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

1896.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1897

Twenty-Eighth Annual Report

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF MAINE

PART I.

Fire and Marine Insurance.

AUGUSTA:
BURLEIGH & FLYNT, PRINTERS TO THE STATE
1896.

STATE OF MAINE.

TWENTY-EIGHTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART FIRST.

Fire and Marine Insurance.

To the Honorable Governor and Council:

In compliance with statute provision I submit that part of the Twenty-eighth Annual Report of the Department relating to Fire and Marine Insurance business transacted in the State as reported to this office for the year A. D. 1895.

The fees and taxes paid the State by insurance companies on account of business of 1895 were as follows:

TAXES.

Fire and marine companies	$17,476 06	
Life companies	17,508 48	
Accident companies	1,186 34	
		$36,170 88

FEES.

Licenses to companies	$2,780 00	
Licenses to agents	6,110 00	
Licenses to brokers	895 00	
Licenses to special brokers	90 00	
Examination of companies	160 00	
Fees for filing annual statements	250 00	
		$10,285 00

SUMMARY.

Taxes	$36,170 88	
Fees	10,285 00	
Total receipts		$46,455 88

EXPENDITURES.

Salary of Commissioner	$1,500 00	
Salary of Deputy	1,000 00	
Salary of Stenographer	350 00	
Extra clerical help	30 75	
Printing and binding report	2,208 92	
Postage and express	463 47	
*Stationery, printing, blanks, etc	500 00	
Traveling expenses	102 67	
Expenses attending National Convention Insurance Commissioners	201 90	
Miscellaneous expenses	19 48	
Total		6,377 19
Surplus accruing to the State		$40,078 69

Since the date of the last annual report of this department, the following changes have occurred in the list of fire and marine insurance companies authorized to transact business in Maine, viz:

* Estimated. Paid from general appropriations and includes blanks and books furnished cities and towns as required by law of 1895 relating to investigation of fires.

ADMITTED.

Name of Company.	Location.	Cash Capital.
Armenia	Pittsburg, Penn	$250,000 00
*Boston Marine	Boston, Mass	2,000,000 00
Capital Fire	Concord, N. H	200,000 00
Commercial Union Fire	New York, N. Y	200,000 00
Delaware Fire	Philadelphia, Penn	702,875 00
Globe Fire	New York, N. Y	200,000 00
Mutual Fire	New York, N. Y	225,000 00
Norwalk Fire	Norwalk, Conn	200,000 00
Norwood	New York, N. Y	200,000 00
Reading Fire	Reading, Penn	250,000 00
United Firemen's	Philadelphia, Penn	300,000 00
Union Marine	London, Eng	200,000 00
		$4,927,875 00

WITHDRAWN.

Name.	Location.	Cash Capital.
American Fire	New York, N. Y	$400,000 00
First National	Worcester, Mass	200,000 00
Northwestern National	Milwaukee, Wis	600,000 00
		$1,200,000 00

The following Mutual companies have also been incorporated since my last report was issued, viz:

Cape Elizabeth and Scarboro, Cape Elizabeth.
Farmington, Farmington.
Gray and New Gloucester, New Gloucester.
Readfield, Readfield.
State Mutual, Portland.

All of these companies except the State Mutual intend to transact only a local business. The Readfield had not commenced business at the close of 1895.

The following companies are now authorized to transact business in this State, viz.:

* Authorized to transact fire insurance. Formerly transacted marine business only.

MAINE STOCK COMPANIES.

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

MAINE MUTUAL COMPANIES.

Boothbay	Boothbay	Jefferson Farmers'	Jefferson
Brunswick Farmers'	Brunswick	Kennebunk Farmers'	Kennebunk
Cape Elizabeth and Scarboro,	Cape Elizabeth	Litchfield	Litchfield
Casco	Casco	Lovell	Lovell
		Maine Mutual	Augusta
Citizens'	Bristol	Medomak	Waldoboro
Cumberland	Cumberland	New Portland	New Portland
Danville	Auburn	North Yarmouth	North Yarmouth
Dresden	Dresden	Oxford County P. of H	South Paris
Edgecomb	Edgecomb	Patrons' Androscoggin	Auburn
Eliot and Kittery	Eliot	Pittston and Whitefield	Pittston
Falmouth	Falmouth	Readfield	Readfield
Farmington	Farmington	Saco	Saco
Fayette	Fayette	Swan's Island	Swan's Island
Freeport and Yarmouth	Freeport	State Mutual	Portland
Fryeburg	Fryeburg Center	Union Farmers'	Union
Gorham Farmers'	Gorham	Warren Farmers'	Warren
Gardiner and Richmond	Gardiner	Wells	Wells
Gray and New Gloucester,	New Gloucester	West Gardiner	West Gardiner
		West Bangor and Hermon	Hermon
Hampden	Hampden	Wilton	Wilton
Harpswell	Harpswell	Windham	Windham
Harrison	Harrison	Woolwich	Woolwich
Jay	Jay	York County	Buxton

STOCK COMPANIES OF OTHER STATES.

Ætna	Conn	Ins. Co. of State of Penn	Pa
American	Mass	Mercantile, F. & M	Mass
American	N. J	Merchants'	N. J
American Central	Mo	Merchants'	R. I
American Fire	Pa	Mutual Fire	N. Y
Armenia	Pa	National Fire	Conn
Boston Marine	Mass	New Hampshire Fire	N. H
Buffalo German	N. Y	Niagara Fire	N. Y
Capital	N. H	Norwalk	Conn
Commerce	N. Y	Norwood	N. Y
Commercial Union Fire	N. Y	Orient	Conn
Connecticut Fire	Conn	Pacific Fire	N. Y
Continental	N. Y	Pennsylvania Fire	Pa
Delaware	Pa	Phenix	N. Y
Equitable, F. & M	R. I	Phœnix	Conn
Fire Association	Pa	Providence Washington	R. I.
Fireman's Fund	Cal	Queen of America	N. Y
Franklin Fire	Pa	Reading Fire	Pa
German American	N. Y	Rochester German	N. Y
Germania Fire	N. Y	Security	Conn
Globe Fire	N. Y	Springfield, F. & M	Mass
Granite State Fire	N. H	St. Paul, F. & M	Minn
Greenwich	N. Y	Union	Pa
Hanover Fire	N. Y	United Firemen's	Pa
Hartford Fire	Conn	United States Fire	N. Y
Home	N. Y	Westchester Fire	N. Y
Ins. Co. of North America	Pa	Williamsburg City Fire	N. Y

MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Holyoke	Mass	Traders' and Mechanics'	Mass
Quincy	Mass		

COMPANIES OF FOREIGN COUNTRIES.

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

The amount of fire insurance of record written in Maine for the year 1895 is summarized as follows:

Companies of other states and countries	$102,211,026 35
Maine Mutuals	4,837,816 00
Special Brokers	140,250 00
Total	$107,189,092 35

The marine and inland insurance of record written in Maine in 1895 amounted to $18,909,058, of which $18,180,751 was written by Maine companies, and $728,307 by companies of other states and countries. This shows a gain of $899,159 as compared with the amount written in 1894. The ratio of losses to premiums on marine insurance for 1895 was 79.40 per cent against 60.94 per cent in 1894.

It will be seen from the following tables that foreign

FIRE INSURANCE COMPANIES

transacting business in Maine wrote insurance amounting to $102,211,026.35 during 1895, and collected in premiums in the State, during the same period, $1,576,489.60—the largest premium receipts ever reported to this Department in a single year. The losses incurred amounted to $825,369.19, making

the business of 1895 very profitable for the companies. But it should be remembered that equitable rates cannot be predicated upon the profits or losses of a single year. The "losses paid" in Maine during the past five years average 63.42 per cent of the "premiums received," to which should be added at least 35 per cent of the premiums for commissions and expenses, making the average annual expenditures of the companies, on account of their Maine business, 98.42 per cent of the premiums collected in this State.

