deduct those expired and terminated	24,598,263	257,782 91	668,520	5,928 00
In force at end of the year.....	\$25,771,025	\$298,380 79		
Deduct amount re-insured	1,986,164	22,263 61		
Net amount in force.....	\$23,784,861	\$276,117 18		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,032,550 00
Premiums received	11,025 35
Losses paid on risks taken.....	9,023 27
Losses incurred in Maine.....	9,715 21

MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

G. LEE STOUT, *President.*J. R. MULLIKIN, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$302,948 25
Loans on bond and mortgage (first liens)	354,398 00
Interest due and accrued thereon.....	6,866 75
Stocks and bonds owned by the company, market value	451,556 50
Cash in company's principal office.....	\$ 9,130.79 }
Cash deposited in bank.....	37,974.50 }
Interest due and accrued on stocks and bonds	3,762 41
Gross premiums in due course of collection	130,549 63
All other assets, viz: rents \$1,760.25; due from other companies for re-insurance on losses already paid \$812.97.....	2,573 22
Aggregate of all the admitted assets of the company at their actual value.....	\$1,299,760 05

LIABILITIES.

Losses adjusted and unpaid.....	\$53,105 56
Losses unadjusted, including all reported and supposed losses.....	60,429 36
Losses resisted, including interest, costs and expenses	20,636 15
Gross amount of claims for losses.....	134,171 07
Deduct re-insurance and salvage	4,910 32
Net amount of unpaid losses and claims.....	\$129,260 75
Amount required to safely re-insure all outstanding risks	601,847 60
All other demands against the company, viz: commissions, etc.....	65,161 05
Total amount of liabilities, except capital stock and net surplus.....	796,269 40
Capital actually paid up in cash	400,000 00
Surplus beyond capital and other liabilities	103,490 65
Aggregate amount of liabilities including net surplus.....	\$1,299,760 05

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$854,185 61
Received for interest on mortgages	20,236 54
Received for interest on stocks and bonds and all other sources	26,156 11
Income from all other sources, viz: rents \$11,431.41; premiums on sales of securities \$14,600.07.....	26,031 48
Aggregate amount of income received in cash	\$926,609 74

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$770,427 43
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	155,247 79
Salaries and other charges of officers, clerks and employes.....	42,197 93
Paid State, national and local taxes.....	32,671 73
All other expenditures, viz: Current expenses \$106,206.77; scrip redeemed and interest paid \$56.60.....	106,263 37
Aggregate amount of expenditures in cash.....	\$1,146,808 25

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$123,211,153	\$1,408,985 08
Written during the year.....	88,760,099	1,050,928 02
Total.....	\$211,971,252	\$2,459,913 10
Deduct those expired and terminated.....	93,915,687	1,175,862 33
In force at end of the year.....	\$118,055,565	\$1,284,050 77
Deduct amount re-insured.....	10,333,255	83,541 39
Net amount in force.....	\$107,722,310	\$1,200,509 38

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$776,430 00
Premiums received.....	10,026 38
Losses paid on risks taken.....	9,429 49
Losses incurred in Maine..	8,020 16

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$87,500 00
Interest due and accrued thereon.....	1,185 65
Stocks and bonds owned by the company, market value.....	294,309 50
Loans secured by collaterals	6,850 00
Cash in company's principal office	\$ 2,215 11
Cash deposited in bank	32,170 92
Interest due and accrued on stocks and bonds.....	475 00
Interest due and accrued on collateral loans.	25 75
Gross premiums in due course of collection.....	16,675 09
Bills receivable, not matured, taken for premiums ..	22,216 35
Aggregate of all the admitted assets of the company at their actual value	\$463,623 37

LIABILITIES.

Losses adjusted and unpaid	\$18,725 32
Losses unadjusted, including all reported and supposed losses ..	17,959 35
Losses resisted, including interest, costs and expenses.....	1,095 00
Net amount of unpaid losses and claims.....	\$ 37,779 67
Amount required to safely re-insure all outstanding risks.....	188,389 64
All other demands against the company, viz: commissions, etc.....	3,335 01
Total amount of liabilities, except capital stock and net surplus.....	229,504 32
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	34,119 05
Aggregate amount of liabilities including net surplus.....	\$463,623 37

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$285,589 79
Received for interest on mortgages	4,797 62
Received for interest on stocks and bonds and all other sources	15,899 40
Aggregate amount of income received in cash.....	\$306,286 81

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$198,348 20
Cash dividends actually paid.....	6,000 00
Paid for commissions or brokerage	54,863 40
Salaries and other charges of officers, clerks and employes.....	39,968 27
Paid State, national and local taxes.....	8,548 25
All other expenditures, viz: premium on Lowell Street Railroad bonds charged to profit and loss.....	100 00
Aggregate amount of expenditures in cash	\$307,828 12

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$32,404,419	\$378,942 30
Written during the year	29,285,391	342,561 28
Total	\$61,689,810	\$721,503 58
Deduct those expired and terminated.....	29,607,526	345,854 22
In force at end of the year.....	\$32,082,284	\$375,649 36
Deduct amount re-insured	663,323	7,463 01
Net amount in force.....	\$31,418,961	\$368,186 35

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$350,915 00
Premiums received	4,064 65
Losses paid on risks taken	2,714 48
Losses incurred in Maine	3,773 48

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	\$ 233,120 36
Loans on bond and mortgage (first liens).....	601,750 00
Interest due and accrued thereon	15,154 26
Stocks and bonds owned by the company, market value.....	1,798,940 00
Loans secured by collaterals.....	450 00
Cash in company's principal office.....	\$ 1,871 11
Cash deposited in bank.....	180,591 52
Interest due and accrued on bonds.....	1,564 15
Gross premiums in due course of collection.....	411,014 58

Aggregate of all the admitted assets of the company at their actual value.....\$3,244,455 98

LIABILITIES.

Losses adjusted and unpaid.....	\$124,617 59
Losses unadjusted, including all reported and supposed losses	132,518 72
Losses resisted, including interest, costs and expenses	21,164 97
Net amount of unpaid losses and claims.....	\$278,301 28
Amount required to safely re-insure all outstanding risks	1,542,127 59
All other demands against the company, viz: commissions, etc.....	117,413 04
Total amount of liabilities, except capital stock and net surplus.....	1,937,841 91
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities.....	306,614 07
Aggregate amount of liabilities including net surplus.....	\$3,244,455 98

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,989,302 51
Received for interest on mortgages.....	37,086 54
Received for interest on stocks and bonds and all other sources.....	94,178 79
Income from all other sources, viz: rents	400 20
Aggregate amount of income received in cash.....	\$2,120,968 04

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,199,216	76
Cash dividends actually paid.....	100,000	00
Paid for commissions or brokerage	334,336	16
Salaries and other charges of officers, clerks and employes	160,202	44
Paid State, national and local taxes.....	46,815	63
All other expenditures, viz: general expenses	124,786	53
Aggregate amount of expenditures in cash.....	\$1,965,357	52

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$247,954,691	\$3,055,752 03
Written during the year	205,903,323	2,564,043 39
Total	\$453,858,014	\$5,619,795 42
Deduct those expired and terminated	187,049,562	2,330,141 59
In force at the end of the year.....	\$266,808,452	\$3,289,653 83
Deduct amount re-insured.....	21,418,224	280,072 19
Net amount in force	\$245,390,228	\$3,009,581 64

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,574,752 00
Premiums received	33,891 45
Losses paid on risks taken	18,424 87
Losses incurred in Maine.....	17,463 62

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, \$800,000.

ASSETS.

Real estate owned by the company, unincumbered	\$ 66,100 00
Loans on bond and mortgage (first liens).....	621,723 52
Interest due and accrued thereon	13,678 86
Stocks and bonds owned by the company, market value	1,120,348 47
Loans secured by collaterals.....	44,200 00
Cash in company's principal office.....	\$ 13,521 83 }
Cash deposited in bank	133,789 16 }
Interest due and accrued on stocks and bonds.....	4,929 00
Gross premiums in due course of collection.....	144,273 62
Aggregate of all the admitted assets of the company at their actual value.....	\$2,162,564 46

LIABILITIES.

Losses adjusted and unpaid ...	\$68,569 61
Losses unadjusted, including all reported and supposed losses	52,480 00
Losses resisted, including interest, costs and expenses.....	2,500 00
Net amount of unpaid losses and claims.....	\$123,549 61
Amount required to safely re-insure all outstanding risks....	775,510 47
All other demands against the company, viz: commissions, etc.....	28,854 72
Total amount of liabilities, except capital stock and net surplus.....	927,914 80
Capital actually paid up in cash.....	800,000 00
Surplus beyond capital and other liabilities	434,649 66
Aggregate amount of liabilities including net surplus ...	\$2,162,564 46

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$992,923 26
Received for interest on mortgages.....	32,357 27
Received for interest on stocks and bonds and all other sources.....	63,584 74
Aggregate amount of income received in cash.....	\$1,088,865 27

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$637,470 08
Cash dividends actually paid.....	56,000 00
Paid for commissions or brokerage	203,887 98
Salaries and other charges of officers, clerks and employes	46,650 72
Paid State, national and local taxes.....	27,363 12
All other expenditures.....	55,041 26
Aggregate amount of expenditures in cash.....	\$1,026,413 16

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$108,435,072	\$1,442,222 11
Written or renewed during the year.....	104,244,300	1,227,808 96
Total	\$212,679,372	\$2,670,031 07
Deduct those expired and terminated.....	96,620,772	1,138,064 27
In force at the end of the year.....	\$116,058,600	\$1,531,966 80
Deduct amount re-insured	4,600,137	55,989 35
Net amount in force	\$111,458,463	\$1,475,977 45

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,621,957 00
Premiums received	23,386 90
Losses paid on risks taken.....	21,613 27
Losses incurred in Maine.....	13,118 36

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

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

THOMAS F. GOODRICH, *President.*

CHAS. H. POST, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$883,000 00
Loans on bond and mortgage (first liens)	27,400 00
Interest due and accrued thereon.....	711 25
Stocks and bonds owned by the company, market value.....	840,310 00
Loans secured by collaterals.....	3,250 00
Cash in company's principal office.....	\$35,387 52
Cash deposited in bank.....	144,576 92
Interest due and accrued on stocks and bonds	4,888 00
Interest due and accrued on collateral loans.....	67 84
Gross premiums in due course of collection..	262,756 12
All other assets, viz: rents due and accrued \$6,519.83; due for re-insurance \$3,932.69; deposit, loss, etc., \$903.00; interest \$490.00.....	11,845 52
Aggregate of all the admitted assets of the company at their actual value	\$2,214,193 17

LIABILITIES.

Gross amount of claims for losses	\$282,938 73
Deduct re-insurance and salvage	24,214 42
Net amount of unpaid losses and claims.	\$258,724 31
Amount require to safely re-insure all outstanding risks.....	1,106,657 74
All other demands against the company, viz: commissions, etc.....	45,392 57
Total amount of liabilities, except capital stock and net surplus.	1,410,774 62
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities	303,418 55
Aggregate amount of liabilities including net surplus.....	\$2,214,193 17

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$1,607,990 89	\$50,566 05
Received for interest on mortgages.....		1,432 50
Received for interest on stocks and bonds and all other sources.....		36,163 52
Income from all other sources, viz: rents.....		26,471 10
Aggregate amount of income received in cash.....		\$1,722,624 06

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses	\$1,095,989 28	\$28,788 20
Cash dividends actually paid		\$1,124,777 48
Paid for commissions or brokerage		49,960 00
Salaries and other charges of officers, clerks and employes.....		314,502 83
Paid State, national and local taxes.....		121,419 17
All other expenditures, viz: rents, printing, stationery, advertising, traveling, legal and other expenses.....		54,814 43
Aggregate amount of expenditures in cash..		116,942 88
		\$1,782,416 79

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892....	\$339,634,069	\$3,058,303 64	\$1,808,468	\$47,870 82
Written during the year.....	188,781,728	2,062,548 66	2,517,443	72,381 45
Total.....	\$528,415,797	\$5,120,852 30	\$4,325,911	\$120,252 27
Deduct those expired and ter- minated.....	304,198,350	2,878,366 27	2,226,188	56,631 88
In force at end of the year....	\$224,217,447	\$2,242,486 03	\$2,099,723	\$63,620 39
Deduct amount re-insured....	15,427,011	166,744 75	571,894	18,298 40
Net amount in force.....	\$208,790,436	\$2,075,741 28	\$1,527,829	\$45,321 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,266,146 00
Premiums received.....	20,284 22
Losses paid on risks taken.....	9,893 59
Losses incurred in Maine.....	12,144 17

NORTHWESTERN NATIONAL INSURANCE COMPANY,
MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALFRED JAMES, *President.*

JOHN P. MCGREGOR, *Secretary.*

Capital Paid Up in Cash, \$600,000

ASSETS.

Loans on bond and mortgage (first liens).....	\$634,644 02
Interest due and accrued thereon.....	5,836 26
Stocks and bonds owned by the company, market value.....	846,000 00
Cash in company's principal office	\$ 2,302 81
Cash deposited in bank.....	78,743 82
Interest due and accrued on stocks and bonds	2,766 67
Gross premiums in due course of collection.....	63,685 87
Aggregate of all the admitted assets of the company at their actual value.....	\$1,633,979 45

LIABILITIES.

Losses adjusted and unpaid.....	\$22,695 10
Losses unadjusted, including all reported and supposed losses	50,856 00
Losses resisted, including interest, costs and expenses.....	1,750 00
Gross amount of claims for losses.....	75,301 10
Deduct re-insurance and salvage	4,012 60
Net amount of unpaid losses and claims.....	\$ 71,288 50
Amount required to safely re-insure all outstanding risks	632,609 61
All other demands against the company, viz: commissions, etc.....	19,897 09
Total amount of liabilities, except capital stock and net surplus.	723,795 20
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital and other liabilities ...	310,184 25
Aggregate amount of liabilities including net surplus	\$1,633,979 45

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$631,971 76
Received for interest on mortgages	32,063 18
Received for interest on stocks and bonds and all other sources.....	41,382 73
Aggregate amount of income received in cash.....	\$705,417 67

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$359,040 89
Cash dividends actually paid	30,000 00
Paid for commissions or brokerage	124,394 70
Salaries and other charges of officers, clerks and employes.....	67,932 69
Paid State, national and local taxes.....	17,440 76
All other expenditures, viz: postage, exchange, expense, stationery and supplies, advertising.....	55,706 92
Aggregate amount of expenditures in cash.....	\$654,515 96

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$107,053,509	\$1,222,169 68
Written during the year	61,356,225	737,296 37
Total	\$168,410,034	\$1,959,466 05
Deduct those expired and terminated.....	58,120,605	689,382 17
In force at end of the year.....	\$110,289,429	\$1,270,083 88
Deduct amount re-insured.....	2,982,296	40,179 65
Net amount in force.....	\$107,307,133	\$1,229,904 23

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$103,600 00
Premiums received	876 12
Losses paid on risks taken.....	40 00
Losses incurred in Maine.....	40 00

ORIENT INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHARLES B. WHITING, *President.*

JAMES U. TAINTOR, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered...	\$36,553 13
Loans on bond and mortgage (first liens)	213,639 30
Interest due and accrued thereon	9,545 64
Stocks and bonds owned by the company, market value.....	1,462,513 82
Loans secured by collaterals	7,530 00
Cash in company's principal office.....	\$20,230 42
Cash deposited in bank.....	69,082 05
Interest due and accrued on stocks and bonds	17,843 21
Interest due and accrued on collateral loans.....	289 00
Gross premiums in due course of collection.	254,047 86
All other assets, viz: rents due and accrued.....	419 65
Aggregate of all the admitted assets of the company at their actual value	\$2,091,694 08

LIABILITIES.

Losses adjusted and unpaid.....	} \$254,827 14
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses	19,094 94
Net amount of unpaid losses and claims	\$273,922 08
Amount required to safely re-insure all outstanding risks	907,828 81
All other demands against the company, viz: commissions, etc.	87,247 36
Total amount of liabilities except capital stock and net surplus.....	1,268,998 25
Capital actually paid up in cash	500,000 00
Surplus beyond capital and other liabilities	322,695 83
Aggregate amount of liabilities, including net surplus	\$2,091,694 08

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,314,666 77	\$103,289 46	\$1,417,956 23
Received for interest on mortgages			13,837 42
Received for interest on stocks and bonds and all other sources.....			80,870 86
Income from all other sources, viz: rents.....			643 36
Aggregate amount of income received in cash			\$1,513,307 87

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,023,886 28	\$76,434 67	\$1,100,320 95
Paid for commissions or brokerage			262,009 74
Salaries and other charges of officers, clerks and employes.....			117,509 46
Paid State, national and local taxes.....			31,867 30
All other expenditures, viz: general expenses, etc.....			68,826 50
Aggregate amount of expenditures in cash.....			\$1,580,533 95

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$138,935,572	\$1,744,713 23	\$ 765,114	\$28,258 14
Written during the year.....	143,466,209	1,730,620 87	8,939,709	112,252 67
Total	\$282,401,781	\$3,475,334 10	\$97,048 23	\$140,510 81
Deduct those expired and terminated	141,726,595	1,736,980 48	8,199,312	92,923 22
In force at end of the year.....	\$140,675,186	\$1,738,353 62	\$1,505,511	\$47,587 59
Deduct amount reinsured.....	1,625,828	13,185 63		
Net amount in force.....	\$139,049,358	\$1,725,167 99	\$1,505,511	\$47,587 59

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,965,533 00
Premiums received.....	53,810 26
Losses paid on risks taken	15,022 77
Losses incurred in Maine	18,302 38

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

FRANK I. STINSON, *President.*GEO. JEREMIAH, *Secretary.*

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

ASSETS.