I feel that I cannot too heartily commend to your consideration the results of the judicious and conservative

LEGISLATION OF 1895,

in consideration of which the companies made a reduction in rates early in the year that resulted in a saving in premiums of at least $150,000 to the people of this State.

INVESTIGATION OF FIRES.

The law of 1895 requiring the municipal officers of all cities and towns in the State to investigate each and every fire that occurred within their precincts furnishes information that has heretofore been unavailable, and although the work of this department has been materially increased thereby, the results have been very beneficial. Tables have been complied showing the different classes of property destroyed—the "Value of," "Damage to," "Insurance upon" and "Insurance paid," in each class. The law is new and its requirements not thoroughly understood in many cases, and some returns have been defective and not as complete as the statute contemplated; our tabulations are, therefore, incomplete in many particulars, which I trust may be obviated in the future.

While the city and town clerks have cheerfully responded to our requests for additional information, lack of time has prevented further inquiries relating to defective returns. It will be seen from table No. 13 that there were 207 "dwellings" damaged or destroyed. It has often been impossible

to ascertain from the returns whether the "dwellings" were "farm" or "village" property; such distinctions should be made to enable this department to properly classify the property destroyed. The column "Insurance paid" will also be found incomplete as losses cannot usually be paid or even adjusted at the time the municipal officers' investigations are completed.

FIRE WASTE.

The amount of property destroyed by fire in this State from May 26th, the date on which the law relating to the investigation of fires took effect, to December 31, 1895, as returned to this office by the city and town clerks, amounts to $1,098,007.50. Assuming this to be a fair average the total loss from fires to the property owners of the State for the year 1895 must have exceeded $1,850,000. What should be done to reduce this enormous fire waste is a subject frequently discussed and one, I believe, in which every property owner in Maine should be deeply interested and one well worthy the careful consideration of our legislature.

The law relating to the

INSPECTION OF BUILDINGS

was enacted with the view of reducing to the minimum the danger of fires from defective and faulty construction. A brief examination of table No. 14 showing the cause of all fires in the State will satisfy the most skeptical that very many of the fires occurring during the year, either resulted from defective construction or from causes that were avoidable. Property owners are often unmindful, or unconscious, of the dangers surrounding their premises and I cannot advocate too strongly the exercise of every precaution in the construction and repair of buildings intended to render them safe from the catching and spreading of fires; also the necessity of frequent inspections by owners and occupants to ascertain if chimneys, flues, funnels, stoves, furnaces, boilers and heating apparatus are secure and safe,

and I would urge upon the municipal officers of the State, charged with the appointment of inspectors of buildings, the importance of such appointments and the necessity of thorough and careful investigations by the inspectors, if the law is to be made effective. The duties of the inspectors are very explicitly defined by statute and they can accomplish a beneficent work in every city and town, if clothed with the powers contemplated by the spirit of the law, and allowed a salary commensurate with the duties and services they should perform. This law is not, as has been intimated, for the benefit of insurance companies but is directly in the interests of the citizens of our State, not alone in the fact that its rigid enforcement would save our people thousands of dollars of uninsured property now annually being destroyed by fire but also by the saving it would afford them in insurance premiums.

A reduction in the fire waste means a reduction in the *cost* of insurance and the subsequent reduction of premiums; without this reduced cost we cannot ask nor expect lower rates of insurance.

CAUSE OF FIRES.

Table No. 14, showing the cause of all fires in the State, will, I trust, prove an interesting study. Of the 590 fires, from May 26th to December 31st, 192 were "Unknown," 86 were attributed to "Defective Flues and Chimneys" and 51 are reported as "Incendiary."

It will be seen from an examination of this table that over 41 per cent of the whole number of fires—covering over 51 per cent of the property destroyed—for the last seven months of the year, as reported to this office, were of incendiary or unknown origin.

The number of these fires can, and should be, very materially reduced. No pains should be spared by the municipal officers to *ascertain* and *report* the CAUSE of *every fire.*

While this statute has been productive of excellent results there is still opportunity for improvement. Under the present law the duties of the authorities conducting the inves-

tigation end when they have arrived at their conclusions as to the cause or origin of the fire and have filed their report with the city or town clerk, and of the fifty-one fires reported as "*incendiary*" I am not aware that legal proceedings have been instituted against the suspected parties in a single instance. Reports of municipal officers should be filed with the Commissioner as soon as their investigations have been completed and provision should be made for further investigation, by State authorities, of all fires of incendiary or doubtful origin and, when the facts warrant, proceedings should be instituted against suspected parties and the aid of our courts invoked to bring the perpetrators of incendiary fires to justice. Let it be understood throughout the length and breadth of our State that State authorities are scrutinizing every fire of doubtful origin and will thoroughly investigate, at State expense, all cases not satisfactorily reported by municipal authorities and there is certain to result a large decrease in the number of incendiary fires.

In 1886 the city of Boston was placed under the jurisdiction of a

FIRE MARSHAL,

and for a period covering five years after the establishment of the office convictions for incendiarism increased over 400 per cent, and this in the face of a very material decrease in the number of incendiary fires. The annual percentage of incendiary and unknown fires was also reduced from 35 per cent to less than 5 per cent. The legislature of Massachusetts in 1894 passed a law placing the entire Commonwealth under the jurisdiction of a fire marshal and the annual percentage of unknown and incendiary fires, outside the city of Boston, decreased from 35 to 21 per cent in one year, while the confessions and convictions for incendiary fires has increased more than 300 per cent.

What has been accomplished in this direction in other states may be done in Maine.

OVER INSURANCE,

is a subject demanding alike the attention of the insurer and insured. Very many of the fires of unknown and incendiary origin are undoubtedly caused by friction between the property insured and the insurance policy.

The standard policy now used by all companies provides they shall not be liable for more than the actual value of the property at the time of the loss and it is therefore the insured's interest not to over insure the property. It is, however, manifestly unjust for companies to allow their agents to knowingly insure property for twenty-five to fifty and in some cases 100 per cent more than the assured can recover under the contract in case of loss.

I am aware that agents are working on commission and therefore interested to make the policy as large as possible, but the local agents should be reliable, progressive, business men who can be relied upon to know the value of the property they are insuring, when proper rules and regulations are adopted and enforced by their companies.

A thorough and reliable *internal* and *external*

INSPECTION

by a representative of the company, and upon whose report risks are cancelled or reduced in amount, has been practiced by several companies with beneficial results. It acquaints a company more thoroughly with its risks; brings the agent into closer relations with his principal and exercises upon him a wholesome effect in the selection of his business. No agent should be permitted to write a risk he has not thoroughly inspected nor for a larger amount than his companies are willing to pay in case of total loss.

The practice of allowing agents to accept risks for a large amount and of making a compromise settlement in case of total loss will, eventually, produce in Maine, if continued, what it has produced in other states—a law requiring companies to pay the maximum amount named in the policy in

case of total loss. The following is only one of the many cases found in our reports from city and town clerks: Value of building, $700; damage to building, total loss; insurance upon building, $1,500; insurance paid, $700.

For such conditions the agent, the assured, and the company are each in a measure responsible, but the principal burden falls upon the insured. In this case the rate happens to be one per cent for three years but the assured has paid two and one-seventh per cent and the company reaps the benefit of the over payment.