Loans on bond and mortgage (first liens).....		\$198,900 00
Interest due and accrued thereon		1,701 75
Stocks and bonds owned by the company, market value.....		449,062 50
Loans secured by collaterals.....		1,500 00
Cash in company's principal office	\$6,151 03 }	24,961 05
Cash deposited in banks.....	18,810 02 }	
Interest due and accrued on stocks and bonds		3,699 93
Interest due and accrued on collateral loans		37 50
Gross premiums in due course of collection.....		55,564 23
All other assets, viz: due from other companies for re-insurance on losses already paid		807 03
Aggregate of all the admitted assets of the company at their actual value		<u>\$736,233 99</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$24,002 42	
Losses unadjusted, including all reported and supposed losses	33,839 24	
Losses resisted, including interest, costs and expenses.....	1,500 00	
Gross amount of claims for losses.....	<u>59,341 66</u>	
Deduct re-insurance and salvage.....	3,969 47	
Net amount of unpaid losses and claims		\$55,372 19
Amount required to safely re-insure all outstanding risks.		260,627 00
All other demands against the company, viz: commissions, etc.....		22,222 43
Total amount of liabilities, except capital stock and net surplus..		<u>338,221 62</u>
Capital actually paid up in cash		200,000 00
Surplus beyond capital and other liabilities.....		198,012 37
Aggregate amount of liabilities, including net surplus.....		<u>\$736,233 99</u>

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$379,069 20
Received for interest on mortgages	9,684 00
Received for interest on stocks and bonds and all other sources.....	15,933 30
Aggregate amount of income received in cash.....	<u>\$404,686 50</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$251,567 44
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	81,064 08
Salaries and other charges of officers, clerks and employes..	26,368 04
Paid State, national and local taxes.....	7,572 09
All other expenditures, viz: interest on borrowed money, \$503.78; fire patrol, \$789.41; stationery, advertising, maps, etc., \$6,575; rents, agency office expenses, \$16,535.54.....	24,403 73
Aggregate amount of expenditures in cash ..	\$410,975 38

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$55,890,315	\$503,543 67
Written or renewed during the year ...	49,833,385	478,005 87
Total.....	\$105,723,700	\$981,549 54
Deduct those expired and terminated.....	44,979 373	438,930 35
In force at end of the year.....	\$60,744,327	\$542,619 19
Deduct amount re-insured.....	4,526,096	41,499 67
Net amount in force.....	\$56,218 231	\$501,119 52

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$132,135 00
Premiums received	1,731 58
Losses paid on risks taken ..	748 55
Losses incurred in Maine	648 55

PENNSYLVANIA FIRE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*

W. GARDNER CROWELL, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 134,500 00
Loans on bond and mortgage (first liens).....	610,070 00
Interest due and accrued thereon	11,260 63
Stocks and bonds owned by the company, market value.....	2,338,262 00
Loans secured by collaterals.....	444,300 00
Cash in company's principal office.....	\$ 1,707 28
Cash deposited in bank	120,694 78
Interest due and accrued on collateral loans	2,554 31
Gross premiums in due course of collection.....	195,067 70
All other assets.....	641 66
Aggregate of all the admitted assets of the company at their actual value.....	\$3,859,058 36

LIABILITIES.

Losses adjusted and unpaid	\$12,437 66
Losses unadjusted, including all reported and supposed losses.....	91,581 35
Losses resisted, including interest, costs and expenses... ..	7,250 58
Net amount of unpaid losses and claims.....	\$211,269 59
Amount required to safely re-insure all outstanding risks.....	1,953,614 04
All other demands against the company, viz: commissions, etc.....	4,000 00
Total amount of liabilities, except capital stock and net surplus.....	2,168,883 63
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital and other liabilities.....	1,290,174 73
Aggregate amount of liabilities including net surplus.....	\$3,859,058 36

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,592,125 79
Received for interest on mortgages.....	28,410 24
Received for interest on stocks and bonds and all other sources.. ..	144,132 87
Income from all other sources.....	2,092 17
Aggregate amount of income received in cash.....	\$1,766,761 07

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,060,439	73
Cash dividends actually paid.....	60,000	00
Paid for commissions or brokerage.....	425,292	32
Salaries and other charges of officers, clerks and employes.....	51,300	00
Paid State, national and local taxes.....	31,573	97
All other expenditures.....	43,556	49
Aggregate amount of expenditures in cash....	\$1,672,162	51

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$196,645,413	\$2,310,038 27
Written during the year.....	179,930,933	1,983,475 71
Total.....	\$376,576,346	\$4,293,513 98
Deduct those expired and terminated.....	151,039,163	1,813,329 48
In force at the end of the year.....	\$225,537,183	\$2,480,184 50
Deduct amount re-insured.....	11,248,053	119,710 88
Net amount in force.....	\$214,289,130	\$2,360,473 62

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,357,280	23
Premiums received.....	41,201	25
Losses paid on risks taken.....	34,816	51
Losses incurred in Maine.....	30,687	51

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.....	\$399,000 00
Loans on bond and mortgage (first liens).....	130,700 00
Interest due and accrued thereon.....	2,152 81
Stocks and bonds owned by the company, market value.....	3,873,937 00
Cash in company's principal office.....	\$ 784 46
Cash deposited in bank.....	495,971 76
Interest due and accrued on stocks and bonds.....	9,724 15
Gross premiums in due course of collection.....	987,784 71
Bills receivable, not matured, taken for premiums.....	442,598 75
All other assets, viz: rents accrued.....	3,908 38
Aggregate of all the admitted assets of the company at their actual value.....	\$6,346,562 02

LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$245,401 90
Losses resisted, including interest, costs and expenses.....	55,441 00
Net amount of unpaid losses and claims.....	\$300,842 90
Amount required to safely reinsure all outstanding risks.....	4,622,037 94
All other demands against the company, viz: commissions, etc.....	208,148 99
Total amount of liabilities, except capital stock and net surplus.....	5,131,029 83
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	215,532 19
Aggregate amount of liabilities, including net surplus.....	\$6,346,562 02

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$5,101,097 17
Received for interest on mortgages.....	8,599 72
Received for interest on stocks and bonds and all other sources.....	156,263 31
Income from all other sources, viz: rents.....	14,537 28
Aggregate amount of income received in cash.....	\$5,280,497 48

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,990,812 58
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage	913,905 21
Salaries and other charges of officers, clerks and employes.....	304,837 14
Paid State, national and local taxes	87,778 53
All other expenditures, viz: rents, postage, telegrams, advertising, stationery, legal and other expenses.....	411,421 70
Aggregate amount of expenditures in cash.....	\$4,808,755 16

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$602,155,865	\$7,811,471 92
Written during the year.....	544,196,898	6,182,301 41
Total	\$1,146,352,763	\$13,993,773 33
Deduct those expired and terminated.....	445,721,442	5,101,087 75
In force at the end of the year.....	\$700,631,321	\$8,892,685 58
Deduct amount re-insured.....	14,500,403	146,570 97
Net amount in force.....	\$686,130,918	\$8,746,114 61

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,196,909 00
Premiums received	31,640 53
Losses paid on risks taken	10,093 47
Losses incurred in Maine	14,190 14

PHENIX INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

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

GEORGE H. BURDICK, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered.....	\$373,157 48
Loans on bonds and mortgage (first liens).....	368,150 92
Interest due and accrued thereon.....	48,777 94
Stocks and bonds owned by the company, market value.	3,768,318 50
Loans secured by collaterals.....	58,382 50
Cash in company's principal office.....	\$ 25,466 71 }
Cash deposited in bank.....	244,033 72 }
Interest due and accrued on collateral loans and bank deposits	1,514 09
Gross premiums in due course of collection	533,247 55
All other assets, viz: rents due and accrued.....	8,744 09
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$5,429,793 51</u>

LIABILITIES.

Losses adjusted and unpaid.....	} \$507,058 73
Losses unadjusted, including all reported and supposed losses	
Losses resisted, including interest, costs and expenses	<u>26,445 00</u>
Net amount of unpaid losses and claims.....	\$533,503 73
Amount required to safely re-insure all outstanding risks.....	<u>2,183,093 85</u>
Total amount of liabilities, except capital stock and net surplus.....	2,716,597 58
Capital actually paid up in cash	2,000,000 00
Surplus beyond capital and other liabilities	<u>713,195 93</u>
Aggregate amount of liabilities including net surplus.....	<u>\$5,429,793 51</u>

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,306,240 05
Received for interest on mortgages.....	22,684 08
Received for interest on stocks and bonds and all other sources.....	266,621 40
Income from all other sources, viz: rents.....	<u>7,919 51</u>
Aggregate amount of income received in cash...	<u>\$3,603,465 04</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$2,275,907 31
Cash dividends actually paid.....	280,000 00
Paid for commissions or brokerage... ..	560,570 20
Salaries and other charges of officers, clerks and employes..	158,455 15
Paid State, national and local taxes.....	70,578 11
All other expenditures, viz: general expenses.....	373,606 35
Aggregate amount of expenditures in cash	<u>\$3,719,117 12</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$346,399,217	\$4,047,981 56
Written during the year.....	339,388,301	3,828,154 33
Total	<u>\$685,787,518</u>	<u>\$7,876,135 89</u>
Deduct those expired and terminated.....	336,768,080	3,681,765 78
Net amount in force.....	<u>\$349,019,438</u>	<u>\$4,194,370 11</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$3,682,391 00
Premiums received.....	54,655 16
Losses paid on risks taken.....	31,008 63
Losses incurred in Maine.....	33,537 50

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	\$903,774	00
Cash in company's principal office	\$ 3,381	70
Cash deposited in bank.....	56,651	29
Gross premiums in due course of collection.....	180,239	23
Bills receivable, not matured, taken for premiums.....	70,755	97
All other assets, viz: Firemen's Insurance Company, Boston.....	2,500	00
Aggregate of all the admitted assets of the company at their actual value	\$1,217,302	19

LIABILITIES.

Losses adjusted and unpaid.....	\$9,061	62
Losses unadjusted, including all reported and supposed losses	160,735	72
Losses resisted, including interest, costs and expenses.....	9,797	97
Gross amount of claims for losses.....	179,595	31
Deduct re-insurance and salvage.....	46,030	11
Net amount of unpaid losses and claims.....	\$133,565	20
Amount required to safely re-insure all outstanding risks...	642,782	50
All other demands against the company, viz: commissions, etc.....	34,467	81
Total amount of liabilities, except capital stock and net surplus.....	810,815	51
Capital actually paid up in cash	400,000	00
Surplus beyond capital and other liabilities.....	6,486	68
Aggregate amount of liabilities including net surplus	\$1,217,302	19

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$559,204	\$370,678	28
Received for interest on stocks and bonds and all other sources.....			\$929,882
			41,284
Aggregate amount of income received in cash.....			\$971,166
			96

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$530,491 03	\$317,670 45	\$848,161 48
Paid for commissions or brokerage.....			158,653 11
Salaries and other charges of officers, clerks and employes			80,886 34
Paid State, national and local taxes..			24,314 34
All other expenditures, viz: balance of expense account.....			51,010 93
Aggregate amount of expenditures in cash..			\$1,163,026 20

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$132,112,252	\$1,464,173 84	\$ 7,833,124	\$255,972 88
Written during the year.....	124,866,190	1,246,615 11	96,367,467	514,162 30
Total	\$256,978,442	\$2,710,788 95	\$104,200,591	\$770,135 18
Deduct those expired and terminated.....	115,820,388	1,204,365 66	97,157,925	533,742 64
In force at end of the year.....	\$141,158,054	\$1,506,423 29	\$7,042,666	\$236,392 54
Deduct amount re-insured.	51,104,542	563,207 80	2,118,870	52,230 46
Net amount in force	\$90,053,512	\$943,215 49	\$4,923,796	\$184,162 08

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	<i>Total.</i>
Risks taken	\$872,732 00	\$173,033 00	\$1,045,765 00
Premiums received.....	9,507 08	762 05	10,269 13
Losses paid on risks taken.....	3,776 20	257 91	4,034 11
Losses incurred in Maine.....	3,360 67	257 91	3,618 58

QUEEN FIRE INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

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

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

ASSETS.

Stocks and bonds owned by the company, market value.....	\$2,933,831	97
Cash in company's principal offices.....	\$ 10,914	52
Cash deposited in banks.....	322,806	82
Interest due and accrued on stocks and bonds.....	40,904	60
Interest due and accrued on bank balances.....	716	55
Gross premiums in due course of collection.....	334,047	85
Bills receivable, not matured, taken for premiums.....	2,103	52
All other assets, viz: due from other companies for re-insurance on losses already paid.....	611	78
Aggregate of all the admitted assets of the company at their actual value.....	\$3,645,937	61

LIABILITIES.

Losses adjusted and unpaid.....	\$147,883	72
Losses unadjusted, including all reported and supposed losses.....	152,180	75
Losses resisted, including interest, costs and expenses.....	14,092	74
Gross amount of claims for losses.....	314,157	21
Deduct re-insurance and salvage.....	11,156	73
Net amount of unpaid losses and claims.....	\$303,000	48
Amount required to safely re-insure all outstanding risks.....	1,692,904	79
All other demands against the company, viz: commissions, etc.....	120,253	32
Total amount of liabilities, except capital stock and net surplus.....	2,116,158	59
Capital actually paid up in cash.....	500,000	00
Surplus beyond capital and other liabilities.....	1,029,779	02
Aggregate amount of liabilities including net surplus.....	\$3,645,937	61

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,173,329	27
Received for interest on stocks and bonds and all other sources.....	115,948	03
Aggregate amount of income received in cash.....	\$2,289,277	30

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,449,625 07
Paid for commissions or brokerage	345,917 88
Salaries and other charges of officers, clerks and employes	172,671 89
Paid State, national and local taxes.....	36,615 64
All other expenditures, viz: general expenses.....	158,227 68
Aggregate amount of expenditures in cash.....	\$2,163,058 16

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$288,971,283	\$3,321,751 20
Written or renewed during the year.....	235,408,881	2,786,768 62
Total	\$524,380,164	\$6,108,519 82
Deduct those expired and marked off as terminated	228,489,089	2,688,523 98
In force at the end of the year.....	\$295,891,075	\$3,419,995 84
Deduct amount re-insured.....	13,150,683	127,364 38
Net amount in force.....	\$282,740,392	\$3,292,631 46

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,016,451 00
Premiums received.....	15,497 20
Losses paid on risks taken.....	6,624 85
Losses incurred in Maine	7,420 49

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).....	385,265 00
Interest due and accrued thereon.....	6,869 27
Stocks and bonds owned by the company, market value.....	163,550 00
Cash in company's principal office	\$ 1,584 75
Cash deposited in bank	82,918 08
	84,502 83
Interest due and accrued on stocks and bonds.....	1,950 00
Gross premiums in due course of collection.....	72,931 19
Aggregate of all the admitted assets of the company at their actual value	\$915,898 93

LIABILITIES.

Losses adjusted and unpaid	\$41,411 35
Losses unadjusted, including all reported and supposed losses	42,800 40
Net amount of unpaid losses and claims.....	\$84,211 75
Amount required to safely re-insure all outstanding risks.....	415,391 63
All other demands against the company, viz: commissions, etc.....	1,122 36
Total amount of liabilities, except capital stock and net surplus.....	500,725 74
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	215,173 19
Aggregate amount of liabilities including net surplus.....	\$915,898 93

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$520,240 46
Received for interest on mortgages	19,258 25
Received for interest on stocks and bonds and all other sources	8,647 97
Income from all other sources, viz: rents, \$12,607.97; discount, \$1,928.20; profit and loss, \$7,567.23.....	22,103 40
Aggregate amount of income received in cash.....	\$570,250 08

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$378,086 64
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage	117,224 08
Salaries and other charges of officers, clerks and employes.....	27,479 45
Paid State, national and local taxes.....	17,488 68
All other expenditures, viz: expenses, \$40,700.61; printing and stationery, \$3,161.90.....	43,862 51
Aggregate amount of expenditures in cash	\$604,141 36

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$83,187,813	\$950,067 56
Written during the year	65,641,818	799,210 70
Total	\$148,829,631	\$1,749,278 26
Deduct those expired and terminated.....	67,356,651	818,219 09
In force at end of the year.....	\$81,472,980	\$931,059 17
Deduct amount re-insured	9,204,701	115,485 90
Net amount in force.....	\$72,268,279	\$815,573 27

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$161,352 00
Premiums received	2,344 84
Losses paid on risks taken	1,072 78
Losses incurred in Maine	1,012 78

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	\$	134,000	00
Loans on bond and mortgage (first liens).....		327,550	00
Interest due and accrued thereon.....		7,868	51
Stocks and bonds owned by the company, market value		2,526,685	00
Loans secured by collaterals.....		66,000	00
Cash in company's principal office	\$27,044	91	}
Cash deposited in bank.....	148,767	01	
Interest due and accrued on stocks and bonds.....		22,539	00
Interest due and accrued on collateral loans.....		1,650	00
Gross premiums in due course of collection.....		240,905	88
All other assets, viz: rents, \$997.16; due from other companies for re-insurance on losses paid,\$1,487.70		2,484	86
Aggregate of all the admitted assets of the company at their actual value.....		\$3,505,495	17

LIABILITIES.

Losses adjusted and unpaid	\$115,983	36
Losses unadjusted, including all reported and supposed losses	145,840	87
Losses resisted, including interest, costs and expenses.	29,193	02
Gross amount of claims for losses.....	291,016	75
Deduct reinsurance and salvage	27,492	34
Net amount of unpaid losses and claims	\$263,524	41
Amount required to safely re insure all outstanding risks.....	1,343,413	79
All other demands against the company, viz: commissions, etc.	36,135	88
Total amount of liabilities, except capital stock and net surplus.....	1,643,074	08
Capital actually paid up in cash.....	1,500,000	00
Surplus beyond capital and other liabilities.....	362,421	09
Aggregate amount of liabilities including net surplus.....	\$3,505,495	17

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,768,265	22
Received for interest on mortgages	17,349	48
Received for interest on stocks and bonds and all other sources	128,390	02
Income from all other sources, viz: rents.....	4,099	32
Aggregate amount of income received in cash.....	\$1,918,704	04

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,250,202 88
Cash dividends actually paid.....	150,000 00
Paid for commissions or brokerage	298,142 64
Salaries and other charges of officers, clerks and employes.....	72,299 76
Paid State, national and local taxes.....	61,694 73
All other expenditures, viz: office and agency, incidental, legal, traveling and all other expenses.....	183,408 62
Aggregate amount of expenditures in cash	\$2,015,748 63

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$202,596,623	\$2,617,382 50
Written during the year	123,165,402	1,769,884 23
Total	\$325,762,025	\$4,387,266 73
Deduct those expired and terminated.....	126,007,332	1,782,627 88
Net amount in force	\$199,754,693	\$2,604,638 85

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,306,950 00
Premiums received	37,604 80
Losses paid on risks taken	27,994 25
Losses incurred in Maine.....	27,689 34

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.....	\$176,900 00
Loans on bond and mortgage (first liens)	755,745 93
Interest due and accrued thereon.....	30,480 10
Stocks and bonds owned by the company, market value.....	600,780 25
Loans secured by collaterals.....	231,050 00
Cash in company's principal office.....	\$11,623 86 }
Cash deposited in bank.....	94,148 99 }
Interest due and accrued on stocks and bonds	7,079 69
Interest due and accrued on collateral loans.....	6,060 09
Gross premiums in due course of collection..	131,163 58
Bills receivable, not matured, taken for premiums, inland marine.....	55,914 39
All other assets, viz: accrued rents.....	207 00
Aggregate of all the admitted assets of the company at their actual value	\$2,101,153 88

LIABILITIES.

Losses adjusted and unpaid.....	\$101,862 29
Losses unadjusted, including all reported and supposed losses	110,214 97
Losses resisted, including interest, costs and expenses.....	6,578 84
Gross amount of claims for losses.	218,656 10
Deduct re-insurance and salvage	18,411 98
Net amount of unpaid losses and claims.	\$290,244 12
Amount required to safely re-insure all outstanding risks.....	925,719 49
All other demands against the company, viz: commissions, etc.....	19,674 53
Total amount of liabilities, except capital stock and net surplus.	1,145,638 14
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital and other liabilities	455,515 74
Aggregate amount of liabilities including net surplus.....	\$2,101,153 88

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,168,368 90	\$296,376 28	\$1,464,745 18
Received for interest on mortgages.....			46,678 69
Received for interest on stocks and bonds and all other sources.....			61,149 90
Income from all other sources, viz: rents.....			5,237 82
Aggregate amount of income received in cash.....			\$1,577,811 59

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$853,219 01	\$330,920 46	\$1,184,139 47
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage			317,591 33
Salaries and other charges of officers, clerks and employes.....			66,102 72
Paid State, national and local taxes.....			27,518 04
All other expenditures, viz: operating expenses, \$71,410; postage, \$4,433.50; repairs, \$326.75.....			76,170 25
Aggregate amount of expenditures in cash..			\$1,731,521 81

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892....	\$154,394,572	\$1,724,398 70	\$4,275,794	\$155,477 92
Written or renewed in 1893...	100,855,143	1,452,067 47	35,948,983	360,962 10
Totals.....	\$255,249,715	\$3,176,466 17	\$40,224,777	\$516,440 02
Deduct expirations and can- cellations	125,332,400	1,466,348 33	36,279,873	362,369 84
In force December 31, 1893.....	\$129,917,315	\$1,710,117 84	\$3,944,904	\$154,070 18
Deduct amount re-insured....	5,118,111	72,076 84		
Net amount in force.....	\$124,799,204	\$1,638,041 00	\$3,944,904	\$154,070 18

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$494,393 00
Premiums received.....	5,138 58
Losses paid on risks taken.....	3,830 35
Losses incurred in Maine.....	4,604 01

UNION INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

C. S. HOLLINSHEAD, *President.*

E. R. DANNELS, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$160,000 00
Loans on bond and mortgage (first liens).....	9,900 00
Stocks and bonds owned by the company, market value.....	204,609 50
Loans secured by collaterals.....	20,300 00
Cash in company's principal office.....	\$ 4,101 48
Cash deposited in bank.....	25,968 50
Interest due and accrued on stocks and bonds	1,760 83
Gross premiums in due course of collection	70,352 27
All other assets, viz: rents due and accrued, \$696.88; due from perpetual insurance on building, \$742.50	1,439 38
Aggregate of all the admitted assets of the company at their actual value	\$498,431 96

LIABILITIES.

Losses adjusted and unpaid.....	\$22,212 53
Losses unadjusted, including all reported and supposed losses.....	21,767 02
Losses resisted, including interest, costs and expenses	1,778 66
Gross amount of claims for losses.....	45,758 21
Deduct re-insurance and salvage	2,315 95
Net amount of unpaid losses and claims.	\$43,442 26
Amount required to safely re-insure all outstanding risks, including perpetuals.....	215,335 56
All other demands against the company, viz: commissions, etc.....	18,025 44
Total amount of liabilities, except capital stock and net surplus.....	276,803 26
Capital actually paid up in cash	200,000 00
Surplus beyond capital and other liabilities	21,828 70
Aggregate amount of liabilities including net surplus	\$498,431 96

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$305,259 09
Received for interest on mortgages	495 00
Received for interest on stocks and bonds and all other sources	12,934 38
Income from all other sources, viz: rents.....	6,834 34
Aggregate amount of income received in cash	\$325,522 81

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$215,841 09
Paid for commissions or brokerage.....	57,885 48
Salaries and other charges of officers, clerks and employes.....	26,673 41
Paid State, national and local taxes.....	10,041 67
All other expenditures, viz: advertising, postage, traveling expenses, supplies, \$20,231.74; real estate expenses, \$4,639.69; other expenses, \$434.10.....	25,305 53
Aggregate amount of expenditures in cash.....	\$335,747 18

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$39,497,179	\$425,706 26
Written during the year.....	33,892,411	379,012 50
Total.....	\$73,389,590	\$804,718 76
Deduct those expired and terminated.....	37,986,158	428,357 06
In force at end of the year.....	\$35,403,432	\$376,361 70
Deduct amount re-insured.....	972,650	10,725 12
Net amount in force.....	\$34,430,782	\$365,636 58

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$653,631 00
Premiums received.....	7,549 29
Losses paid on risks taken.....	3,614 58
Losses incurred in Maine.....	5,194 01

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).....	\$449,000 00
Interest due and accrued thereon.....	3,221 24
Stocks and bonds owned by the company, market value	101,210 00
Cash in company's principal office	\$14,806 73
Cash deposited in bank	184 98
Interest due and accrued on stocks and bonds.....	882 00
Gross premiums in due course of collection.....	81,719 00
Aggregate of all the admitted assets of the company at their actual value	\$651,023 95

LIABILITIES.

Losses adjusted and unpaid	\$40,158 73
Losses unadjusted, including all reported and supposed losses	13,328 00
Losses resisted, including interest, costs and expenses.....	5,170 00
Net amount of unpaid losses and claims.....	\$58,656 73
Amount required to safely re-insure all outstanding risks.....	194,300 77
All other demands against the company, viz: commissions, etc.....	47,373 43
Total amount of liabilities, except capital stock and net surplus.....	300,330 93
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital and other liabilities.....	100,693 02
Aggregate amount of liabilities including net surplus	\$651,023 95

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine</i> <i>and Inland.</i>	
Net cash received for premiums	\$329,517 97	\$20,641 92	\$350,159 89
Received for interest on mortgages.....			27,318 38
Received for interest on stocks and bonds and all other sources.....			900 70
Income from all other sources.....			135 00
Aggregate amount of income received in cash.....			\$378,513 97

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>and Inland.</i>	<i>Marine</i>
Net amount paid for losses.....	\$221,660	\$3	\$7,008 07
Cash dividends actually paid			\$228,668 90
Paid for commissions or brokerage.....			25,000 00
Salaries and other charges of officers, clerks and employes.....			81,047 91
Paid State, national and local taxes.....			24,053 59
All other expenditures, viz: rent, \$4,800; fire patrol, \$433.51; stationery, \$6,673.71; sundries, \$30,927.36			8,490 70
			<u>42,834 78</u>
Aggregate amount of expenditures in cash.....			\$410,095 88

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine</i>	<i>Premiums.</i>
In force December 31, 1892... .	\$49,733,748	\$440,701 05	\$273,566	\$9,065 25
Written during the year.....	43,070,723	455,939 71	802,765	25,733 86
Total.....	<u>\$92,804,471</u>	<u>\$896,640 76</u>	<u>\$1,076,331</u>	<u>\$34,799 11</u>
Deduct those expired and terminated	43,906,547	397,537 12	424,444	13,241 81
In force at end of the year.....	<u>\$48,897,924</u>	<u>\$499,103 64</u>	<u>\$651,887</u>	<u>\$21,557 30</u>
Deduct amount re-insured	13,881,113	148,204 25		
Net amount in force.....	<u>\$35,016,811</u>	<u>\$350,899 39</u>	<u>\$651,887</u>	<u>\$21,557 30</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$290,876 00
Premiums received	3,666 61
Losses paid on risks taken.....	2,431 23
Losses incurred in Maine.....	2,356 23

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

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

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

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

ASSETS.

Real estate owned by the company, unincumbered	\$217,500 00
Loans on bond and mortgage (first liens).....	289,150 00
Interest due and accrued thereon	2,501 24
Stocks and bonds owned by the company, market value	916,550 00
Cash deposited in bank.....	199,009 91
Gross premiums in due course of collection.....	196,838 37
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$1,821,549 52

LIABILITIES.

Losses adjusted and unpaid	\$50,253 27
Losses unadjusted, including all reported and supposed losses	97,609 50
Losses resisted, including interest, costs and expenses.....	1,750 00
<hr/>	
Gross amount of claims for losses	149,612 77
Deduct re-insurance and salvage.....	3,781 54
<hr/>	
Net amount of unpaid losses and claims.....	\$145,831 23
Amount required to safely re-insure all outstanding risks.....	1,012,507 39
All other demands against the company, viz: commissions, etc.....	35,740 17
<hr/>	
Total amount of liabilities, except capital stock and net surplus.....	1,194,078 79
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital and other liabilities	327,470 73
<hr/>	
Aggregate amount of liabilities including net surplus	\$1,821,549 52

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,339,131 14
Received for interest on mortgages.....	16,597 92
Received for interest on stocks and bonds and all other sources.....	41,929 96
Income from all other sources	905 96
<hr/>	
Aggregate amount of income received in cash.....	\$1,398,564 98

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$787,748 75
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage	279,238 69
Salaries and other charges of officers, clerks and employes.....	43,946 68
Paid State, national and local taxes.....	26,197 13
All other expenditures.....	149,058 04
Aggregate amount of expenditures in cash.....	\$1,316,189 30

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$178,824,906	\$1,815,862 80
Written or renewed during the year.....	134,092,017	1,521,018 12
Total	\$312,916,923	\$3,336,880 92
Deduct those expired and terminated.....	122,135,854	1,288,288 30
In force at the end of the year.....	\$190,781,069	\$2,048,592 62
Deduct amount re-insured	6,680,846	79,533 49
Net amount in force	\$184,100,223	\$1,969,059 13

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$458,880 00
Premiums received	6,389 08
Losses paid on risks taken.....	1,881 79
Losses incurred in Maine.....	2,501 94

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,
BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President.*

FREDERICK H. WAY, *Secretary.*

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

ASSETS.

Real estate owned by the company, unincumbered	\$629,000 00
Loans on bond and mortgage (first liens).....	322,150 00
Interest due and accrued thereon.....	1,344 16
Stocks and bonds owned by the company, market value.....	420,275 00
Loans secured by collaterals.....	5,600 00
Cash in company's principal office.....	\$3,543 06 }
Cash deposited in bank.....	8,317 08 }
Interest due and accrued on stocks and bonds.....	4,503 63
Interest due and accrued on collateral loans.....	23 33
Gross premiums in due course of collection.....	74,914 52
All other assets, viz: rents, etc.....	7,586 74
Aggregate of all the admitted assets of the company at their actual value	\$1,477,257 52

LIABILITIES.

Losses adjusted and unpaid.....	\$11,035 86
Losses unadjusted, including all reported and supposed losses	42,402 20
Losses resisted, including interest, costs and expenses	9,884 52
Gross amount of claims for losses.....	63,322 58
Deduct re-insurance and salvage.....	3,995 46
Net amount of unpaid losses and claims.....	\$59,327 12
Amount required to safely re-insure all outstanding risks	482,733 08
All other demands against the company, viz: commissions, etc.....	87,807 43
Total amount of liabilities, except capital stock and net surplus.....	629,867 63
Capital actually paid up in cash	250,000 00
Surplus beyond capital and other liabilities.....	597,389 89
Aggregate amount of liabilities including net surplus.....	\$1,477,257 52

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$562,291 99
Received for interest on mortgages.....	16,310 29
Received for interest on stocks and bonds and all other sources.....	12,362 06
Income from all other sources, viz: rents, etc.....	21,438 21
Aggregate amount of income received in cash.....	\$612,402 55

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

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$367,231 92
Cash dividends actually paid.....	49,920 00
Paid for commissions or brokerage	134,754 46
Salaries and other charges of officers, clerks and employes	60,740 00
Paid State, national and local taxes.....	6,075 83
All other expenditures, viz: miscellaneous.....	39,228 72
Aggregate amount of expenditures in cash.....	\$657,950 93

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$123,375,204	\$983,722 56
Written during the year	77,337,249	640,525 39
Total	\$200,712,453	\$1,624,247 95
Deduct those expired and terminated	80,115,584	638,618 32
In force at the end of the year.....	\$120,596,869	\$985,629 63
Deduct amount re-insured.....	4,534,644	38,426 63
Net amount in force	\$116,062,225	\$947,203 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$282,363 00
Premiums received	2,840 93
Losses paid on risks taken	1,013 35
Losses incurred in Maine.....	2,513 35

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, 1893.



HOLYOKE MUTUAL FIRE INSURANCE COMPANY,
SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President.*

WALTER L. HARRIS, *Secretary.*

Guarantee Capital, \$100,000.

ASSETS.

Real estate owned by the company, unincumbered.....		\$ 43,150 00
Loans on bond and mortgage (first liens).....		132,800 00
Interest due and accrued thereon.		3,943 79
Stocks and bonds owned by the company, market value.....		644,551 75
Cash in company's principal office	\$4,510 26 }	
Cash deposited in bank... ..	4,687 27 }	9,297 53
Interest due and accrued on stocks and bonds.....		7,545 31
Gross premiums in due course of collection.....		1,193 21
All other assets, viz: rents due		230 00
Aggregate of all the admitted assets of the company at their actual value		<u>\$842,711 59</u>

LIABILITIES.

Losses adjusted and unpaid	\$6,850 52	
Losses unadjusted, including all reported and supposed losses.....		<u>219 90</u>
Net amount of unpaid losses and claims.....		\$ 7,070 42
Amount required to safely re-insure all outstanding risks.....		290,565 71
All other demands against the company, viz: commissions, etc.....		231 97
Total amount of liabilities, except capital stock and net surplus.....		<u>297,868 10</u>
Capital actually paid up in cash.. ..		100,000 00
Surplus beyond capital and other liabilities.....		<u>444,843 49</u>
Aggregate amount of liabilities including net surplus.....		\$842,711 59

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$152,494 66
Received for interest on mortgages.....	5,979 66
Received for interest on stocks and bonds and all other sources... ..	33,166 85
Income from all other sources, viz: rents	<u>2,284 87</u>
Aggregate amount of income received in cash.....	\$193,925 44

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$56,645 87
Cash dividends actually paid.....	70,211 96
Paid for commissions or brokerage	23,613 15
Salaries and other charges of officers, clerks and employes.....	15,220 00
Paid State, national and local taxes	2,116 60
All other expenditures, viz: dividend guarantee on capital, \$7,000.00; general expenses, \$4,806.23	11,806 23
Aggregate amount of expenditures in cash.....	\$179,613 81

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$35,481,562	\$509,263 07
Written during the year.....	10,796,785	157,073 06
Total	\$46,278,347	\$666,336 13
Deduct those expired and terminated.....	8,864,520	126,386 65
Net amount in force.....	\$37,413,827	\$539,949 48

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,106,895 00
Premiums received.....	13,705 44
Losses paid	1,414 00
Losses incurred in Maine.....	3,414 00

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY,
BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

CHARLES B. CUMINGS, *President.*

JOHN M. CORBETT, *Secretary.*

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$111,800 00
Interest accrued thereon.....	946 88
Stocks and bonds owned by the company, market value.....	178,663 00
Cash in company's principal office.....	\$ 135 21
Cash deposited in bank.....	4,017 96
Interest due and accrued on stocks and bonds.....	1,637 34
Gross premiums in due course of collection.....	7,363 15
All other assets, viz: interest on deposits.....	69 73
Aggregate of all the admitted assets of the company at their actual value.....	\$304,633 27

LIABILITIES.