The legislature of 1895 very wisely enacted what is known as the

MAINE STANDARD POLICY,

prior to the adoption of which there were about as many contracts against fire insurance as there were companies transacting business in the State, each company having the right to use its own form, in which the assured often found many provisions of which he was not aware until after a loss. To-day every man in the State of Maine holding a policy written since May 26, 1895, by any authorized company, domestic or foreign, has one and the same contract, with which all should be familiar.

The provision in the contract for equitable settlement of all questions of value by arbitration and without the intervention of the courts is advantageous to both parties—more especially the policy holder.

The adoption of this policy was not an experiment, the same form having been used in Massachusetts for nearly twenty years with satisfactory results to the insurer and insured.

UNAUTHORIZED INSURANCE.

The State of Maine has for several years been flooded with circulars from the managers of Lloyds and other "Wild Cat" companies offering to insure hazardous risks in Maine at a much lower rate than charged by the companies authorized to transact business in the State, but their patrons have

received no protection for the good money sent these bogus concerns as some of our citizens can testify from bitter experience.

This department has received many inquiries from parties who have contemplated insuring in these companies and from others who were unable to collect their indemnity for losses sustained. To the latter it is impossible to render any assistance and to the former we can only say "If you desire *insurance that insures*, place your risks with resident agents of companies licensed to transact business in Maine."

The law of 1895 makes any agent personally responsible for insurance illegally placed in unauthorized companies and the interests of our citizens will be best subserved by placing their business in the hands of licensed agents in this State.

The examination of our

DOMESTIC MUTUAL FIRE INSURANCE COMPANIES,

as required by law, often reveals conditions that should be remedied.

The officers of these companies usually make a report to their policy holders at each annual meeting, which should occur in the early part of January in order that the report to the policy holders and to this department may cover the same period, viz., January 1st to December 31st.

The business of these companies would be materially facilitated by combining the office of secretary and treasurer. While their affairs appear to be honestly conducted the books and records are often in such condition that examinations are unsatisfactory. The trouble lies oftentimes in the fact that "too many cooks spoil the broth."

The secretary makes out the report with little or no knowledge of the treasurer's accounts and it is often difficult to harmonize the books and accounts of the two officers; this should not be permitted and I earnestly recommend that companies amend their by-laws at the *next annual meeting* so that said meeting shall be held on or before the middle of January and

the office of secretary and treasurer be combined; I would also suggest that such officer be paid a reasonable compensation for his services.

Experience also demonstrates the advisability of legislation obliging the board of directors of every company to require of all persons charged with the collection or custody of the funds of the company a bond sufficient to indemnify the corporation against loss.

Annexed to and forming a part of this report will be found a list of the licensed agents and brokers revised to April 1st, also the usual statistical tables and abstracts of the annual statements made to this department, as required by law, for the year ending December 31, 1895.

Respectfully submitted,

S. W. CARR,

Insurance Commissioner.

AUGUSTA, May 15, 1896.

STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868 to 1895.

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868	$52,613,758 00	$649,002 51	$339,906 72	1.23	52.37
1869	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870	51,132,999 00	574,895 72	448,921 36	1.12	76.18
1871	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872	55,722,821 00	699,171 83	378,185 19	1.25	54.09
1873	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874	66,997,743 00	924,724 22	406,731 32	1.38	43.98
1875	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878	59,537,800 00	707,787 80	636,073 46	1.18	89.86
1879	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886	77,376,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887	95,276,407 57	1,138,331 07	589,949 22	1.19	51.82
1888	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890	95,447,324 35	1,297,299 73	735,682 69	1.35	55.86
1891	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892	103,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893	107,633,693 97	1,526,950 39	951,465 42	1.45	66.73
1894	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.20
1895	102,211,026 35	1,576,489 60	848,949 29	1.54	53.85

TABLE No. 2.

Capital, Assets, Liabilities and Surplus December 31, 1895.

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Surplus to policy-holders.	Surplus over all liabilities.
MAINE STOCK COMPANIES.					
Merchants'	$100,000 00	$216,509 06	$ 83,458 08	$133,050 98	$33,050 98
Union	100,000 00	303,962 53	112,211 27	191,751 26	91,751 26
Total	$200,000 00	$520,471 59	$195,669 35	$324,802 24	$124,802 24
STOCK COMPANIES OF OTHER STATES.					
Ætna	$4,000,000 00	$11,055,513 88	$3,739,281 42	$7,316,232 46	$3,316,232 46
American (Mass.)	300,000 00	567,851 45	180,829 60	387,021 85	87,021 85
American (N. J.)	600,000 00	2,603,799 29	550,368 38	2,053,430 91	1,453,430 91
American (Pa)	500,000 00	2,409,584 53	1,645,472 27	764,112 26	264,112 26
American Central	600,000 00	1,661,187 11	857,099 14	804,087 97	204,087 97
Armenia	250,000 00	361,988 92	105,844 21	256,144 71	6,144 71
Boston Marine	1,000,000 00	2,828,840 99	572,040 07	2,256,800 92	1,256,800 92
Buffalo German	200,000 00	1,778,411 73	385,986 67	1,392,425 06	1,192,425 06
Capital	200,000 00	422,882 08	206,489 70	216,392 38	16,392 38
Commerce	200,000 00	373,586 28	108,947 55	264,638 73	64,638 73
Connecticut	1,000,000 00	3,192,001 69	1,795,526 28	1,396,475 41	396,475 41
Continental	1,000,000 00	7,216,828 25	4,231,601 83	2,985,226 42	1,985,226 42
Delaware	702,875 00	1,513,590 08	671,346 54	842,243 54	139,368 54
Equitable	300,000 00	616,643 42	216,011 72	400,631 70	100,631 70
Fire Association	500,000 00	5,581,243 06	4,332,945 96	1,248,297 10	748,297 10
Fireman's Fund	1,000,000 00	3,449,095 88	1,497,648 43	1,951,447 45	951,447 45
Franklin	400,000 00	3,169,551 58	1,699,057 94	1,470,493 64	1,070,493 64
German American	1,000,000 00	6,580,069 08	3,194,608 44	3,385,460 64	2,385,460 64
Germania	1,000,000 00	3,713,545 68	1,449,444 30	2,264,101 38	1,264,101 38
Granite State	200,000 00	415,839 99	185,458 60	230,381 39	30,381 39

Greenwich	200,000 00	1,373,318 29	978,332 22	394,986 07	194,986 07
Hanover	1,000,000 00	2,533,627 20	1,367,670 95	1,165,956 25	165,956 25
Hartford	1,250,000 00	9,229,213 09	5,208,893 98	4,020,319 11	2,770,319 11
Home	3,000,000 00	9,853,628 54	5,150,147 22	4,703,481 32	1,703,481 32
Insurance Company of North America	3,000,000 00	9,487,673 53	4,571,975 24	4,915,698 29	1,915,698 29
Insurance Company of State of Pennsylvania	200,000 00	750,395 90	460,172 12	290,223 78	90,223 78
Mercantile	400,000 00	615,178 10	179,829 42	435,348 68	35,348 68
Merchants' (N. J.)	400,000 00	1,452,283 94	801,690 33	650,593 61	250,593 61
Merchants' (R. I.)	200,000 00	516,170 77	214,404 85	301,765 92	101,765 92
National (Conn)	1,000,000 00	3,860,141 74	2,223,810 91	1,636,330 83	636,330 83
New Hampshire	800,000 00	2,342,918 48	1,024,909 10	1,318,009 38	518,009 38
Niagara	500,000 00	2,189,879 71	1,442,767 19	747,112 52	247,112 52
Orient	500,000 00	2,242,203 45	1,312,803 38	929,400 07	429,400 07
Pacific	200,000 00	736,063 74	342,280 58	393,783 16	193,783 16
Pennsylvania	400,000 00	4,461,323 15	2,292,318 49	2,169,004 66	1,769,004 66
Phenix (N. Y)	1,000,000 00	5,961,562 75	4,379,579 59	1,581,983 16	581,983 16
Phœnix (Conn)	2,000,000 00	5,246,519 68	2,935,670 73	2,310,848 95	310,848 95
Providence Washington	400,000 00	1,479,280 95	895,709 56	583,571 39	183,571 39
Queen of America	500,000 00	4,039,586 46	2,147,442 32	1,892,144 14	1,392,144 14
Rochester German	200,000 00	911,782 84	350,591 22	561,191 62	361,191 62
Security	200,000 00	703,481 56	402,467 48	301,014 08	101,014 08
Springfield	1,500,000 00	3,845,145 17	1,774,833 40	2,070,311 77	570,311 77
St. Paul	500,000 00	2,164,959 44	1,045,540 49	1,119,418 95	619,418 95
Union	200,000 00	628,011 92	299,348 13	328,663 79	128,663 79
United Firemen's	300,000 00	1,368,629 96	909,539 01	459,090 95	159,090 95
United States	250,000 00	667,704 45	333,072 21	334,632 24	84,632 24
Westchester	300,000 00	2,032,444 62	1,312,071 89	720,372 73	420,372 73
Williamsburg City	250,000 00	1,536,635 97	598,848 41	937,787 56	687,787 56
Total	$35,602,875 00	$141,741,820 37	$72,582,729 47	$69,159,090 90	$33,556,215 90
Mutual Companies of Other States.					
Holyoke Mutual	$100,000 00	$868,838 08	$314,668 49	$554,169 59	$454,169 59
Quincy Mutual	–	614,352 90	264,129 37	350,223 53	350,223 53
Traders' and Mechanics'	–	690,738 21	338,819 29	351,918 92	351,918 92
Total	$100,000 00	$2,173,929 19	$917,617 15	$1,256,312 04	$1,156,312 04

TABLE No. 2.—Concluded.

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Surplus to policy holders.	Surplus over all liabilities.
COMPANIES OF FOREIGN COUNTRIES.					
British America	$200,000 00	$1,180,219 52	$ 858,324 09	$321,895 43	$121,895 43
Caledonian	200,000 00	2,015,904 33	1,432,099 92	583,804 41	383,804 41
Commercial Union	200,000 00	3,506,031 16	2,429,597 68	1,076,433 48	876,433 48
Hamburg-Bremen	200,000 00	1,422,723 99	902,034 17	520,689 82	320,689 82
Imperial	200,000 00	1,900,221 37	1,179,274 52	720,946 85	520,946 85
Lancashire	200,000 00	2,307,856 04	1,682,048 93	625,807 11	425,807 11
Lion Fire	200,000 00	874,457 40	588,479 97	285,977 43	85,977 43
Liverpool and London and Globe	200,000 00	8,670,434 06	5,362,985 07	3,307,448 99	3,107,448 99
London Assurance	200,000 00	2,373,648 80	1,269,471 46	1,104,177 34	904,177 34
London and Lancashire	200,000 00	2,691,570 52	1,844,632 79	846,937 73	646,937 73
Manchester	200,000 00	2,180,629 50	1,571,792 36	608,837 14	408,837 14
Northern Assurance	200,000 00	2,012,118 71	1,349,169 48	662,949 23	462,949 23
North British and Mercantile	200,000 00	3,833,132 81	2,304,219 33	1,528,913 48	1,328,913 48
Norwich Union	200,000 00	2,170,234 39	1,532,890 20	637,344 19	437,344 19
Palatine	200,000 00	2,836,236 28	2,300,394 22	535,842 06	335,842 06
Phœnix Assurance	200,000 00	2,655,915 83	2,003,540 51	652,375 32	452,375 32
Royal	200,000 00	7,454,943 11	5,243,769 28	2,211,173 83	2,011,173 83
Scottish Union and National	200,000 00	3,323,521 67	1,575,626 91	1,747,894 76	1,547,894 76
Sun Insurance Office	200,000 00	2,479,447 72	1,703,804 38	775,643 34	575,643 34
Union Assurance	200,000 00	1,173,041 75	803,411 23	369,630 52	169,630 52
Union Marine	200,000 00	591,164 94	147,015 71	444,149 23	244,149 23
Western Assurance	200,000 00	1,651,129 98	1,234,090 40	417,039 58	217,039 58
Total	$4,400,000 00	$59,304,583 88	$39,318,672 61	$19,985,911 27	$15,585,911 27
Aggregate	$40,302,875 00	$203,740,805 03	$113,014,688 58	$90,726,116 45	$50,423,241 45

TABLE No. 3.

Income, Expenditures, Premiums and Losses During 1895.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.
MAINE STOCK COMPANIES.						
Merchants'	$ 98,575 91	$114,349 22	116.00	$92,397 48	$85,130 51	92.13
Union	143,245 16	159,174 81	111.12	131,289 61	129,512 98	98.64
Total	$241,821 07	$273,524 03	113.56	$223,687 09	$214,643 49	95.38
STOCK COMPANIES OF OTHER STATES.						
Ætna	$4,347,223 57	$4,104,430 51	94.41	$3,868,744 57	$2,170,636 88	56.11
American (Mass)	258,659 51	234,091 15	90.50	236,858 00	124,551 45	52.58
American (N. J.)	636,554 02	489,243 96	76.86	522,817 96	227,607 29	43.53
American (Pa.)	1,298,840 76	1,304,195 37	100.41	1,184,164 07	826,672 70	69.81
American Central	877,543 58	848,664 63	96.71	802,695 25	484,220 25	60.32
Armenia	128,729 90	104,842 05	81.44	111,392 36	54,881 65	49.27
Boston Marine	969,569 91	955,637 01	98.56	869,434 06	717,658 40	82.54
Buffalo German	503,403 06	415,528 55	82.54	420,485 82	209,079 06	49.72
Capital	222,862 30	185,837 13	83.39	205,789 03	106,081 91	51.55
Commerce	160,001 76	146,968 06	91.85	142,768 18	79,212 14	55.48
Connecticut	1,888,147 01	1,661,166 06	87.97	1,763,146 14	936,986 72	53.14
Continental	3,740,744 59	3,232,101 11	86.40	3,421,484 48	1,830,789 06	53.51
Delaware	877,836 84	906,267 70	103.24	812,004 76	522,943 72	64 40
Equitable	287,241 10	242,391 88	84.39	262,833 30	120,075 65	45.69
Fire Association	2,717,977 85	2,360,890 22	86.86	2,473,560 81	1,277,629 54	51.65
Fireman's Fund	1,791,503 35	1,556,480 30	86.88	1,640,878 94	847,749 26	51.66
Franklin	634,869 53	615,222 32	96.91	489,756 87	278,422 30	56.85
German American	2,996,283 19	2,755,260 53	91.96	2,740,182 33	1,526,088 14	55.69
Germania	1,352,933 45	1,051,901 16	77.75	1,217,914 44	507,512 90	41.67
Granite State	324,853 23	316,833 29	97.53	311,002 09	200,857 58	64.58
Greenwich	1,084,390 73	1,024,369 16	94.47	1,024,746 68	611,817 13	59.70
Hanover	1,590,180 22	1,357,686 34	85.38	1,503,862 99	722,397 81	48.04
Hartford	6,121,058 02	5,531,308 28	90.36	5,767,366 52	3,284,189 11	56.94
Home	5,383,823 77	4,683,134 16	86.99	4,928,289 01	2,674,182 07	54.26
Insurance Company of North America	6,025,007 75	6,007,828 29	99.71	5,640,920 02	3,906,075 19	69.25