Losses adjusted and unpaid.....	\$407 95
Losses unadjusted, including all reported and supposed losses.....	25 00
Net amount of unpaid losses and claims.....	\$ 432 95
Amount required to safely reinsure all outstanding risks.....	90,485 73
All other demands against the company, viz: commissions, etc.....	4,588 27
Total amount of liabilities, except capital stock and net surplus.....	95,506 95
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital and other liabilities.....	9,126 32
Aggregate amount of liabilities, including net surplus.....	\$304,633 27

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$66,017 70
Received for interest on mortgages.....	5,050 50
Received for interest on stocks and bonds and all other sources.....	9,129 19
Income from all other sources, viz: sundries, \$84.42; extra premiums, \$706.15.....	790 57
Aggregate amount of income received in cash.....	\$80,987 96

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$28,288 64
Cash dividends actually paid, stockholders, \$11,000; policy holders, \$17,209.58.....	28,209 58
Paid for commissions or brokerage	8,170 51
Salaries and other charges of officers, clerks and employes.....	11,338 89
Paid State, national and local taxes	766 13
All other expenditures, viz: advertising, \$320.50; rent, \$3,000; sundries, \$1,730.75	5,051 25
Aggregate amount of expenditures in cash.....	\$81,825 00

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$22,009,315	\$176,091 88
Written during the year.....	9,349,540	70,015 63
Total	\$31,358,855	\$246,107 51
Deduct those expired and terminated.....	8,833,146	63,893 69
In force at the end of year.....	\$22,525,709	\$182,213 82
Deduct amount re-insured.....	115,575	1,242 35
Net amount in force.....	\$22,410,134	\$180,971 47

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$279,525 00
Premiums received	3,260 53
Losses paid on risks taken	1,358 83
Losses incurred in Maine	1,358 83

QUINCY MUTUAL FIRE INSURANCE COMPANY,
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES 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).....		63,150 00
Interest due and accrued thereon.....		1,283 75
Stocks and bonds owned by the company, market value.....		344,670 00
Loans secured by collaterals		131,300 00
Cash in company's principal office.....	\$ 10 00	} 38,069 82
Cash deposited in banks.....	38,059 82	
Interest due and accrued on stocks and bonds.....		} 6,574 36
Interest due and accrued on collateral loans.....		
Gross premiums in due course of collection.....		12,302 57
All other assets, viz: rents.....		250 00
Aggregate of all the admitted assets of the company at their actual value.....		<u>\$614,600 50</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$2,000 00	
Losses unadjusted, including all reported and supposed losses	5,755 69	
Net amount of unpaid losses and claims.....		\$7,755 69
Amount required to safely re-insure all outstanding risks.....		247,997 92
All other demands against the company, viz: commissions, etc.....		9,596 00
Total amount of liabilities, except capital stock and net surplus....		<u>265,349 61</u>
Surplus beyond capital and other liabilities.....		349,250 89
Aggregate amount of liabilities including net surplus.....		<u>\$614,600 50</u>

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$147,124 16
Received for interest on mortgages	3,800 11
Received for interest on stocks and bonds and all other sources....	22,149 02
Income from all other sources, viz: rents, \$539.52; Pacific Bank final dividend, \$211.89; closing up loan on calf skins, \$127.15.....	878 56
Aggregate amount of income received in cash.....	<u>\$173,951 85</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$ 45,707 92
Cash dividends actually paid	70,009 25
Paid for commissions or brokerage	23,294 71
Salaries and other charges of officers, clerks and employes	12,022 97
Paid State, national and local taxes.....	2,849 07
All other expenditures, viz: printing and stationery, \$3,129.62; postage, furniture, maps, fuel and sundry items, \$4,184.27	7,313 89
Aggregate amount of expenditures in cash.....	\$161,197 81

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$32,588,588	\$477,131 52
Written or renewed during the year.....	10,109,924	149,702 85
Total	\$42,698,512	\$626,834 37
Deduct those expired and terminated	9,005,381	130,780 08
In force at end of the year.....	\$33,693,131	\$496,054 29
Deduct amount re-insured.....	5,500	58 45
Net amount in force.....	\$33,687,631	\$495,995 84

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,357,706 00
Premiums received.....	20,683 49
Losses paid on risks taken.....	6,402 42
Losses incurred in Maine	7,488 21

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).....		\$227,614 00
Stocks and bonds owned by the company, market value.....		180,440 00
Loans secured by collaterals.....		29,900 00
Cash in company's principal office	\$ 923 53	} 18,177 38
Cash deposited in bank.....	17,253 85	
Interest due and accrued on stocks and bonds		10,106 90
Gross premiums in due course of collection.....		12,984 60
All other assets, viz: personal loans.....		178,125 00
Aggregate of all the admitted assets of the company at their actual value.....		\$657,347 88

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 501 00
Amount required to safely re-insure all outstanding risks	287,687 40
All other demands against the company, viz: commissions, etc.....	1,560 00
Total amount of liabilities, except capital stock and net surplus.	289,748 40
Surplus beyond capital and other liabilities ...	367,599 48
Aggregate amount of liabilities including net surplus	\$657,347 88

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$166,416 88
Received for interest on mortgages	11,289 71
Received for interest on stocks and bonds and all other sources.....	23,953 57
Aggregate amount of income received in cash.....	\$201,660 16

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$93,097 83
Cash dividends actually paid	70,111,81
Paid for commissions or brokerage	24,812 64
Salaries and other charges of officers, clerks and employes.....	11,380 00
Paid State, national and local taxes.....	1,942 08
All other expenditures	7,605 88
Aggregate amount of expenditures in cash.....	\$208,950 24

152 MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$35,395,952	\$536,605 61
Written during the year	11,347,574	174,384 97
Total	<u>\$46,743,526</u>	<u>\$710,990 58</u>
Deduct those expired and terminated.....	8,908,166	135,615 77
Net amount in force.....	<u>\$37,835,660</u>	<u>\$575,374 81</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,014,368 00
Premiums received	15,989 98
Losses paid on risks taken.....	9,653 01
Losses incurred in Maine.....	9,653 01

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,
1893.**



BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1835.

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

ASSETS.

Loans on bond and mortgage (first liens) \$60,000 00
 Stocks and bonds owned by the company, market value 803,615 00
 Cash deposited in bank 15,910 04
 Interest due and accrued on stocks and bonds..... 5,852 50
 Gross premiums in due course of collection..... 219,415 81
 Bills receivable, not matured, taken for premiums..... 4,143 52
 Aggregate of all the admitted assets of the company at their actual
value \$1,108,936 87

LIABILITIES.

Losses adjusted and unpaid..... \$39,755 06
 Losses unadjusted, including all reported and supposed
losses 97,117 01
 Losses resisted, including interest, costs and expenses..... 7,225 00
 Gross amount of claims for losses..... 144,097 07
 Deduct re-insurance and salvage..... 11,423 43
 Net amount of unpaid losses and claims..... \$132,673 64
 Amount required to safely re-insure all outstanding risks... 519,462 52
 All other demands against the company, viz: commissions, etc..... 58,426 24
 Total amount of liabilities, except deposit capital and net surplus..... 710,562 40
 Deposit capital..... 200,000 00
 Surplus beyond deposit capital and other liabilities 198,374 47
 Aggregate amount of liabilities including net surplus \$1,108,936 87

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$831,056 77	\$109,300 67	\$940,357 44
Received for interest on stocks and bonds and all other sources.....			26,359 70
Aggregate amount of income received in cash.....			\$966,717 14

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$506,793 43	\$93,896 02	\$600,689 45
Paid for commissions or brokerage.....			197,763 85
Salaries and other charges of officers, clerks and employes			18,042 41
Paid State, national and local taxes.. ..			19,734 30
All other expenditures, viz: board, express, fire patrol, printing, traveling, stationery, advertising, postage and exchange.....			64,038 36
Aggregate amount of expenditures in cash.. ..			\$900,268 37

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$63,065,909	\$776,194 23	\$798,172	\$21,728 52
Written during the year.....	81,814,603	1,115,306 23	14,080,957	137,925 35
Total	\$144,880,512	\$1,891,500 46	\$14,879,129	\$159,653 87
Deduct those expired and terminated.....	66,074,662	890,617 68	12,052,794	123,413 63
In force at end of the year.....	\$78,805,850	\$1,000,882 78	\$2,826,335	\$36,240 24
Deduct amount re-insured.	1,879,629	29,282 05		
Net amount in force	\$76,926,221	\$971,600 73	\$2,826,335	\$36,240 24

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$662,685 00
Premiums received	10,402 07
Losses paid on risks taken	6,210 16
Losses incurred in Maine.....	8,364 87

CALEDONIAN INSURANCE COMPANY,
EDINBURGH, SCOTLAND.

INCORPORATED IN 1865. COMMENCED BUSINESS IN UNITED STATES IN 1890.

THOS. F. GOODRICH, GEO. C. HOWE, CHAS. H. POST, *United States Managers*,
135 & 137 Broadway, New York, N. Y.

DEPOSIT CAPITAL.

Amount deposited in the United States for security of all the com-
pany'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.....	1,386,670 00
Cash in company's principal office.....	\$ 2 98 1
Cash deposited in bank.....	94,454 42 } 94,457 40
Interest due and accrued on stocks and bonds.....	8,100 00
Gross premiums in due course of collection.....	337,242 85
All other assets, viz: due from other companies for re-insurance on losses already paid.	3,029 08
Aggregate of all the admitted assets of the company at their actual value.....	\$1,879,499 33

LIABILITIES.

Gross amount of claims for losses.....	\$289,032 76
Deduct re-insurance and salvage.....	23,441 63
Net amount of unpaid losses and claims.....	\$ 265,591 13
Amount required to safely re-insure all outstanding risks.....	1,183,119 82
All other demands against the company, viz: commissions, etc.....	61,729 51
Total amount of liabilities, except deposit capital and net surplus....	1,510,440 46
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	169,058 87
Aggregate amount of liabilities including net surplus.....	\$1,879,499 33

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,610,725 20
Received for interest on mortgages.....	3,000 00
Received for interest on stocks and bonds and all other sources..	56,252 05
Aggregate amount of income received in cash.....	\$1,669,977 25

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,200,921 59
Paid for commissions or brokerage	323,197 67
Salaries and other charges of officers, clerks and employes.....	114,089 17
Paid State, national and local taxes	50,449 14
All other expenditures, viz: rents, printing, advertising, traveling, legal and other expenses	112,700 01
Aggregate amount of expenditures in cash....	\$1,801,357 58

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$282,291,879	\$2,824,473 63
Written during the year	194,780,538	2,168,076 18
Total	\$477,072,417	\$4,992,549 81
Deduct those expired and terminated.....	232,889,764	2,530,452 09
In force at end of the year	\$244,182,653	\$2,462,097 72
Deduct amount re-insured.....	9,613,798	135,312 21
Net amount in force	\$234,568,855	\$2,326,785 51

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$843,233 00
Premiums received.....	13,196 90
Losses paid on risks taken	16,519 46
Losses incurred in Maine.....	24,208 74

COMMERCIAL UNION ASSURANCE COMPANY,
(Limited.)
LONDON, ENG.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

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

DEPOSIT CAPITAL.

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

ASSETS.

Real estate owned by the company, unincumbered... ..	\$864,314 96
Stocks and bonds owned by the company, market value.....	17,450 10
Cash in company's principal office.....	\$ 508 91 }
Cash deposited in bank.....	376,682 52 }
Interest due and accrued on stocks and bonds	25,549 98
Gross premiums in due course of collection.	489,792 26
Bills receivable, not matured, taken for premiums	38,316 05
All other assets, viz: rents due and accrued, \$10,750.96; due for re-insurance on losses already paid, \$4,273.92.....	15,024 88
Aggregate of all the admitted assets of the company at their actual value	\$3,555,199 56

LIABILITIES.

Losses adjusted and unpaid.....	} \$388,589 21
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses	41,960 11
Gross amount of claims for losses.....	430,549 32
Deduct re-insurance and salvage.....	5,020 00
Net amount of unpaid losses and claims	\$425,529 32
Amount required to safely re-insure all outstanding risks	2,119,619 73
All other demands against the company, viz: commissions, etc..	71,167 40
Total amount of liabilities except deposit capital and net surplus.....	2,616,316 45
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	738,883 11
Aggregate amount of liabilities, including net surplus	\$3,555,199 56

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine' and Inland.</i>
Net cash received for premiums.....	\$2,647,651 10	\$189,777 72
Received for interest on stocks and bonds and all other sources.....		80,042 10
Income from all other sources, viz: rents.....		35,105 43
Aggregate amount of income received in cash		\$2,952,576 35

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$1,940,714 63	\$137,285 70	
			\$2,078,000 33
Paid for commissions or brokerage			498,957 38
Salaries and other charges of officers, clerks and employes.....			126,481 70
Paid State, national and local taxes			65,712 19
All other expenditures, viz: patrols, boards, printing, travelling, postage, telegrams, express, legal and office expenses.....			157,034 27
Aggregate amount of expenditures in cash			\$2,926,185 87

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$415,635,588	\$4,412,301 94	\$1,707,174	\$8,490 26
Written during the year.....	296,724,111	3,357,908 36	33,679,715	222,843 52
Total	\$712,359,699	\$7,770,210 30	\$35,386,889	\$231,333 78
Deduct those expired and termi- nated	323,059,048	3,628,479 38	32,905,630	226,993 48
In force at end of the year.....	\$389,300,651	\$4,141,730 92	\$2,481,259	\$4,340 30
Deduct amount reinsured	7,033,279	83,764 31	133,041	166 30
Net amount in force.....	\$382,267,372	\$4,057,966 61	\$2,348,218	\$4,174 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,047,467 00
Premiums received.....	34,126 44
Losses paid on risks taken	29,029 92
Losses incurred in Maine	25,013 16

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,
(Limited)
LONDON, ENGLAND.

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

HENRY E. BOWERS, *Manager*, 50 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.

Loans on bond and mortgage (first liens).....	\$342,500 00
Interest due and accrued thereon	2,879 54
Stocks and bonds owned by the company, market value.....	1,266,787 50
Cash in company's principal office.....	\$ 840 00 }
Cash deposited in banks.....	60,435 68 }
Gross premiums in due course of collection.....	130,712 75
All other assets, viz: rents due and accrued	416 67
Aggregate of all the admitted assets of the company at their actual value	\$1,804,572 14

LIABILITIES.

Losses adjusted and unpaid.....	\$97,125 00
Losses unadjusted, including all reported and supposed losses	73,977 00
Losses resisted, including interest, costs and expenses.....	29,187 00
Gross amount of claims for losses.....	200,289 00
Deduct re-insurance and salvage.....	15,202 00
Net amount of unpaid losses and claims	\$185,087 00
Amount required to safely re-insure all outstanding risks.	965,619 35
All other demands against the company, viz: commissions, etc.....	15,740 49
Total amount of liabilities, except deposit capital and net surplus.....	1,166,446 84
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	438,125 30
Aggregate amount of liabilities, including net surplus.....	\$1,804,572 14

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,126,521 54
Received for interest on mortgages	15,792 80
Received for interest on stocks and bonds and all other sources.....	22,116 92
Aggregate amount of income received in cash.....	\$1,164,431 26

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$836,529 17
Paid for commissions or brokerage	213,311 65
Salaries and other charges of officers, clerks and employes..	105,608 89
Paid State, national and local taxes	31,312 98
All other expenditures, viz: board expenses, traveling expenses, printing and stationery, postage, advertising, rent, and sundries....	95,362 94
Aggregate amount of expenditures in cash ..	\$1,282,125 63

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$214,838,503 79	\$1,840,429 66
Written during the year	141,043,244 50	1,423,284 71
Total	\$355,881,338 29	\$3,263,534 37
Deduct those expired and terminated.....	135,352,298 33	1,317,614 27
In force at end of the year	\$220,529,539 96	\$1,945,920 10
Deduct amount re-insured.....	7,155,196 97	48,368 21
Net amount in force	\$213,374,342 99	\$1,897,551 89

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire) ...	\$2,418,479 70
Premiums received.....	36,730 80
Losses paid on risks taken .	22,622 10
Losses incurred in Maine.....	27,027 52

HAMBURG-BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

INCORPORATED IN 1834. 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
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ASSETS.

Stocks and bonds owned by the company, market value.	\$1,078,512 50
Cash deposited in bank	77,714 81
Interest due and accrued on stocks and bonds	1,000 00
Gross premiums in due course of collection	73,733 10
Bills receivable, not matured, taken for premiums.....	155 71
Aggregate of all the admitted assets of the company at their actual value.....	\$1,231,116 12

LIABILITIES.

Losses adjusted and unpaid.....	\$ 1,500 00
Losses unadjusted, including all reported and supposed losses	91,205 00
Losses resisted, including interest, costs and expenses	29,275 00
Gross amount of claims for losses	121,980 00
Deduct re-insurance and salvage.....	6,305 00
Net amount of unpaid losses and claims.....	\$115,675 00
Amount required to safely re-insure all outstanding risks.....	823,276 42
All other demands against the company, viz: commissions, etc.....	11,501 49
Total amount of liabilities, except deposit capital and net surplus.....	950,452 91
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	80,663 21
Aggregate amount of liabilities including net surplus.....	\$1,231,116 12

INCOME DURING THE YEAR.

Net cash received for premiums (fire):.....	\$1,146,886 98
Received for interest on mortgages.....	330 62
Received for interest on stocks and bonds and all other sources.....	49,403 72
Aggregate amount of income received in cash....	\$1,196,621 32

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$909,239 07
Paid for commissions or brokerage... ..	185,527 21
Salaries and other charges of officers, clerks and employes..	95,682 46
Paid State, national and local taxes.....	28,485 21
All other expenditures, viz: local board and fire patrol assessments, rent, stationery, advertising, postage, expressage, etc	69,961 60
Aggregate amount of expenditures in cash	\$1,288,895 55

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$138,294,794	\$1,768,832 92
Written during the year.....	112,753,481	1,493,446 01
Total	\$251,048,275	\$3,262,278 93
Deduct those expired and terminated.....	118,947,858	1,523,333 04
In force at end of the year.....	\$132,100,417	\$1,738,945 89
Deduct amount re-insured... ..	8,532,151	103,662 67
Net amount in force.....	\$123,568,266	\$1,635,283 22

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$514,540 00
Premiums received.....	10,019 11
Losses paid on risks taken.....	4,440 53
Losses incurred in Maine.....	4,540 53

IMPERIAL INSURANCE COMPANY,
(Limited.)

LONDON, ENG.

INCORPORATED IN 1803. COMMENCED BUSINESS IN 1803.

COURTNEY & MCCAY, *Managers*, 33 Pine Street, New York.

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.	1,099,237 00
Cash in company's principal office.....	\$ 8,705 52 }
Cash deposited in bank.....	60,107 25 }
Interest due and accrued on stocks and bonds	2,895 83
Gross premiums in due course of collection	195,900 51
All other assets, viz: rents due and accrued, \$3,291.13; five shares, stock, underwriters, salvage company, \$500.....	3,791 13
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,847,271 94</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$53,018 30
Losses unadjusted, including all reported and supposed losses.....	95,862 79
Losses resisted, including interest, costs and expenses	18,167 14
Gross amount of claims for losses.....	<u>167,048 23</u>
Deduct re-insurance and salvage	<u>25,116 35</u>
Net amount of unpaid losses and claims.	\$141,931 88
Amount required to safely re-insure all outstanding risks.....	905,078 01
All other demands against the company, viz: commissions, etc.....	37,457 68
Total amount of liabilities, except deposit capital and net surplus.....	<u>1,084,467 57</u>
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	<u>562,804 37</u>
Aggregate amount of liabilities including net surplus	<u>\$1,847,271 94</u>

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,160,733 65
Received for interest on stocks and bonds and all other sources.....	39,929 08
Income from all other sources, viz: rents, \$16,588.60; from all other sources, \$22.81.....	16,611 41
Aggregate amount of income received in cash	<u>\$1,217,274 14</u>

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$913,979 30
Paid for commissions or brokerage.....	206,091 09
Salaries and other charges of officers, clerks and employes	101,897 39
Paid State, national and local taxes	48,953 58
All other expenditures, viz: general expenses.....	50,150 79
Aggregate amount of expenditures in cash.....	\$1,321,072 15

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$212,430,286 35	\$1,950,640 72
Written or renewed during 1893.....	134,765,884 43	1,581,816 60
Total	\$347,196,170 78	\$3,532,457 32
Deduct those expired and marked off as terminated	150,024,501 80	1,622,352 13
In force at the end of the year	\$197,171,668 98	\$1,910,105 19
Deduct amount re-insured	8,263,622 69	116,783 79
Net amount in force.....	\$188,908,046 29	\$1,793,321 40

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,783,570 00
Premiums received	26,973 98
Losses paid on risks taken	19,961 93
Losses incurred in Maine.. ..	19,752 93

LANCASHIRE INSURANCE COMPANY,
MANCHESTER, ENG.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *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	\$ 383,388 85
Stocks and bonds owned by the company, market value	1,639,805 00
Cash in company's principal office	\$ 1,723 63
Cash deposited in banks.....	42,965 76
	44,689 39
Gross premiums in due course of collection.....	219,892 79
Aggregate of all the admitted assets of the company at their actual value.....	\$2,287,776 03

LIABILITIES.

Losses adjusted and unpaid	\$115,018 18
Losses unadjusted, including all reported and supposed losses	212,127 14
Losses resisted, including interest, costs and expenses.	36,016 33
Net amount of unpaid losses and claims	\$363,161 65
Amount required to safely re-insure all outstanding risks.....	1,258,733 66
All other demands against the company, viz: commissions, etc.	40,000 00
Total amount of liabilities, except deposit capital and net surplus.....	1,661,895 31
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	425,880 72
Aggregate amount of liabilities including net surplus.....	\$2,287,776 03

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,985,217 10
Received for interest on stocks and bonds and all other sources	79,965 29
Income from all other sources, viz: rents.....	10,673 82
Aggregate amount of income received in cash.....	\$2,175,856 21

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,828,715 04
Paid for commissions or brokerage	386,175 73
Salaries and other charges of officers, clerks and employes.....	175,190 27
Paid State, national and local taxes.....	51,259 69
All other expenditures, viz: office expenses, traveling, maps, printing, advertising and board assessments.....	173,399 36
Aggregate amount of expenditures in cash	\$2,614,740 09

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$310,048,203	\$3,434,944 93
Written during the year	255,436,643	2,949,803 21
Total	\$565,484,846	\$6,384,748 14
Deduct those expired and terminated.....	320,672,870	3,670,046 40
In force at end of the year.....	\$244,811,976	\$2,714,701 74
Deduct amount re-insured.....	22,263,889	200,154 75
Net amount in force	\$222,548,087	\$2,514,546 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,253,393 00
Premiums received	19,348 94
Losses paid on risks taken	40,477 85
Losses incurred in Maine.....	36,915 86

LION FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

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

MARTIN 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).....	\$214,750 00
Interest due and accrued thereon.....	4,363 66
Stocks and bonds owned by the company, market value.....	417,875 00
Loans secured by collaterals.....	19,300 00
Cash in company's principal office.....	\$ 1,000 00 }
Cash deposited in bank.....	94,165 26 }
Interest due and accrued on stocks and bonds.....	5,277 50
Interest due and accrued on collateral loans.....	478 12
Gross premiums in due course of collection.....	111,590 72
All other assets, viz: due from other companies for re-insurance on losses already paid.....	115 48
Aggregate of all the admitted assets of the company at their actual value	\$868,915 74

LIABILITIES.

Losses adjusted and unpaid.....	\$24,045 94
Losses unadjusted, including all reported and supposed losses	50,049 00
Losses resisted, including interest, costs and expenses	12,036 50
Net amount of unpaid losses and claims.....	\$ 86,131 44
Amount required to safely re-insure all outstanding risks	386,301 50
All other demands against the company, viz: commissions, etc.....	16,682 52
Total amount of liabilities, except deposit capital and net surplus.....	489,115 46
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	179,800 28
Aggregate amount of liabilities including net surplus.....	\$868,915 74

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$578,571 98
Received for interest on mortgages.....	11,237 11
Received for interest on stocks and bonds and all other sources.....	16,787 00
Aggregate amount of income received in cash.....	\$606,596 09

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$446,030	91
Paid for commissions or brokerage	104,092	27
Salaries and other charges of officers, clerks and employes	35,999	85
Paid State, national and local taxes.....	18,325	75
All other expenditures, viz: general and agency expenses.....	42,057	43
Aggregate amount of expenditures in cash.....	\$646,506	21

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$87,325,299	\$1,004,684 60
Written during the year	73,415,304	983,791 47
Total	\$160,740,603	\$1,988,476 07
Deduct those expired and terminated	81,486,075	1,007,359 74
In force at end of the year	\$79,254,528	\$981,116 33
Deduct amount re-insured.....	16,238,622	219,439 76
Net amount in force	\$63,015,906	\$761,676 57

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$183,156 00
Premiums received	2,154 89
Losses paid on risks taken	2,670 30
Losses incurred in Maine.....	1,520 30

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

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1848.

HENRY W. EATON, *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 ...	\$1,603,270 00
Loans on bond and mortgage (first liens).....	3,079,328 64
Interest due and accrued thereon.....	44,407, 21
Stocks and bonds owned by the company, market value.....	2,045,300 00
Cash in company's principal office	\$ 4,110 01
Cash deposited in bank ..	827,029 88
	831,139 89
Interest due and accrued on collateral loans.....	507 03
Gross premiums in due course of collection.....	963,864 76
All other assets, viz: rents due and accrued, \$15,000; loans on life policies, \$15,355; all other assets, \$98.75.....	30,453 75
Aggregate of all the admitted assets of the company at their actual value	\$8,598,271 28

LIABILITIES.

Losses adjusted and unpaid	\$30,398 99
Losses unadjusted, including all reported and supposed losses	768,772 06
Losses resisted, including interest, costs and expenses.....	71,257 00
	870,428 05
Gross amount of claims for losses.....	870,428 05
Deduct re-insurance and salvage.....	129,911 00
Net amount of unpaid losses and claims.....	\$740,517 05
*Amount required to safely re-insure all outstanding risks.....	4,483,250 72
All other demands against the company, viz: commissions, etc.....	347,978 72
Total amount of liabilities, except deposit capital and net surplus.....	5,571,746 49
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	2,826,524 79
Aggregate amount of liabilities including net surplus.....	\$8,598,271 28

*Includes amount reclaimable on perpetual fire policies.

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$5,690,876 99
Received for interest on mortgages	111,841 19
Received for interest on stocks and bonds and all other sources	92,379 30
Income from all other sources, viz: rents.....	74,132 93
Aggregate amount of income received in cash.....	\$5,969,230 41

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$3,651,971 41
Paid for commissions or brokerage	962,860 05
Salaries and other charges of officers, clerks and employes.....	279,199 96
Paid State, national and local taxes.....	99,983 48
All other expenditures, viz: printing, stationery, advertising, traveling, legal and other expenses.....	280,752 56
Aggregate amount of expenditures in cash	\$5,274,767 46

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$816,664,970	\$7,713,076 82
Written during the year	730,093,729	7,490,665 61
Total.....	\$1,546,758,699	\$15,203,742 43
Deduct those expired and terminated.....	637,959,488	6,499,808 63
In force at end of the year.....	\$908,799,211	\$8,703,933 80
Deduct amount re-insured	62,789,251	625,465 90
Net amount in force.....	\$846,009,960	\$8,078,467 90

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,626,859 00
Premiums received	55,458 75
Losses paid on risks taken	38,263 49
Losses incurred in Maine	36,173 49

LONDON ASSURANCE CORPORATION,
LONDON, ENGLAND.

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

CHARLES L. CASE, *Manager*, 44 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.

Stocks and bonds owned by the company, market value.....	\$1,774,000 00
Cash in company's principal office.....	\$ 1,589 79 }
Cash deposited in bank	199,668 65 }
	201,258 44
Interest due and accrued on stocks and bonds	5,864 59
Gross premiums in due course of collection.. ..	188,678 78
Bills receivable, not matured, taken for premiums.....	5,417 86
All other assets, viz: cash in hands of special agents . . .	438 69
Aggregate of all the admitted assets of the company at their actual value	\$2,175,658 36

LIABILITIES.

Losses adjusted and unpaid.....	\$ 44,197 00
Losses unadjusted, including all reported and supposed losses	201,416 79
Losses resisted, including interest, costs and expenses.....	25,157 00
Gross amount of claims for losses.	270,770 79
Deduct re-insurance and salvage	78,153 00
Net amount of unpaid losses and claims.	\$192,617 79
Amount required to safely re-insure all outstanding risks.....	924,233 84
All other demands against the company, viz: commissions, etc.....	35,469 27
Total amount of liabilities, except deposit capital and net surplus	1,152,320 90
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	823,337 46
Aggregate amount of liabilities including net surplus.....	\$2,175,658 36

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$989,485 10	\$418,792 90	\$1,408,278 00
Received for interest on stocks and bonds and all other sources.....			76,894 97
Aggregate amount of income received in cash.....			\$1,485,172 97

EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$720,916 78	\$328,162 49	\$1,049,079 27
Paid for commissions or brokerage			242,870 55
Salaries and other charges of officers, clerks and employes.....			94,263 39
Paid State, national and local taxes.....			39,685 91
All other expenditures, viz: postage, tariff, advertising, stationery, traveling, etc.....			89,276 26
Aggregate amount of expenditures in cash..			\$1,515,175 38

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892....	\$201,192,301	\$1,821,875 13	\$4,672,383	\$883,758 90
Written or renewed in 1893...	130,350,651	1,283,515 42	73,095,271	550,677 30
Total.....	\$331,542,952	\$3,105,390 55	\$77,767,654	\$634,436 20
Deduct those expired and ter- minated.	140,800,808	1,355,596 73	73,861,976	528,896 83
In force at end of the year....	\$190,742,144	\$1,749,793 82	\$3,905,678	\$105,629 37
Deduct amount re-insured....	8,322,430	87,613 86	1,333,307	26,968 38
Net amount in force.....	\$182,419,714	\$1,662,179 96	\$2,572,371	\$78,660 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$669,775 00
Premiums received.....	9,033 23
Losses paid on risks taken.....	4,790 04
Losses incurred in Maine.....	5,326 04

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,
LIVERPOOL, ENG.

INCORPORATED IN 1861. COMMENCED BUSINESS 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	\$299,125 00
Stocks and bonds owned by the company, market value	1,871,605 00
Cash in company's principal office.....	\$ 24,378 73
Cash deposited in bank.....	105,503 72
Certificates of permanent deposit in Commercial Bank, Merced, Cal.....	15,000 00
	} 144,942 45
Gross premiums in due course of collection.....	313,957 06
Bills receivable, not matured, taken for premiums.....	8,434 78
All other assets.....	2,964 63
Aggregate of all the admitted assets of the company at their actual value.....	\$2,641,028 92

LIABILITIES.

Losses adjusted and unpaid	\$103,074 55
Losses unadjusted, including all reported and supposed losses	170,151 60
Losses resisted, including interest, costs and expenses.....	39,646 46
Gross amount of claims for losses	312,872 51
De.luct re-insurance and salvage.....	41,355 65
Net amount of unpaid losses and claims.....	\$271,516 86
Amount required to safely re-insure all outstanding risks.....	1,617,850 24
All other demands against the company, viz: commissions, etc.....	72,829 89
Total amount of liabilities, except deposit capital and net surplus....	1,962,196 99
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	478,831 93
Aggregate amount of liabilities including net surplus	\$2,641,028 92

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,034,618 21
Received for interest on stocks and bonds and all other sources.....	82,930 10
Income from all other sources	11,738 71
Aggregate amount of income received in cash.....	\$2,129,287 02

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,328,094	18
Paid for commissions or brokerage	380,234	81
Salaries and other charges of officers, clerks and employes	147,797	92
Paid State, national and local taxes.....	39,596	10
All other expenditures, viz: rents, printing, stationery, advertising, traveling, legal and all other expense charges.....	128,412	14
Aggregate amount of expenditures in cash.....	\$2,024,135	15

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$368,744,420	\$3,388,194 94
Written during the year.....	272,908,106	2,748,838 60
Total	\$641,652,526	\$6,137,033 54
Deduct those expired and terminated.....	271,917,603	2,765,521 57
In force at the end of the year.....	\$369,734,923	\$3,371,511 97
Deduct amount re-insured	15,507,314	218,182 65
Net amount in force	\$354,227,609	\$3,153,329 32

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$868,012 87
Premiums received	13,020 25
Losses paid on risks taken.....	7,225 91
Losses incurred in Maine.....	9,755 91

MANCHESTER FIRE ASSURANCE COMPANY,
MANCHESTER, ENG.

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

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

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)....	\$50,000 00
Stocks and bonds owned by the company, market value	1,701,612 50
Cash in company's principal office	\$14,384 22
Cash deposited in bank	32,467 14
	46,851 36
Gross premiums in due course of collection.....	285,726 59
All other assets, viz: due from other companies for re-insurance on losses already paid.....	1,358 95
Aggregate of all the admitted assets of the company at their actual value	\$2,085,549 40

LIABILITIES.

Losses adjusted and unpaid	\$187,629 78
Losses unadjusted, including all reported and supposed losses	112,045 94
Losses resisted, including interest, costs and expenses.....	38,734 59
Gross amount of claims for losses.....	338,410 31
Deduct re-insurance and salvage.....	10,689 88
Net amount of unpaid losses and claims.....	\$327,720 92
Amount required to safely re-insure all outstanding risks.....	1,210,665 98
All other demands against the company, viz: commissions, etc.....	53,993 13
Total amount of liabilities, except deposit capital and net surplus.....	1,592,380 03
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	293,169 37
Aggregate amount of liabilities including net surplus	\$2,085,549 40

INCOME DURING THE YEAR.