TABLE No. 3—Concluded.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.
Insurance Company, State of Pennsylvania	$316,142 28	$310,702 36	98.28	$295,614 21	$188,176 56	63.66
Mercantile	212,858 25	177,894 14	83.57	191,064 06	71,703 34	37.53
Merchants' (N. J.)	995,572 09	855,584 20	85.94	932,442 35	471,603 25	50.58
Merchants' (R. I.)	290,288 93	249,818 31	86.06	270,914 89	134,828 15	49.77
National (Conn.)	2,522,635 03	2,250,236 91	89.20	2,378,538 52	1,300,551 38	54.68
New Hampshire	1,124,119 12	966,461 53	85.97	1,030,121 54	560,765 42	54.44
Niagara	1,710,933 06	1,456,602 48	85.13	1,656,385 06	819,726 22	49.49
Orient	1,549,457 93	1,360,027 49	87.77	1,463,753 00	824,859 69	56.35
Pacific	388,500 09	368,162 14	94.76	362,408 50	200,265 21	55.26
Pennsylvania	1,817,168 79	1,494,119 82	82.22	1,629,096 15	829,321 78	50.91
Phenix (N. Y.)	4,222,802 55	3,860,819 50	91.42	4,041,527 42	2,345,339 16	58.05
Phœnix (Conn.)	3,585,780 66	3,855,288 77	107.51	3,352,150 39	2,417,841 48	72.12
Providence Washington	1,279,927 39	1,179,564 92	92.16	1,235,321 79	745,886 53	60.38
Queen of America	2,276,155 02	1,908,209 58	83.83	2,153,440 36	1,190,951 95	55.30
Rochester German	428,323 28	371,743 78	86.79	382,349 60	190,205 19	49.75
Security	537,122 68	460,236 14	85.68	513,089 41	282,583 11	55.07
Springfield	2,189,077 25	1,901,200 63	86.85	2,039,141 40	1,113,354 07	54.60
St. Paul	1,429,871 33	1,307,384 28	91.43	1,315,808 56	800,865 48	60.86
Union	358,822 72	249,866 18	69.63	336,022 53	110,100 66	32.77
United Firemen's	347,679 95	303,712 64	87.35	290,465 84	167,943 45	57.82
United States	362,658 55	339,272 89	93.55	337,734 04	182,025 29	53.90
Westchester	1,402,794 85	1,332,372 96	94.91	1,331,643 99	785,767 03	59.00
Williamsburg City	628,107 53	549,477 14	87.48	576,281 85	258,640 82	44.88
Total	$76,197,538 33	$69,201,038 01	89.39	$70,478,414 14	$40,241,623 13	54.89
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke Mutual	$201,901 30	$186,998 24	92.62	$161,482 33	$62,974 46	38.99
Quincy Mutual	168,084 84	163,294 44	95.94	141,922 30	46,682 24	32.89
Traders' and Mechanics'	213,756 22	202,306 64	94.64	179,211 52	75,778 57	42.28
Total	$583,742 36	$552,599 32	94.40	$482,616 15	$185,435 27	38.05

COMPANIES OF FOREIGN COUNTRIES.						
British America	$1,210,194 59	$1,110,071 26	91.73	$1,172,448 68	$739,771 87	63.10
Caledonian	1,382,214 07	1,467,626 61	106.18	1,307,561 24	986,161 25	75.42
Commercial Union	2,814,073 50	2,439,824 73	86.70	2,708,283 15	1,641,104 87	60.60
Hamburg-Bremen	1,170,882 52	981,299 19	83.81	1,123,703 86	563,270 82	50.13
Imperial	1,243,469 76	1,046,804 29	84.18	1,169,502 42	625,670 25	53.50
Lancashire	1,966,059 52	1,792,156 87	91.15	1,896,651 43	1,113,679 61	58.72
Lion Fire	566,668 92	520,157 49	91.79	538,655 99	320,965 27	59.59
Liverpool and London and Globe	5,879,308 80	4,828,195 61	82.12	5,600,129 27	3,130,892 67	55.91
London Assurance	1,286,842 71	1,152,989 99	89.60	1,211,417 20	765,957 70	63.23
London and Lancashire	1,951,486 90	1,646,222 41	84.36	1,859,006 64	985,670 08	53.02
Manchester	1,584,569 05	1,562,547 18	98.61	1,524,151 55	1,019,739 95	66.91
Northern Assurance	1,294,026 72	1,175,768 29	90.86	1,241,324 38	737,119 46	59.38
North British and Mercantile	2,406,402 01	2,113,410 76	87.82	2,265,850 86	1,364,164 47	60.21
Norwich Union	1,608,160 85	1,428,586 79	88.83	1,525,426 45	897,983 75	58.21
Palatine	3,119,191 97	2,839,863 69	91.04	3,045,084 97	1,733,174 73	56.92
Phœnix Assurance	2,111,635 30	1,833,481 87	86.83	2,043,397 26	1,160,124 88	56.77
Royal	5,137,561 57	4,269,042 49	83.09	4,875,372 96	2,723,861 72	55.87
Scottish Union and National	1,642,256 04	1,292,268 90	78.69	1,528,797 45	809,379 99	52.94
Sun Insurance Office	1,682,668 31	1,476,341 12	87.74	1,591,465 05	910,625 57	57.22
Union Assurance	892,467 50	650,387 59	72.88	863,462 32	385,872 07	44.69
Union Marine	248,360 59	217,895 90	87.73	231,022 31	173,012 92	74.89
Western Assurance	1,864,033 23	1,740,489 17	93.37	1,819,822 19	1,164,422 88	63.99
Total	$43,062,534 43	$37,585,432 20	88.14	$41,142,537 63	$23,952,626 78	59.14
Aggregate	$120,085,136 19	$107,612,593 56	96.37	$112,327,255 01	$64,592,328 67	61.86

TABLE No. 4.
Assets December 31, 1895.

COMPANIES.	Real estate.	Mortgages.	Stocks and bonds.	Collateral loans.	Cash in office and bank.	Interest due and accrued.	Premiums in course of collection.	All other assets.	Gross assets.
MAINE STOCK COMPANIES.									
Merchants'	–	$55,000 00	$ 88,539 00	$30,000 00	$ 8,257 05	$4,752 91	$11,020 65	$18,939 45	$216,509 06
Union	–	2,875 00	203,308 50	1,500 00	25,926 20	2,290 00	23,928 05	44,134 78	303,962 53
Total	–	$57,875 00	$291,847 50	$31,500 00	$34,183 25	$7,042 91	$34,948 70	$63,074 23	$520,471 59
STOCK COS. OF OTHER STATES.									
Ætna	$200,000 00	$36,000 00	$9,526,068 00	$ 5,600 00	$752,512 97	$ 687 95	$534,644 96	–	$11,055,513 88
American (Mass.)	–	–	506,457 00	15,000 00	23,875 18	2,594 51	19,924 76	–	567,851 45
American (N. J.)	253,977 20	1,470,422 06	764,440 00	–	35,838 63	32,380 61	44,747 94	$1,992 85	2,603,799 29
American (Pa.)	255,014 31	1,101,254 13	789,916 65	55,200 00	86,936 59	22,220 69	91,616 51	7,425 65	2,409,584 53
American Central	500,000 00	81,000 00	787,000 00	100,291 33	99,925 31	–	92,970 47	–	1,661,187 11
Armenia	46,797 17	242,530 31	24,950 00	8,600 00	7,666 11	5,858 81	25,097 35	489 17	361,988 92
Boston Marine	31,740 78	1,059,340 00	1,132,019 00	31,950 00	217,114 22	9,894 55	132,229 88	214,552 56	2,828,840 99
Buffalo German	302,112 72	546,360 00	609,379 48	153,200 00	108,859 01	8,674 20	44,962 37	4,863 95	1,778,411 73
Capital	100,387 03	57,935 00	170,400 00	–	38,746 41	1,543 75	51,217 35	2,652 54	422,882 08
Commerce	75,000 00	76,300 00	164,330 00	10,850 00	36,444 96	800 00	9,266 70	594 62	373,586 28
Connecticut	146,525 00	854,750 00	1,760,605 00	12,500 00	163,803 20	–	252,329 69	1,488 80	3,192,001 69
Continental	1,082,430 19	107,560 00	4,880,494 00	–	522,287 66	77,569 40	350,737 19	195,749 81	7,216,828 25
Delaware	160,060 00	112,200 00	987,249 00	–	69,738 89	1,310 68	166,514 10	16,577 41	1,513,590 08
Equitable	129,900 00	125,500 00	280,961 50	–	35,220 00	181 00	43,662 92	1,218 00	616,643 42
Fire Association	202,900 00	1,891,829 51	2,498,014 00	92,099 00	311,150 31	63,958 55	516,384 24	4,907 45	5,581,243 06
Fireman's Fund	416,700 00	492,243 85	1,710,979 00	178,301 65	193,297 39	12,085 96	369,500 75	75,987 28	3,449,095 88
Franklin	279,900 00	233,808 00	2,299,450 00	197,500 00	89,751 27	4,819 38	65,222 93	–	3,169,551 58
German American	25,000 00	–	5,732,385 00	–	396,674 09	7,307 67	418,702 32	–	6,580,069 08
Germania	455,281 51	265,000 00	2,688,200 25	–	90,789 55	6,191 25	190,734 67	17,348 45	3,713,545 68
Granite State	8,700 00	47,480 00	269,841 00	4,000 00	32,580 85	2,636 31	50,601 83	–	415,839 99

Greenwich	200,000 00	1,100 00	901,250 00	1,400 00	$ 95,926 61	$ 63 00	$151,583 66	$21,995 02	$1,373,318 29
Hanover	450,000 00	22,000 00	1,758,226 00	–	112,088 11	12,551 66	177,493 08	1,268 35	2,533,627 20
Hartford	385,775 60	1,316,000 00	5,341,629 00	9,800 00	1,088,291 95	24,177 22	1,042,418 69	21,120 63	9,229,213 09
Home	1,705,895 91	463,009 13	6,220,845 93	426,550 00	469,914 59	52,185 92	511,264 45	3,962 61	9,853,628 54
Insurance Co. of North America	401,205 62	2,454,733 76	4,748,630 38	13,400 00	759,625 96	40,473 66	828,923 56	240,680 59	9,487,673 53
Insurance Company, State of Pa.	336,865 38	66,250 00	185,420 83	–	76,557 66	3,011 91	51,813 67	30,476 45	750,395 90
Mercantile	–	90,000 00	452,693 00	–	47,804 93	1,866 76	22,730 67	82 74	615,178 10
Merchants' (N. J.)	302,948 25	295,400 00	636,830 00	6,500 00	70,191 61	11,443 40	127,419 37	1,551 31	1,452,283 94
Merchants' (R. I.)	–	98,800 00	327,305 00	7,165 50	41,168 59	2,658 02	25,748 75	13,324 91	516,170 77
National (Conn.)	263,480 75	685,563 97	2,268,586 00	–	225,290 80	16,104 34	401,115 88	–	3,860,141 74
New Hampshire	44,250 00	589,476 66	1,374,085 00	66,700 00	100,345 67	–	168,061 15	–	2,342,918 48
Niagara	985,500 00	25,150 00	793,310 00	–	156,670 61	3,156 45	191,047 31	35,045 34	2,189,879 71
Orient	48,219 86	193,414 30	1,596,155 14	6,930 00	118,761 18	12,478 54	265,511 96	732 47	9,242,203 45
Pacific	–	260,500 00	387,761 00	–	24,811 94	5,511 88	57,211 91	267 01	736,063 74
Pennsylvania	182,500 00	877,820 00	2,896,139 00	197,200 00	76,971 17	13,656 12	215,637 66	1,399 20	4,461,323 15
Phenix (N. Y.)	479,000 00	120,600 00	3,917,397 50	–	499,903 67	12,325 75	706,344 60	225,991 23	5,961,562 75
Phœnix (Conn.)	476,917 68	225,340 29	3,862,283 00	31,700 00	169,040 12	15,089 85	443,176 87	22,971 87	5,246,519 68
Providence Washington	–	–	1,186,340 00	–	66,109 21	–	178,221 41	48,610 33	1,479,280 95
Queen of America	25,000 00	–	3,363,698 86	–	314,629 45	45,222 96	290,028 02	1,007 17	4,039,586 46
Rochester German	191,855 73	349,115 00	224,100 00	–	80,465 21	10,367 03	55,879 87	–	911,782 84
Security	78,600 00	132,145 00	329,368 73	13,070 00	64,550 29	2,576 90	78,973 04	4,197 60	703,481 56
Springfield	134,000 00	521,725 00	2,665,772 00	57,096 20	187,193 14	38,892 66	239,461 01	1,005 16	3,845,145 17
St. Paul	458,827 19	508,899 93	613,430 00	249,506 03	116,322 91	–	190,110 37	27,863 01	2,164,959 44
Union	160,000 00	9,900 00	356,818 52	12,500 00	26,521 06	1,368 34	58,709 63	2,194 37	628,011 92
United Firemen's	138,350 00	680,953 94	341,285 00	79,000 00	68,152 70	15,238 27	38,259 12	7,390 93	1,368,629 96
United States	–	312,500 00	247,690 00	–	46,837 20	3,235 51	57,240 62	201 12	667,704 45
Westchester	207,000 00	474,100 00	1,002,900 00	–	112,226 80	4,473 23	231,744 59	–	2,032,444 62
Williamsburg City	629,000 00	296,050 00	484,820 00	6,200 00	30,792 74	4,926 66	77,112 30	7,734 27	1,536,635 97
Total	$12,956,657 88	$19,872,059 84	$86,067,908 77	$2,049,809 71	$8,560,378 48	$613,771 31	$10,354,312 15	$1,266,922 23	$141,741,820 37
MUTUAL COS. OF OTHER STATES.									
Holyoke Mutual	$52,275 00	$106,250 00	$683,240 25	–	$10,729 09	$11,615 38	$ 4,728 36	–	$868,838 08
Quincy Mutual	17,000 00	61,300 00	355,497 00	$121,800 00	38,118 20	7,456 53	12,881 17	$300 00	614,352 90
Traders' and Mechanics'	–	161,639 00	354,854 00	23,150 00	42,252 02	6,420 61	22,592 44	–	610,908 07
Total	$69,275 00	$329,189 00	$1,393,591 25	$144,950 00	$91,099 31	$25,492 52	$40,201 97	$300 00	$2,094,099 05

TABLE No. 4—Concluded.