Net cash received for premiums... ..	\$1,675,131 20
Received for interest on stocks and bonds and all other sources.....	54,229 68
Aggregate amount of income received in cash.....	\$1,729,360 88

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,126,946 39
Paid for commissions or brokerage.....	320,222 89
Salaries and other charges of officers, clerks and employes.....	79,490 87
Paid State, national and local taxes.....	35,470 29
All other expenditures, viz: office stationery, maps, postage and sundries.....	124,198 85
Aggregate amount of expenditures in cash.....	\$1,686,329 29

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$137,772,112 81	\$1,816,506 38
Written during the year.....	177,011,757 06	2,289,899 26
Total.....	\$314,783,869 87	\$4,106,405 64
Deduct those expired and terminated..	134,190,858 64	1,852,602 82
In force at end of the year.....	\$180,593,011 23	\$2,253,802 82
Deduct amount re-insured.....	5,974,591 73	84,179 88
Net amount in force.....	\$174,618,419 50	\$2,169,622 94

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$587,010 33
Premiums received.....	10,745 89
Losses paid on risks taken.....	7,602 85
Losses incurred in Maine.....	10,602 85

NORTHERN ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

HOWARD S. WHEELLOCK, *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
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ASSETS.

Real estate owned by the company, unincumbered....	\$114,544 44
Stocks and bonds owned by the company, market value.....	1,235,860 00
Cash in company's principal offices..	\$ 3,189 50
Cash deposited in banks	60,309 64
	63,499 14
Interest due and accrued on stocks and bonds.....	8,300 00
Gross premiums in due course of collection.....	227,469 04
All other assets.....	7,418 27
Aggregate of all the admitted assets of the company at their actual value.....	\$1,657,090 89

LIABILITIES.

Losses adjusted and unpaid.....	\$ 41,262 40
Losses unadjusted, including all reported and supposed losses	106,970 49
Losses resisted, including interest, costs and expenses.....	26,077 79
	174,310 68
Gross amount of claims for losses	174,310 68
Deduct re-insurance and salvage.....	14,686 00
Net amount of unpaid losses and claims.....	\$ 159,624 68
Amount required to safely re-insure all outstanding risks.....	1,014,487 60
All other demands against the company, viz: commissions, etc.....	42,506 33
Total amount of liabilities, except deposit capital and net surplus	1,216,618 61
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities.....	240,472 28
Aggregate amount of liabilities including net surplus.....	\$1,657,090 89

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,252,373 43
Received for interest on stocks and bonds and all other sources..	46,304 26
Aggregate amount of income received in cash.....	\$1,298,677 69

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$952,168 27
Paid for commissions or brokerage	199,288 78
Salaries and other charges of officers, clerks and employes.....	81,531 08
Paid State, national and local taxes	33,870 85
All other expenditures	130,181 49
Aggregate amount of expenditures in cash.....	\$1,397,040 47

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$170,332,171	\$1,942,573 42
Written during the year	138,187,700	1,629,219 49
Total	\$308,519,871	\$3,571,783 91
Deduct those expired and terminated.....	137,140,879	1,542,609 30
In force at end of the year	\$171,378,992	\$2,029,174 61
Deduct amount re-insured.....	6,688,775	72,668 40
Net amount in force	\$164,690,217	\$1,956,506 21

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,861,364 00
Premiums received.....	29,601 82
Losses paid on risks taken	25,619 85
Losses incurred in Maine.....	25,777 48

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.

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.....	2,366,685 00
Cash in company's principal office.....	\$2,757 21
Cash deposited in bank, \$113,721.15; cash in hands of trustees, \$12,773.22.....	126,494 37
Interest due and accrued on stocks and bonds.....	48,091 00
Gross premiums in due course of collection.....	382,700 69
Bills receivable, not matured, taken for premiums.....	7,804 00
All other assets, viz: rents, \$1,921.25; Virginia State Insurance Company, \$438.66; New York Coffee Exchange, \$700; Deposit Buffalo Bond Underwriters, \$50; Deposit St. Louis, Mo., \$6,000; due from other companies for re-insurance, \$7,748.16; other items, \$2,390.....	19,248 07
Aggregate of all the admitted assets of the company at their actual value.....	\$3,419,141 18

LIABILITIES.

Losses adjusted and unpaid.....	\$151,918 31
Losses unadjusted, including all reported and supposed losses.....	251,273 04
Losses resisted, including interest, costs and expenses.....	50,499 79
Gross amount of claims for losses.....	453,691 14
Deduct re-insurance and salvage.....	31,154 82
Net amount of unpaid losses and claims.....	\$422,536 32
Amount required to safely re-insure all outstanding risks.....	1,888,425 41
All other demands against the company, viz: commissions, etc.....	76,762 14
Total amount of liabilities, except deposit capital and net surplus.....	2,387,723 87
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	831,417 31
Aggregate amount of liabilities including net surplus.....	\$3,419,141 18

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,402,077 92
Received for interest on stocks and bonds and all other sources	115,841 41
Income from all other sources, viz: rents, etc.....	17,749 84
Aggregate amount of income received in cash.....	\$2,535,669 17

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,785,480 59
Paid for commissions or brokerage	374,279 89
Salaries and other charges of officers, clerks and employes.....	236,734 15
Paid State, national and local taxes.....	58,158 39
All other expenditures	113,966 43
Aggregate amount of expenditures in cash.....	\$2,568,619 45

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$356,473,455	\$3,849,168 25
Written during the year	268,587,898	2,977,366 08
Total	\$625,061,353	\$6,826,534 33
Deduct those expired and terminated.....	276,677,044	2,968,890 26
In force at end of the year.....	\$348,384,309	\$2,857,644 07
Deduct amount re-insured.....	18,088,317	176,328 85
Net amount in force.....	\$330,295,992	\$2,681,315 22

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,318,518 00
Premiums received	34,255 65
Losses paid on risks taken.....	25,657 10
Losses incurred in Maine.....	26,354 86

NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENG.

INCORPORATED IN 1797. COMMENCED BUSINESS IN UNITED STATES IN 1877.

J. MONTGOMERY HARE, *Manager*. 59 & 61 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
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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.....	1,493,497 50
Cash in company's principal office.....	\$ 2,805 52 /
Cash deposited in bank.....	188,365 00)
Gross premiums in due course of collection.....	98,560 04
All other assets.....	83 05
Aggregate of all the admitted assets of the company at their actual value	\$1,823,461 11

LIABILITIES.

Gross amount of claims for losses.....	\$254,283 65
Deduct reinsurance and salvage	16,433 21
Net amount of unpaid losses and claims.....	\$237,850 44
Amount required to safely re-insure all outstanding risks.....	1,154,673 96
All other demands against the company, viz: commissions, etc.....	20,522 07
Total amount of liabilities, except deposit capital and net surplus....	1,413,046 47
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	210,414 64
Aggregate amount of liabilities including net surplus.....	\$1,823,461 11

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,535,785 73
Received for interest on mortgages	1,800 00
Received for interest on stocks and bonds and all other sources....	69,069 60
Aggregate amount of income received in cash.....	\$1,606,655 33

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,110,367 41
Paid for commissions or brokerage	267,606 35
Salaries and other charges of officers, clerks and employes	125,058 32
Paid State, national and local taxes.....	19,278 80
All other expenditures, viz: rent, advertising, stationery, postage, etc,	107,580 11
Aggregate amount of expenditures in cash.....	\$1,629,890 99

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$205,173,777	\$2,154,800 93
Written or renewed during the year.....	180,112,042	1,945,697 35
Total	<u>\$385,285,819</u>	<u>\$4,100,498 28</u>
Deduct those expired and terminated	163,790,904	1,779,130 56
In force at end of the year.....	\$221,494,915	\$2,321,367 72
Deduct amount re-insured.....	7,995,003	85,346 47
Net amount in force.....	<u>\$213,499,912</u>	<u>\$2,236,021 25</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$810,390 00
Premiums received.....	22,703 16
Losses paid on risks taken.....	12,528 49
Losses incurred in Maine	12,096 72

PALATINE INSURANCE COMPANY,
(Limited.)

MANCHESTER, ENG.

INCORPORATED IN 1886. COMMENCED BUSINESS IN UNITED STATES IN 1892.

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.....	1,534,490 00
Cash in company's principal office.....	\$ 1,824 85
Cash deposited in bank.....	275,756 75
Interest due and accrued on stocks and bonds.....	4,555 52
Gross premiums in due course of collection	378,715 23
All other assets, viz: due from other companies for re-insurance on losses already paid.....	10,432 23
Aggregate of all the admitted assets of the company at their actual value	\$2,255,974 58

LIABILITIES.

Losses adjusted and unpaid.....	\$ 24,545 99
Losses unadjusted, including all reported and supposed losses.. ..	346,812 34
Losses resisted, including interest, costs and expenses.....	20,997 08
Gross amount of claims for losses.....	392,355 41
Deduct re-insurance and salvage	20,075 00
Net amount of unpaid losses and claims	\$ 372,280 41
Amount required to safely reinsure all outstanding risks.....	1,274,717 66
All other demands against the company, viz: commissions, etc.	101,626 71
Total amount of liabilities, except deposit capital and net surplus.....	1,748,624 78
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	307,349 80
Aggregate amount of liabilities, including net surplus....	\$2,255,974 58

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,314,554 04
Received for interest on mortgages.....	5,000 00
Received for interest on stocks and bonds and all other sources.....	46,980 25
Aggregate amount of income received in cash	\$2,366,534 29

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,293,176 14
Paid for commissions or brokerage	487,089 82
Salaries and other charges of officers, clerks and employes.....	111,287 89
Paid State, national and local taxes	18,637 09
All other expenditures, viz: rent, travel, printing, stationery, advertising and sundries.....	92,785 63
Aggregate amount of expenditures in cash.....	\$2,002,976 57

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$110,153,226	\$1,046,086 35
Written during the year.....	247,097,427	2,793,124 02
Total	\$357,250,653	\$3,839,211 27
Deduct those expired and terminated.....	158,308,307	1,477,652 52
In force at the end of year.....	\$198,942,346	\$2,361,558 75
Deduct amount re-insured.....	1,868,107	27,284 84
Net amount in force.....	\$197,074,239	\$2,334,273 91

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$239,161 18
Premiums received	2,997 73
Losses paid on risks taken	109 43
Losses incurred in Maine	135 65

PHOENIX ASSURANCE COMPANY,

LONDON, ENG.

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
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ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,760,455 00
Cash in company's principal office	\$ 967 56
Cash deposited in bank.....	29,070 82
Cash in hands of United States trustees.....	315,648 20
Interest due and accrued on stocks and bonds.....	16,817 50
Gross premiums in due course of collection.....	297,152 61
Aggregate of all the admitted assets of the company at their actual value	\$2,420,111 69

LIABILITIES.

Losses adjusted and unpaid	\$72,298 00
Losses unadjusted, including all reported and supposed losses.....	387,283 00
Losses resisted, including interest, costs and expenses.....	34,720 00
Gross amount of claims for losses	494,301 00
Deduct re-insurance and salvage	195,145 00
Net amount of unpaid losses and claims.....	\$299,156 00
Amount required to safely re-insure all outstanding risks.....	1,489,119 29
All other demands against the company, viz: commissions, etc.....	46,205 27
Total amount of liabilities, except deposit capital and net surplus.....	1,834,480 56
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	385,631 13
Aggregate amount of liabilities including net surplus.....	\$2,420,111 69

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,882,272 80
Received for interest on stocks and bonds and all other sources....	78,096 86
Aggregate amount of income received in cash.....	\$1,960,369 66

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,316,943 59
Paid for commissions or brokerage	370,657 44
Salaries and other charges of officers, clerks and employes.....	85,669 64
Paid State, national and local taxes	71,539 42
All other expenditures, viz: printing, advertising, rents, maps, traveling, telegrams, etc	118,211 82
Aggregate amount of expenditures in cash.....	<u>\$1,863,021 91</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$388,645,478	\$3,510,936 99
Written during the year.....	386,682,320	3,352,642 27
Total	<u>\$725,277,798</u>	<u>\$6,863,579 26</u>
Deduct those expired and terminated.....	365,869,890	3,271,055 81
In force at end of the year.....	\$359,407,908	\$3,592,523 45
Deduct amount re-insured.....	58,743,701	645,887 78
Net amount in force.....	<u>\$300,664,207</u>	<u>\$2,946,635 67</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$95,256 00
Premiums received.....	2,371 30
Losses paid on risks taken.....	2,563 60
Losses incurred in Maine	1,102 00

ROYAL INSURANCE COMPANY,

LIVERPOOL, ENG.

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

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

DEPOSIT CAPITAL.

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

Real estate owned by the company, unincumbered	\$1,818,200 10
Loans on bond and mortgage (first liens)	109,000 00
Interest due and accrued thereon.....	356 92
Stocks and bonds owned by the company, market value	4,096,045 00
Cash in company's principal office.....	\$ 14,913 33 }
Cash deposited in bank.....	672,092 02 }
Interest due and accrued on stocks and bonds.....	9,350 00
Gross premiums in due course of collection.....	731,156 96
Bills receivable, not matured, taken for premiums.....	1,456 98
All other assets, viz: rents due and accrued, \$15,125.18; due from other companies for re-insurance on paid laws, \$337.54; accrued interest on bank deposit, \$47.41; Underwriter's Salvage Company of New York, \$1,000.....	17,110 13
Aggregate of all the admitted assets of the company at their actual value	\$7,469,681 44

LIABILITIES.

Losses adjusted and unpaid.....	\$32,643 96
Losses unadjusted, including all reported and supposed losses	667,564 23
Bills resisted, including interest, costs and expenses.....	61,706 00
Gross amount of claims for losses.....	761,914 19
Deduct re-insurance and salvage.....	204,094 41
Net amount of unpaid losses and claims.....	\$557,819 78
Amount required to safely re-insure all outstanding risks... ..	4,337,773 81
All other demands against the company, viz: commissions, etc.....	363,287 37
Total amount of liabilities, except deposit capital and net surplus.....	5,258,880 96
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	2,010,800 48
Aggregate amount of liabilities including net surplus	\$7,469,681 44

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$4,925,130 77
Received for interest on stocks and bonds and all other sources.....	184,499 61
Income from all other sources.....	67,293 57
Aggregate amount of income received in cash.....	\$5,176,923 95

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$3,269,086 74
Paid for commissions or brokerage.....	856,739 33
Salaries and other charges of officers, clerks and employes	349,337 36
Paid State, national and local taxes.. ..	107,646 26
All other expenditures, viz: rents, printing and stationery, advertising, traveling, legal and other expenses.....	269,737 38
Aggregate amount of expenditures in cash.. ..	\$4,852,547 07

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$765,564,009 32	\$7,335,182 61
Written during the year,.....	717,934,355 43	6,645,110 35
Total	\$1,483,498,364 75	\$13,980,292 96
Deduct those expired and terminated.....	603,668,195 71	5,575,305 43
In force at end of the year... ..	\$879,830,169 04	\$8,404,987 53
Deduct amount re-insured.....	89,285,998 09	692,877 85
Net amount in force.....	\$790,544,170 95	\$7,712,109 68

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$6,124,690 66
Premiums received	100,592 37
Losses paid on risks taken	64,217 41
Losses incurred in Maine.....	62,428 51

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,
EDINBURGH, SCOTLAND.

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

MARTIN 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)	\$1,238,170 00
Interest due and accrued thereon.	18,712 96
Stocks and bonds owned by the company, market value.....	720,796 84
Cash in company's principal office.....	\$ 1,000 00
Cash deposited in bank.....	291,477 52
Interest due and accrued on stocks and bonds	4,930 56
Gross premiums in due course of collection.	266,877 24
All other assets, viz: due from other companies for re-insurance on losses already paid.....	1,284 00
Aggregate of all the admitted assets of the company at their actual value	\$2,543,249 12

LIABILITIES.

Losses adjusted and unpaid.....	\$73,475 53
Losses unadjusted, including all reported and supposed losses.....	99,000 00
Losses resisted, including interest, costs and expenses	11,700 00
Net amount of unpaid losses and claims	\$184,175 53
Amount required to safely re-insure all outstanding risks	860,864 91
All other demands against the company, viz: commissions, etc.	76,703 56
Total amount of liabilities except deposit capital and net surplus.....	1,121,744 00
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities	1,221,505 12
Aggregate amount of liabilities, including net surplus	\$2,543,249 12

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,269,453 09
Received for interest on mortgages.....	64,218 34
Received for interest on stocks and bonds and all other sources.....	26,723 16
Aggregate amount of income received in cash	\$1,360,394 59

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$722,313 27
Paid for commissions or brokerage	225,605 96
Salaries and other charges of officers, clerks and employes.....	60,561 57
Paid State, national and local taxes	31,911 08
All other expenditures, viz: general and agency expenses.....	55,674 79
Aggregate amount of expenditures in cash	\$1,096,067 07

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.	\$185,699,701	\$1,835,121 30
Written during the year.....	239,062,047	2,422,631 41
Total	\$424,761,748	\$4,257,752 71
Deduct those expired and terminated.....	177,188,404	1,836,897 68
In force at end of the year.....	\$247,573,344	\$2,420,855 03
Deduct amount re-insured.....	82,521,742	826,812 06
Net amount in force.....	\$165,051,602	\$1,594,042 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$579,198 00
Premiums received.....	6,775 73
Losses paid on risks taken	2,062 96
Losses incurred in Maine	2,223 14

SUN INSURANCE OFFICE,
LONDON, ENG.