COMPANIES.	Real estate.	Mortgages.	Stocks and bonds.	Collateral loans.	Cash in office and bank.	Interest due and accrued.	Premiums in course of collection.	All other assets.	Gross assets.
COS. OF FOREIGN COUNTRIES.									
British America	-	-	$ 946,550 52	-	$ 30,493 98	$ 9,365 00	$177,720 50	$16,089 52	$1,180,219 52
Caledonian	-	$50,000 00	1,634,412 50	-	187,877 64	17,921 65	112,295 65	13,396 89	2,015,904 33
Commercial Union	$870,395 85	-	1,628,657 50	-	535,922 07	23,212 48	418,487 30	29,355 96	3,506,031 16
Hamburg-Bremen	-	-	1,260,675 00	$20,000 00	33,710 68	1,000 00	107,338 31	-	1,422,723 99
Imperial	476,634 70	-	1,097,703 33	-	132,004 33	5,091 67	186,013 84	2,773 50	1,900,221 37
Lancashire	385,585 72	-	1,549,502 50	-	128,331 49	-	244,436 33	-	2,307,856 04
Lion Fire	-	192,950 00	482,662 50	-	124,245 50	10,639 89	63,959 51	-	874,457 40
Liverpool and London and Globe	1,752,000 00	3,588,318 64	1,991,025 00	-	415,291 18	48,184 14	845,782 10	29,833 00	8,670,434 06
London Assurance	-	15,000 00	1,837,245 00	-	249,560 36	5,889 59	218,663 82	47,290 03	2,373,648 80
London and Lancashire	299,125 00	-	1,997,489 00	-	89,402 24	-	289,839 03	15,715 25	2,691,570 52
Manchester	-	-	1,808,070 00	-	67,441 00	6,697 50	297,072 00	1,349 00	2,180,629 50
Northern Assurance	115,000 00	-	1,584,982 07	-	87,925 67	3,850 00	216,243 84	4,117 13	2,012,118 71
North British and Mercantile	-	450,000 00	2,714,629 00	-	201,211 15	54,057 00	408,196 79	5,038 87	3,833,132 81
Norwich Union	-	40,000 00	1,723,689 17	-	251,220 41	150 00	155,165 35	9 46	2,170,234 39
Palatine	-	50,000 00	1,835,151 00	-	567,268 70	200 00	383,616 58	-	2,836,236 28
Phœnix Assurance	-	-	1,757,485 00	-	673,292 72	-	217,929 78	7,208 33	2,655,915 83
Royal	1,756,156 24	291,000 00	4,242,165 00	-	478,556 83	4,984 99	656,984 27	25,095 78	7,454,943 11
Scottish Union and National	34,389 94	1,465,689 68	1,241,155 05	-	287,164 24	38,915 84	253,596 70	2,610 22	3,323,521 67
Sun Insurance Office	270,000 00	204,975 83	1,511,810 00	-	179,134 08	24,731 24	287,018 07	1,778 50	2,479,447 72
Union Assurance	-	-	982,768 50	-	46,707 89	-	143,565 36	-	1,173,041 75
Union Marine	-	-	539,804 80	-	11,119 74	-	37,320 59	2,919 81	591,164 94
Western Assurance	-	20,000 00	1,108,107 98	-	214,304 25	-	274,740 25	33,977 50	1,651,129 98
Total	$5,959,287 45	$6,367,934 15	$35,475,740 42	$20,000 00	$4,992,186 15	$254,890 99	$5,995,985 97	$238,558 75	$59,304,583 88
Aggregate	$18,985,220 33	$26,627,057 99	$123,229,087 94	$2,246,259 71	13,677,847 19	$901,197 73	$16,425,448 79	$1,568,855 21	$203,660,974 89

TABLE No. 5.

Liabilities, December 31, 1895.

Companies.	Losses.			Unearned premiums.	Special deposits in excess of liabilities thereon.	All other liabilities.	Total liabilities except capital.
	Adjusted.	Unadjusted.	Resisted.				
Maine Stock Companies.							
Merchants'	-	$23,091 41	-	$60,366 67	-	-	$83,458 08
Union	-	21,592 31	-	90,118 96	-	$ 500 00	112,211 27
Total	-	$44,683 72	-	$150,485 63	-	$ 500 00	$195,669 35
Stock Companies of Other States.							
Ætna	$61,200 73	$285,078 45	$52,296 01	$3,026,590 39	$96,629 64	$217,486 20	$3,739,281 42
American (Mass.)	1,306 95	18,461 14	3,997 00	148,976 55	-	8,087 96	180,829 60
American (N. J.)	14,477 97	30,026 38	6,900 00	483,073 82	-	15,890 21	550,368 38
American (Pa.)	19,556 07	122,549 85	28,128 19	852,857 95	45,005 63	577,374 58	1,645,472 27
American Central	29,511 93	73,506 77	30,981 30	662,000 01	47,153 56	13,945 57	857,099 14
Armenia	4,490 95	8,059 67	3,416 66	84,323 46	-	5,553 47	105,844 21
Boston Marine	*224,349 00	-	-	347,691 07	-	-	572,040 07
Buffalo German	3,180 68	17,705 00	2,900 00	353,599 99	-	8,601 00	385,986 67
Capital	13,376 17	14,345 10	700 00	135,913 24	-	42,155 19	206,489 70
Commerce	-	8,440 00	2,380 00	95,913 35	-	2,214 20	108,947 55
Connecticut	-	217,683 49	33,858 51	1,375,050 28	109,934 00	59,000 00	1,795,526 28
Continental	-	327,956 64	38,757 00	3,521,726 96	40,581 71	302,579 52	4,231,601 83
Delaware	1,895 00	43,150 00	8,500 00	491,834 91	30,029 83	95,936 80	671,346 54
Equitable	2,703 00	11,985 00	2,940 00	192,041 47	-	6,342 25	216,011 72
Fire Association	139,564 33	129,095 03	51,370 68	1,854,618 25	54,676 84	2,103,620 83	4,332,945 96
Fireman's Fund	31,409 43	82,431 99	11,650 00	1,218,571 74	35,757 64	117,827 63	1,497,648 43
Franklin	15,713 82	24,295 60	1,500 00	454,851 00	-	1,202,697 52	1,699,057 94
German American	66,878 99	242,237 03	59,615 08	2,591,902 88	27,625 98	206,348 48	3,194,608 44
Germania	33,531 36	29,801 25	13,448 49	1,248,325 95	64,275 30	60,061 95	1,449,444 30
Granite State	7,284 05	9,542 00	3,500 00	156,473 94	-	8,658 61	185,458 60

*Includes unadjusted and resisted.

TABLE No. 5—Concluded.