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

J. J. GUILLE, *Manager*, 54 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	\$240,000 00
Loans on bond and mortgage (first liens).....	486,000 00
Interest due and accrued thereon.....	7,675 00
Stocks and bonds owned by the company, market value.	1,281,510 00
Cash in company's principal office.....	\$ 299 83
Cash deposited in bank.....	128,235 50
Interest due and accrued on stocks and bonds	23,898 56
Gross premiums in due course of collection	279,091 36
All other assets.....	2,832 91
Aggregate of all the admitted assets of the company at their actual value	\$2,449,543 16

LIABILITIES.

Losses adjusted and unpaid.....	\$175,082 83
Losses unadjusted, including all reported and supposed losses	141,208 20
Losses resisted, including interest, costs and expenses	35,715 00
Gross amount of claims for losses	352,006 03
Deduct re-insurance and salvage.....	17,793 45
Net amount of unpaid losses and claims.....	\$334,212 58
Amount required to safely re-insure all outstanding risks.....	1,530,962 34
All other demands against the company, viz: commissions, etc.....	35,837 08
Total amount of liabilities, except deposit capital and net surplus.....	1,901,012 00
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	348,531 16
Aggregate amount of liabilities including net surplus.....	\$2,449,543 16

INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,981,608 15
Received for interest on mortgages.....	22,329 16
Received for interest on stocks and bonds and all other sources.....	71,213 44
Income from all other sources, viz: rents.. ..	8,685 65
Aggregate amount of income received in cash....	\$2,083,836 40

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,589,307 93
Paid for commissions or brokerage....	362,520 72
Salaries and other charges of officers, clerks and employes..	93,802 89
Paid State, national and local taxes.....	49,734 97
All other expenditures, viz: general agency expenses, postage and exchange, stationery and printing, advertising and maps.....	183,197 85
Aggregate amount of expenditures in cash	\$2,278,564 36

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892	\$295,206,817	\$3,205,263 73
Written or renewed in 1893.....	228,476,565	2,534,419 27
Total.....	\$523,683,382	\$5,739,683 00
Deduct those expired and terminated.....	218,260,005	2,641,087 70
In force at end of the year.....	\$305,423,377	\$3,098,595 30
Deduct amount re-insured... ..	14,378,228	168,285 31
Net amount in force.....	\$291,045,149	\$2,930,309 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,238,465 00
Premiums received.....	12,877 13
Losses paid on risks taken.....	4,615 93
Losses incurred in Maine.....	7,647 34

UNION ASSURANCE SOCIETY,
LONDON, ENG.

INCORPORATED IN 1714. COMMENCED BUSINESS IN 1714.

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

DEPOSIT CAPITAL.

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

Stocks and bonds owned by the company, market value	\$749,730 00
Cash in company's principal office	\$ 131 84
Cash deposited in bank.....	24,900 06
Gross premiums in due course of collection.....	67,205 23
Aggregate of all the admitted assets of the company at their actual value.....	\$841,967 13

LIABILITIES.

Losses adjusted and unpaid	\$12,215 95
Losses unadjusted, including all reported and supposed losses	29,460 65
Losses resisted, including interest, costs and expenses.	9,050 00
Net amount of unpaid losses and claims	\$50,726 60
Amount required to safely re insure all outstanding risks.....	246,385 09
All other demands against the company, viz: commissions, etc..	18,134 70
Total amount of liabilities, except deposit capital and net surplus.....	315,246 39
Deposit capital.....	200,000 00
Surplus beyond deposit capital and other liabilities.....	326,720 74
Aggregate amount of liabilities including net surplus.....	\$841,967 13

INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$444,849 36
Received for interest on stocks and bonds and all other sources	23,442 47
Aggregate amount of income received in cash.....	\$468,291 83

EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$205,051 80
Paid for commissions or brokerage	127,135 01
Salaries and other charges of officers, clerks and employes.....	3,457 41
Paid State, national and local taxes.....	10,707 55
All other expenditures, viz: advertising, \$210; stationery, \$1,046.59; traveling, \$2,158.59; sundries, \$891.31.....	4,306 49
Aggregate amount of expenditures in cash	\$350,658 26

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1892.....	\$25,857,750	\$337,746 70
Written during the year	39,138,935	558,184 66
Total	\$64,996,685	\$895,931 36
Deduct those expired and terminated.....	29,738,584	419,474 11
In force at end of the year.....	\$35,258,101	\$476,457 25
Deduct amount re-insured	734,234	12,018 13
Net amount in force	\$34,523,867	\$464,439 12

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$180,944 00
Premiums received	2,413 83
Losses paid on risks taken	48 97
Losses incurred in Maine.....	115 54

WESTERN ASSURANCE COMPANY,
TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

A. M. SMITH, *President.*

J. J. KENNY, *Managing Director.*

DEPOSIT CAPITAL.

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

ASSETS.

Loans on bond and mortgage (first liens).....	\$50,000 00
Stocks and bonds owned by the company, market value.....	1,064,049 55
Cash in company's principal office.....	\$32 41
Cash deposited in bank.....	207,277 57
Gross premiums in due course of collection..	277,575 14
Bills receivable, not matured, taken for premiums.....	53,642 73
Aggregate of all the admitted assets of the company at their actual value	\$1,652,577 41

LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$209,947 39
Losses resisted, including interest, costs and expenses.....	18,304 69
Net amount of unpaid losses and claims.	\$228,252 08
Amount required to safely re-insure all outstanding risks.....	81,289 50
All other demands against the company, viz: commissions, etc.....	38,292 40
Total amount of liabilities, except deposit capital and net surplus	1,147,833 98
Deposit capital	200,000 00
Surplus beyond deposit capital and other liabilities	304,743 43
Aggregate amount of liabilities including net surplus.....	\$1,652,577 41

INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$1,447,480 22	\$369,773 36	\$1,817,253 58
Received for interest on stocks and bonds and all other sources.....			39,120 28
Aggregate amount of income received in cash.....			\$1,856,373 86

198 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.....	\$1,001,198 79	\$323,947 42	\$1,325,146 21
Paid for commissions or brokerage			326,575 52
Salaries and other charges of officers, clerks and employes.....			32,800 00
Paid State, national and local taxes.....			39,691 92
All other expenditures			163,336 16
Aggregate amount of expenditures in cash..			<u>\$1,887,549 81</u>

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1892....	\$113,072,594	\$1,501,475 40	\$5,870,553	\$130,370 47
Written during the year.....	152,508,757	2,012,813 61	76,637,722	510,926 26
Total.....	<u>\$265,581,351</u>	<u>\$3,514,289 01</u>	<u>\$82,508,275</u>	<u>\$641,296 73</u>
Deduct those expired and terminated.	131,004,599	1,713,902 78	73,387,976	487,225 62
In force at end of the year....	<u>\$134,576,752</u>	<u>\$1,800,386 23</u>	<u>\$9,120,299</u>	<u>\$154,071 11</u>
Deduct amount re-insured....	17,862,607	212,454 05	2,649,830	54,926 62
Net amount in force.....	<u>\$116,714,145</u>	<u>\$1,587,932 18</u>	<u>\$6,470,469</u>	<u>\$99,144 49</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$646,172 00
Premiums received.....	11,143 15
Losses paid on risks taken.....	6,524 08
Losses incurred in Maine.....	5,905 84

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31, 1893.



**BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE
COMPANY,**

BRUNSWICK, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

S. L. HOLBROOK, *President.* • THOS. H. RILEY, *Secretary.*

ASSETS.

Assessments on premium notes unpaid	\$ 9 24
Cash in office of the company.....	37 68
Total assets of the company	\$46 92

(Premium notes subject to assessment, \$11,787.80.)

LIABILITIES.

Due for money borrowed: principal, \$175.00; interest, \$6.85	\$181 85
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$77 35
Received for interest	6 20
Received for assessments on deposit notes.....	802 67
Gross cash income.....	\$886 22

(Deposit notes received during the year, \$2,545.80.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$1,070 00
Paid for salaries of officers and other employes	35 00
Paid directors for adjusting losses, printing, postage, policies, lawyer's fee.....	16 25
Gross cash expenditures	\$1,121 25

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892	\$192,825	\$11,573 00
Written or renewed during the year.....	42,430	2,545 80
Total	\$235,255	\$14,118 80
Deduct those expired and marked off as terminated	38,850	2,331 00
In force December 31, 1893.....	\$196,405	\$11,787 80
Losses incurred during the year.....		\$1,070 00

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 office of the company.....	\$30 00
(Premium notes subject to assessment, \$3,828.25.)	

INCOME DURING THE YEAR.

Gross cash income.....	\$19 50
(Deposit notes received during the year, \$821.00.)	

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$68,890	\$3,653 25
Written or renewed during the year.....	13,040	821 00
Total.....	\$81,930	\$4,474 25
Deduct those expired and marked off as terminated.....	12,200	646 00
In force December 31, 1893.....	69,730	3,828 25

BUSINESS ALL IN MAINE.

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY,
CUMBERLAND (CENTER P. O.), MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.*

D. L. BLANCHARD, *Secretary.*

ASSETS.

Cash in office of the company.....	\$15 51
Cash in the Portland Savings Bank	101 24
Total assets of the company.....	\$116 75

(Premium notes subject to assessment, \$13,004.34.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$60 26
Received for interest and dividends	23 45
Policy fees.....	8 40
Gross cash income.....	\$92 11

(Deposit notes received during the year, \$2,008.24.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$500 00
Paid for salaries of officers and other employes.....	34 27
Publishing annual statement	3 75
Gross cash expenditures.....	\$538 02

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892	\$226,080	\$12,545 10
Written or renewed during the year.....	35,290	2,008 24
Total	\$261,370	\$14,553 34
Deduct those expired and marked off as terminated	28,450	1,540 00
In force December 31, 1893	232,920	13,004 34
Losses incurred during the year.....		\$500 00

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.

Assessments on premium notes unpaid.....	\$24 00
Cash in office of the company.....	38 98
Cash in bank.....	351 84
Safe.....	62 50
Total assets of the company..	<u>\$477 32</u>

(Premium notes subject to assessment, \$7,869.01.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$138 43
Received for interest.....	13 50
Received for assessments on deposit notes.....	1,968 03
Gross cash income.....	<u>\$2,119 96</u>

(Deposit notes received during the year, \$2,275.40.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,950 00
Paid for salaries of officers and other employes	70 85
Gross cash expenditures	<u>\$2,020 85</u>

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$178,099	\$516 65	\$9,835 12
Written or renewed during the year.....	46,413	138 60	2,275 40
Total.....	<u>\$224,512</u>	<u>\$655 25</u>	<u>\$12,110 52</u>
Deduct those expired and marked off as termi- nated	48,759	212 08	4,241 51
In force December 31, 1893.....	\$175,753	\$443 17	\$7,869 01
Losses incurred during the year.....			<u>\$1,950 00</u>

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.

Cash in office of the company.....	\$116 68
Cash in the Gardiner Savings Institution.....	263 32
Total assets of the company.....	\$380 00

(Premium notes subject to assessment, \$6,708.86.)

LIABILITIES.

Net amount of unpaid losses.....	\$30 00
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$118 47
Received for interest.....	38 48
Policy fees.....	24 00
Gross cash income.....	\$180 95

(Deposit notes received during the year, \$1,855.00.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$479 45
Policy fees paid secretary.....	24 00
Interest on borrowed money.....	5 00
All other expenditures, viz: index book, lawyer's fees, expenses in settling losses.....	23 40
Gross cash expenditures.....	\$531 85

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$171,600	\$446 70	\$6,454 86
Written or renewed during the year.....	45,550	115 47	1,855 00
Total.....	\$217,150	\$562 17	\$8,309 86
Deduct those expired and marked off as terminated.....	38,925	100 10	1,601 00
In force December 31, 1893.....	\$178,225	\$462 07	\$6,708 86
Losses incurred during the year.....			\$30 00

BUSINESS ALL IN MAINE.

ELIOT AND KITTELY MUTUAL FIRE INSURANCE COMPANY,

ELIOT, MAINE.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN D. FROST, *President.*MOSES E. GOODWIN, *Secretary.*

ASSETS.

Assessments on premium notes unpaid.....	\$700 00
(Premium notes subject to assessment, \$57,445.12.)	

LIABILITIES.

Due for borrowed money and interest thereon.....	\$1,057 00
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INCOME DURING THE YEAR.

Received for assessments on deposit notes	\$2,802 64
Policy fees.....	322 15
Gross cash income.....	<u>\$3,124 79</u>
(Deposit notes received during the year, \$10,738.50.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$3,005 00
Paid for salaries of officers and other employes	225 00
Interest on borrowed money	73 50
Rents.....	12 00
Stationary, licenses, postage and printing.....	<u>33 25</u>
Gross cash expenditure	\$3,348 75

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892	\$926,426	\$55,585 24
Written or renewed during the year....	178,975	10,738 50
Total	<u>\$ 1,105,401</u>	<u>\$66,323 74</u>
Deduct those expired and marked off as terminated.....	147,977	8,878 62
In force December 31, 1893....	957,424	57,445 12
Losses incurred during the year		\$1,705 00

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.....	\$103 92
Cash in bank	1,015 43
Total assets of the company.....	\$1,119 35

(Premium notes subject to assessment, \$29,068.35.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$114 43
Received for interest.....	37 79
Policy fees.....	18 00
Gross cash income.....	\$170 22

(Deposit notes received during the year, \$3,813.00.)

EXPENDITURES DURING THE YEAR.

Printing and postage.....	\$2 15
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$296,681	\$28,718 85
Written or renewed during the year.....	38,130	3,813 00
Total	\$334,811	\$32,531 85
Deduct those expired and marked off as terminated	34,635	3,463 50
In force December 31, 1893	\$300,176	\$29,068 35

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. BAMFORD, *Secretary.*

ASSETS.

Cash in office of the company.....	\$ 6 90
Cash in the Augusta Savings Bank.....	232 95
Due on policies in hands of company.....	3 96
Total assets of the company	\$243 81

(Premium notes subject to assessment, \$2,916.60.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$11 46
Received for interest.	1 68
Gross cash income.....	\$13 14

(Deposit notes received during the year, \$415.50.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$3 00
Books, express bills, incidentals.....	3 66
Gross cash expenditures.....	\$6 66

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$65,988	\$2,860 07
Written or renewed during the year.....	9,115	415 50
Total	\$75,103	\$3,275 57
Deduct those expired and marked off as terminated	2,548	100 20
In force December 31, 1893.....	\$72,555	\$3,175 37
Deduct amount re-insured.....	5,075	258 77
Balance in force December 31, 1893.....	\$67,480	\$2,916 60

BUSINESS ALL IN MAINE.

FREEPORT AND YARMOUTH MUTUAL FIRE INSURANCE
COMPANY,
YARMOUTH, MAINE.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JOHN L. TAYLOR, *President.*

JOSEPH H. LOVELL, *Secretary.*

ASSETS.

Cash in office of the company.....	\$10 79
(Premium notes subject to assessment, \$6,331.00.)	

LIABILITIES.

Total liabilities.....	\$400 00
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$246 52
Received for assessments on deposit notes	273 75
	\$520 27
(Deposit notes received during the year, \$6,363.00.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$400 00
Paid for collecting tax.....	10 95
Paid for salaries of officers and other employes	65 98
Rents	4 00
Stationery, postage, books, policies, applications and receipts.....	28 55
	\$509 48

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
Written during the year.....	\$152,280	\$246 52	\$6,363 00
Deduct those expired and marked off as terminated!.....	800		32 00
In force December 31, 1893 ..	\$151,480		\$6,331 00
Losses incurred during the year.....			\$400 00

BUSINESS ALL IN MAINE.

FRYEBURG MUTUAL FIRE INSURANCE COMPANY,

FRYEBURG (CENTER P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President.*THOS. S. MCINTIRE, *Secretary*

ASSETS.

Assessments on premium notes unpaid.....	\$90 05
Cash in office of the company.....	74 25
Total assets of the company.....	\$164 30

(Premium notes subject to assessment, \$10,707.88.)

LIABILITIES.

Agent's commission.....	\$40 51
Officer's commission.....	50 00
Total liabilities.....	\$90 51

INCOME DURING THE YEAR.

Received for assessments on deposit notes.....	\$2,788 11
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(Deposit notes received during the year, \$2,085.90.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$2,675 00
Paid for commissions.....	30 00
Paid for salaries of officers and other employes.....	41 02
Interest on borrowed money.....	80
Printing and express.....	6 75
Borrowed money.....	21 88
Gross cash expenditures.....	\$2,775 45

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$265,565	\$10,637 73
Written or renewed during the year.....	52,910	2,085 90
Total.....	\$318,475	\$12,723 63
Deduct those expired and marked off as terminated.....	51,100	2,015 75
In force December 31, 1893.....	\$267,375	\$10,707 88
Losses incurred during the year.....		\$2,675 00

BUSINESS ALL IN MAINE.

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY,
GORHAM (SEBAGO LAKE P. O.), MAINE.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President.* ALSTON V. WHITNEY, *Secretary.*

ASSETS.

Assessments on premium notes unpaid	\$ 90 00
Cash in the Portland Savings Bank	192 48
Total assets of the company	\$282 48

(Premium notes subject to assessment, \$37,074.00.)

LIABILITIES.

Cost of 17th assessment.....	\$37 00
Blank forms.....	10 00
Total liabilities	\$47 00

INCOME DURING THE YEAR.

Received for interest	\$ 8 00
Received for assessments on deposit notes.....	613 00
Policy fees.....	86 00
Gross cash income	\$707 00

(Deposit notes received during the year, \$8,818.50.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$610 00
Paid for salaries of officers and other employes	86 00
Blank forms	2 75
Gross cash expenditures	\$698 75

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892	\$351,450	\$35,145 00
Written or renewed during the year.....	88,185	8,818 50
Total.....	\$439,635	\$43,963 50
Deduct those expired and marked off as terminated.	68,895	6,889 50
In force December 31, 1893.....	\$370,740	\$37,074 00

BUSINESS ALL IN MAINE.

HAMPDEN MUTUAL FIRE INSURANCE COMPANY,
HAMPDEN, MAINE.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

S. K. EMERSON, *President.*

GEORGE N. HOLLAND. *Secretary.*

ASSETS.

Cash in office of the company	\$3 50
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INCOME DURING THE YEAR.

Gross cash income.....	\$105 50
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EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$36 00
All other expenditures, viz: charter, lawyer's fee, books, stationary, etc	66 00
Gross cash expenditures	102 00

GENERAL ITEMS.

Written during the year.....	\$475 95
In force December 31, 1893.....	475 95

Risks.

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.....	\$ 59 58
Cash in the Topsham and Brunswick Bank.....	463 70
Total assets of the company.....	\$523 28

(Premium notes subject to assessment, \$11,625.52.)

LIABILITIES.

Total liabilities.....	\$179,313 08
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$73 15
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(Deposit notes received during the year, \$1,756.40.)

EXPENDITURES DURING THE YEAR.

Paid for commissions.....	\$26 88
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$192,523 08	\$78 91	\$12,052 92
Writted or renewed during the year.....	28,440 00	73 15	1,756 40
Total.....	\$220,963 08	\$152 06	\$13,809 32
Deduct those expired and marked off as termi- nated.....	41,380 00	84 48	2,183 80
In force December 31, 1893.....	\$179,583 08	\$67 58	\$11,625 52

BUSINESS ALL IN MAINE.

HARRISON MUTUAL FIRE INSURANCE COMPANY,

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

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

ASSETS.

Cash in office of the company.. .. .	\$1,232 46
(Premium notes subject to assessment, \$12,769.75.)	

LIABILITIES.

Net amount of unpaid losses.....	\$90 00
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INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$138 47
Policy fees.....	12 90
Gross cash income	\$151 37
(Deposit notes received during the year, \$1,812.95.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$90 00
Paid for salaries of officers and other employes.....	30 80
All other expenditures	50
Gross cash expenditures.....	\$121 30

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$238,680		\$12,612 20
Written or renewed during the year	34,765	\$141 04	1,812 95
Total	\$273,445	\$141 04	\$14,425 15
Deduct those expired and marked off as terminated	31,060		1,655 40
In force December 31, 1893.....	\$242,385		\$12,769 75
Losses incurred during the year.....			\$90 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	\$119 43
(Premium notes subject to assessment, \$8,592.80.)	

LIABILITIES.

Net amount of unpaid losses	\$400 00
All other liabilities	26 25
Total liabilities	\$426 25

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$162 02
Policy fees.....	33 00
Gross cash income.....	\$195 02

(Deposit notes received during the year, \$2,612.50.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$440 00
Paid for salaries of officers and other employes.....	50 90
Gross cash expenditures.....	\$490 90

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$160,693	\$444 92	\$8,898 37
Written or renewed during the year.....	52,250		
Total	\$212,943		
Deduct those expired and marked off as terminated	47,672		
In force December 31, 1893.....	\$165,271		

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	\$3 00
Cash in office of the company.....	2 49
Cash in the Gardiner Savings Bank.....	251 26
Total assets of the company.	\$256 75

(Premium notes subject to assessment, \$2,978.25.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$104 12
Policy fees.....	47 00
Gross cash income	\$151 12

(Deposit notes received during the year, \$1,083.00.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$47 00
Stationery, postage, etc.....	1 63
Gross cash expenditures	\$48 63

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In forces December 31, 1892.....	\$63,575	\$189 97	\$1,940 25
Written or renewed during the year	35,750	105 54	1,083 00
Total	\$99,325	\$295 51	\$3,023 25
Deduct those expired and marked off as terminated,	1,500	-	45 00
In force December 31, 1893	\$97,825	-	\$2,978 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.....	\$39 33
(Premium notes subject to assessment, \$11,600.40.)	

INCOME DURING THE YEAR.

Net amount of cash received for premiums..	\$80 63
(Deposit notes received during the year, \$1,752.50.)	

EXPENDITURES DURING THE YEAR.

Paid for commissions	\$40 30
All other expenditures	1 00
Gross cash expenditures.....	\$41 30

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$207,235	\$69 08	\$10,555 45
Written or renewed during the year	44,200	80 63	2,797 45
Total	\$251,435	\$149 71	\$13,352 90
Deduct amount re-insured	35,250	69 08	1,752 50
Balance in force December 31, 1893	\$216,185	\$80 63	\$11,600 40

BUSINESS ALL IN MAINE.

LOVELL MUTUAL FIRE INSURANCE COMPANY,

LOVELL (CENTRE P. O.) MAINE.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

MELLEN EASTMAN, *President.*J. F. STEARNS, *Secretary.*

ASSETS.

Cash in the office of the company	\$100 00
Safe.....	50 00
Total assets of the company.....	\$150 00

(Premium notes subject to assessment, \$3,795.25.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$15 24
Received for interest	4 00
Gross cash income	\$19 24

(Deposit notes received during the year, \$762.00.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$12 60
Printing.....	11 00
Gross cash expenditures	\$23 60

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$63,847	\$76 77	\$3,888 80
Written or renewed during the year.....	12,700	15 24	762 00
Total	\$76,547	\$92 01	\$4,600 80
Deduct those expired and marked off as terminated.....	15,220	16 00	805 55
In force December 31, 1893.....	\$61,327	\$76 01	\$3,795 25

BUSINESS ALL IN MAINE.

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY,
NORTH YARMOUTH (EAST NORTH YARMOUTH P. O.), MAINE.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

I. S. BROWN, *President.*

ALBERT SWEETSER, *Secretary.*

ASSETS.

Cash in office of the company.....	\$ 25 18
Cash in the Northern Banking Company, Portland	150 00
Total assets of the company	\$175 18

(Premium notes subject to assessment, \$15,088.90.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$122 93
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(Deposit notes received during the year, \$3,073.40.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes	\$56 61
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892	\$200,265	\$15,107 00
Written or renewed during the year.....	60,058	3,073 40
Total.....	\$260,323	\$18,180 40
Deduct those expired and marked off as terminated... ..	60,258	3,091 50
In force December 31, 1893.....	\$200,065	\$15,088 90

BUSINESS ALL IN MAINE.

OXFORD COUNTY PATRONS OF HUSBANDY 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	\$300 00
Cash in office of the company.....	52 37
Cash in the South Paris Savings Bank	66 01
Total assets of the company.....	\$418 38

LIABILITIES.

Net amount of unpaid losses.....	\$300 00
All other liabilities	125 00
Total liabilities.....	\$425 00

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$467 80
Received for assessments on deposit notes	3,573 23
Gross cash income.....	\$4,047 03

(Deposit notes received during the year, \$9,704.40.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$5,073 50
Paid for salaries of officers and other employes.....	195 80
State and local taxes.....	2 00
Postage, stationery, printing, etc.....	88 50
Gross cash expenditures.....	\$5,364 90

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$982,580	\$245,645 40	\$49,129 00
Written or renewed during the year.....	194,088	467 80	9,704 40
Total.....	\$1,176,668	\$246,113 20	\$58,833 40
Deduct those expired and marked off as terminated	206,659	10,332 95	
In force December 31, 1893.....	\$970,009	\$235,780 25	
Losses incurred during the year.....			\$2,968 50

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.....	655 19
Total assets of the company.....	\$705 19

(Premium notes subject to assessment, \$80,200.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums....	\$711 63
Received for assessments on deposit notes.....	6,732 14
Gross cash income.....	\$7,443 77

(Deposit notes received during the year, \$24,149.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$4,581 63
Paid for salaries of officers and other employes...	384 99
Interest on borrowed money.....	17 40
Borrowed money	1,950 00
Postage, printing, etc.....	107 80
Gross cash expenditures.....	\$7,041 82

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1892.....	\$1,827,517
Written or renewed during the year.....	482,980
Total.....	\$2,310,497
Deduct those expired and marked off as terminated.....	387,534
In force December 31, 1893.....	\$1,922,963
Losses incurred during the year.....	\$4,581 63

BUSINESS ALL IN MAINE.

SACO MUTUAL FIRE INSURANCE COMPANY,

SACO, MAINE.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

HENRY J. RICE, *President.*M. H. KELLEY, *Secretary.*

ASSETS.

Stocks, bonds and securities (cash market value).....	\$68,672 86
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INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$1,452 58
Interest and dividends from all other sources.....	3,470 95
Policy fees.....	10 65
Gross cash income.....	\$4,934 18

(Deposit notes received during the year,) \$1,490.33.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$1,576 25
Paid for State and local taxes	90 00
Paid for salaries of officers and other employes	600 00
Paid for rents.....	50 00
All other expenditures	14 85
Gross cash expenditures	\$2,331 10

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1892.....	\$534,750
Written or renewed during the year.....	134,900
Total	\$669,650
Deduct those expired and marked off as terminated	105,350
In force December 31, 1893.	\$564,300
Losses incurred during the year	\$76 25

BUSINESS ALL IN MAINE.

SWAN'S ISLAND MUTUAL FIRE INSURANCE COMPANY,
SWAN'S ISLAND (ATLANTIC P. O.) MAINE.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

H. W. SMALL, *President.*

J. W. STAPLES, *Secretary.*

ASSETS.

(Premium notes subject to assessment, \$2,087.50)

INCOME DURING THE YEAR.

Net amount of cash received for premiums	\$64 79
(Deposit notes received during the year, \$2,137.50.)	

EXPENDITURES DURING THE YEAR.

Paid for commissions	\$31 00
All other expenditures	18 79
Gross cash expenditures	\$49 79

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
Written during the year	\$21,375	\$2,137 50
Deduct those expired and marked off as terminated	500	50 00
In force December 31, 1893	\$20,875	\$2,087 50

BUSINESS AL IN MAINE.

UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY,
UNION, MAINE.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

CHARLES GLEASON, *President.*

O. N. BUTLER, *Secretary.*

ASSETS.

Cash in office of the company.....	\$891 85
(Premium notes subject to assessment, \$8,186.80.)	

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$115 85
Received for interest	57 00
	\$172 85
(Deposit notes received during the year, \$40.40.)	

EXPENDITURES DURING THE YEAR.

(Deposit notes received during the year, \$4,040.)	
Paid for salaries of officers and other employes.	\$75 00

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1892	\$83,110 00
Written or renewed during the year	40,400 00
Total	\$123,510 00
Deduct those expired and marked off as terminated.....	39,100 00
In force December 31, 1893.....	\$84,410 00

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 loans.....	\$260 00
Premiums in process of collection	21 64
Cash in office of the company.....	83 93
Cash in the Augusta Savings Bank and Rockland Savings Bank.....	1,049 91
Total assets of the company.....	\$1,415 48

(Premium notes subject to assessment, \$6,922.04.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$194 06
Received for interest	12 73
Gross cash income.....	\$206 79

(Deposit notes received during the year, \$1,390.90.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$60 00
Publishing statement, postage and stationery.....	2 86
Gross cash expenditures.....	\$62 86

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892	\$183,848	\$6,865 39
Written or renewed during the year.....	37,485	1,390 90
Total	\$221,333	\$8,256 29
Deduct those expired and marked off as terminated	36,200	1,334 25
In force December 31, 1893	185,133	6,922 04

BUSINESS ALL IN MAINE.

WELLS MUTUAL FIRE INSURANCE COMPANY,
WELLS (DEPOT P. O.) MAINE.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.

IVORY HATCH, *President.*

LEWIS WEST, *Secretary.*

ASSETS.

Premiums in process of collection.....	\$21 45
(Premium notes subject to assessment, \$15,671.10.)	

LIABILITIES.

Due for money borrowed and interest thereon.....	\$257 44
Outstanding orders.....	13 50
Total liabilities.....	\$270 94

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$155 47
Policy fees.....	39 00
Gross cash income.....	\$194 47
(Deposit notes received during the year, \$3,304.95.)	

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$37 50
Paid for salaries of officers and other employes.....	198 40
Interest on borrowed money.....	9 63
Blanks, release of extra premium rates.....	36 20
Gross cash expenditures.....	\$281 73

GENERAL ITEMS.

	<i>Risks.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$229,015	\$14,014 15
Written or renewed during the year.....	53,620	3,304 95
Total.....	\$282,635	\$17,319 10
Deduct those expired and marked off as terminated.....*	29,100	1,648 00
In force December 31, 1893.....	\$253,535	\$15,671 10

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 the company.....	\$ 51 22
Cash in the Penobscot Savings Bank.....	112 99
Total assets of the company.....	\$164 21

INCOME DURING THE YEAR.

Policy fees.....	\$46 00
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EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$14 01
Paid for salaries of officers and other employes.....	25 37
Gross cash expenditures.....	\$39 38

GENERAL ITEMS.

	<i>Risks.</i>
In force December 31, 1892.....	\$101,350
Written or renewed during the year.....	29,825
Total.....	\$131,175
Deduct those expired and marked off as terminated	17,125
In force December 31, 1893	\$114,050

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.

Cash in office of the company.....	\$ 53 45
Cash in the Portland Savings Bank.....	100 00
Interest on cash in bank, estimated at.....	8 00
Total assets of the company.....	\$161 45

(Premium notes subject to assessment, \$12,431.05.)

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$47 73
Policy fees.....	23 75
Received for assessments on deposit notes.....	7 25
Gross cash income.....	\$78 73

(Deposit notes received during the year, \$2,124.80.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$64 75
Rents.....	50
Printing.....	9 00
Gross cash expenditures.....	\$74 25

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$182,406	\$181 44	\$12,231 45
Written or renewed during the year.....	35,241	42 49	2,124 80
Total.....	\$217,647	\$223 93	\$14,356 25
Deduct those expired and marked off as terminated.....	31,456	15 91	1,925 20
In force December 31, 1893.....	\$186,191	\$208 02	\$12,431 05

BUSINESS ALL IN MAINE.

WINDHAM MUTUAL FIRE INSURANCE COMPANY,

WINDHAM (CENTER P. O.), MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JASON S. KNIGHT, *President.*JOHN T. FELLOWS, *Secretary.*

ASSETS.

Cash loans.....	\$ 28 00
Cash in office of the company.....	109 36
Cash in the Maine Savings Bank.....	433 86
All other assets.....	1 50
Total assets of the company.....	\$572 72

(Premium notes subject to assessment, \$20,446.87.)

LIABILITIES.

Net amount of unpaid losses.....	\$800 00
All other liabilities.....	46 50
Total liabilities.....	\$846 50

INCOME DURING THE YEAR.

Net amount of cash received for premiums.....	\$109 36
Received for interest and dividends.....	433 46
Policy fees.....	28 00
Rents.....	1 50
Gross cash income.....	\$572 72

(Deposit notes received during the year, \$2,724.00.)

EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$810 00
Paid for salaries of officers and other employees.....	28 00
All other expenditures.....	8 50
Gross cash expenditures.....	\$846 50

GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>
In force December 31, 1892.....	\$239,599	\$20,214 87
Written or renewed during the year.....	44,642	2,724 00
Total.....	\$284,241	\$22,938 87
Deduct those expired and marked off as terminated.....	41,642	2,492 00
In force December 31, 1893.....	\$242,599	\$20,446 87
Losses incurred during the year.....		\$810 00

WOOLWICH MUTUAL FIRE INSURANCE COMPANY,
WOOLWICH, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

JAMES Y. GOULD, *President*.

R. M. HARNDEN, *Secretary*.

ASSETS.

Cash in office of the company.....	\$ 6 15
Cash in the Bath Savings Bank and Peoples' Savings Bank....	209 88
Total assets of the company	\$216 03

(Premium notes subject to assessment, \$5,063.)

INCOME DURING THE YEAR.

Policy fees.	\$24 75
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(Deposit notes received during the year, \$1,343.50.)

EXPENDITURES DURING THE YEAR.

Paid for salaries of officers and other employes.....	\$32 25
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GENERAL ITEMS.

	<i>Risks.</i>	<i>Cash Premiums.</i>	<i>Deposit Notes.</i>
In force December 31, 1892.....	\$115,500	\$34 20	\$653 00
Written or renewed during the year.....	32,100	65 75	1,343 50
Total.....	\$147,600	\$99 95	\$1,996 50
Deduct those expired and marked off as terminated	34,000		
In force December 31, 1893.....	\$113,600		

BUSINESS ALL IN MAINE.

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