Companies.	Losses.			Unearned premiums.	Special deposits in excess of liabilities thereon.	All other liabilities.	Total liabilities except capital.
	Adjusted.	Unadjusted.	Resisted.				
Greenwich	$22,509 00	$137,923 89	$41,061 31	$ 741,849 72	$ 6,111 80	$28,876 50	$ 978,332 22
Hanover	91,741 62	79,251 21	18,686 22	1,096,305 52	51,908 44	29,777 94	1,367,670 95
Hartford	193,381 62	314,770 17	90,929 29	4,404,238 50	130,574 40	75,000 00	5,208,893 98
Home	88,729 98	434,837 41	48,164 02	4,395,659 00	1,974 09	180,782 72	5,150,147 22
Insurance Company of North America	80,330 12	322,093 86	50,654 60	3,159,774 57	106,318 20	852,803 89	4,571,975 24
Insurance Company, State of Pennsylvania	2,175 67	19,818 08	–	182,083 90	–	256,094 47	460,172 12
Mercantile	–	23,895 00	1,250 00	147,110 14	–	7,574 28	179,829 42
Merchants' (N. J.)	70,391 07	19,517 20	20,093 99	654,913 30	–	36,774 77	801,690 33
Merchants' (R. I.)	3,948 68	13,936 43	2,778 00	189,876 76	–	3,864 98	214,404 85
National (Conn.)	94,213 53	84,228 39	32,131 77	1,825,152 38	76,866 92	111,217 92	2,223,810 91
New Hampshire	46,832 54	66,800 00	10,000 00	867,664 33	–	33,612 23	1,024,909 10
Niagara	†171,523 85	–	–	1,175,813 62	55,000 00	40,429 72	1,442,767 19
Orient	–	161,811 74	28,455 57	992,691 43	84,438 33	45,406 31	1,312,803 38
Pacific	18,470 33	30,956 44	6,980 33	263,967 03	–	21,906 45	342,280 58
Pennsylvania	46,727 43	94,344 65	17,187 67	1,332,527 12	14,577 00	786,954 62	2,292,318 49
Phenix (N. Y.)	–	231,804 52	43,125 00	3,811,063 04	59,565 78	234,021 25	4,379,579 59
Phœnix (Conn.)	*293,990 37	–	48,451 06	2,479,134 84	114,094 46	–	2,935,670 73
Providence Washington	5,585 97	99,420 36	6,393 73	742,571 67	–	41,737 83	895,709 56
Queen of America	65,679 27	125,502 49	36,126 08	1,693,736 96	126,779 00	99,618 52	2,147,442 32
Rochester German	5,660 51	22,030 93	–	299,145 83	22,363 31	1,390 64	350,591 22
Security	20,499 36	17,498 68	3,000 00	342,824 94	–	18,644 50	402,467 48
Springfield	64,930 92	94,548 59	24,831 75	1,510,305 23	44,297 81	35,919 10	1,774,833 40
St. Paul	32,558 38	73,160 24	13,333 50	885,933 64	12,038 18	28,516 55	1,045,540 49
Union	9,357 97	24,116 77	2,525 00	215,478 88	–	47,869 51	299,348 13
United Firemen's	8,161 59	18,703 12	7,270 47	191,596 00	–	683,807 83	909,539 01
United States	23,054 88	27,492 71	7,550 00	246,503 99	6,889 36	21,581 27	333,072 21
Westchester	25,319 39	77,622 78	4,750 00	1,102,311 48	53,808 01	48,260 23	1,312,071 89
Williamsburg City	16,452 04	29,919 92	3,910 98	506,961 30	21,182 82	20,421 35	598,848 41
Total	$2,172,656 52	$4,342,355 97	$926,479 26	$54,753,532 33	$1,540,458 04	$8,847,247 35	$72,582,729 47

MUTUAL COMPANIES OF OTHER STATES.							
Holyoke Mutual	$ 121 62	$1,458 00	–	$309,495 46	–	$3,593 41	$314,668 49
Quincy Mutual	–	4,543 43	–	255,485 94	–	4,100 00	264,129 37
Traders' and Mechanics'	*1,616 54	–	–	329,891 26	–	7,311 49	338,819 29
Total	$1,738 16	$6,001 43	–	$894,872 66	–	$15,004 90	$917,617 15
COMPANIES OF FOREIGN COUNTRIES.							
British America	$ 45,441 16	$ 89,735 64	$14,117 66	$ 594,587 93	$ 72,471 16	$46,970 54	$ 858,324 09
Caledonian	118,602 29	44,330 19	40,136 16	1,056,160 86	126,342 87	46,527 55	1,432,099 92
Commercial Union	77,902 19	185,191 00	27,200 00	1,947,189 45	62,469 27	129,645 77	2,429,597 68
Hamburg-Bremen	2,300 00	68,000 00	15,765 00	797,697 94	400 51	17,870 72	902,034 17
Imperial	17,680 38	49,057 53	11,067 14	875,587 59	205,878 27	20,003 61	1,179,274 52
Lancashire	70,460 18	119,953 00	38,589 95	1,263,811 57	144,234 23	45,000 00	1,682,048 93
Lion Fire	17,841 85	33,689 50	9,634 20	369,748 69	145,773 16	11,792 57	588,479 97
Liverpool and London and Globe	3,446 54	486,706 00	143,430 00	4,075,773 63	6,668 57	646,960 33	5,362,985 07
London Assurance	166,864 00	40,073 00	23,833 00	805,325 31	194,949 62	38,426 53	1,269,471 46
London and Lancashire	24,272 60	74,277 09	36,352 40	1,504,255 56	133,086 32	72,388 82	1,844,632 79
Manchester	93,374 32	60,133 55	51,225 33	1,199,676 98	111,263 57	56,118 61	1,571,792 36
Northern Assurance	17,773 76	76,179 11	27,191 95	1,035,604 90	122,000 03	70,419 73	1,349,169 48
North British and Mercantile	65,073 21	146,574 19	39,369 82	1,898,577 63	53,897 01	100,727 47	2,304,219 33
Norwich Union	†196,464 53	–	–	1,191,428 75	112,396 92	32,600 00	1,532,890 20
Palatine	39,774 35	271,253 21	30,751 13	1,770,738 88	32,478 41	155,398 24	2,300,394 22
Phenix Assurance	34,332 00	182,955 00	21,891 00	1,511,377 15	103,344 44	149,640 92	2,003,540 51
Royal	59,410 06	372,878 75	73,562 96	4,065,985 12	–	671,932 39	5,243,769 28
Scottish Union and National	64,401 50	104,994 00	19,849 50	1,138,253 93	124,602 73	123,525 25	1,575,626 91
Sun Insurance Office	85,328 50	60,277 00	24,503 25	1,413,057 78	50,849 72	69,788 13	1,703,804 38
Union Assurance	20,987 95	96,164 26	2,181 77	491,534 23	153,045 25	39,497 77	803,411 23
Union Marine	86,259 75	–	–	45,851 15	–	14,904 81	147,015 71
Western Assurance	*153,242 84	–	23,502 02	916,780 75	104,729 12	35,835 67	1,234,090 40
Total	$1,461,233 96	$2,562,422 02	$674,154 24	$29,969,005 78	$2,060,881 18	$2,590,975 43	$39,318,672 61
Aggregate	$3,635,628 64	$6,955,463 14	$1,600,633 50	$85,767,896 40	$3,601,339 22	$11,453,727 68	$113,014,688 58

*Includes unadjusted. †Includes unadjusted and resisted.

TABLE No. 6.
Income During 1895.

Companies.	Net Premiums. Fire.	Net Premiums. Marine.	Interest on mortgages.	Interest and dividends from all other sources.	All other income.	Total income.
Maine Stock Companies.						
Merchants'	-	$ 92,397 48	-	$ 6,178 43	-	$ 98,575 91
Union	-	131,289 61	-	11,955 55	-	143,245 16
Total	-	$223,687 09	-	$18,133 98	-	$241,821 07
Stock Companies of Other States.						
Ætna	$3,695,518 13	$173,226 44	$1,960 00	$472,880 18	$3,638 82	$4,347,223 57
American (Mass.)	236,858 00	-	-	21,801 51	-	258,659 51
American (N. J.)	522,817 96	-	76,641 78	35,753 18	1,341 10	636,554 02
American (Pa.)	1,184,164 07	-	59,485 06	41,077 66	14,113 97	1,298,840 76
American Central	802,695 25	-	-	52,802 41	22,045 92	877,543 58
Armenia	111,392 36	-	12,662 12	1,500 00	3,175 42	128,729 90
Boston Marine	-	869,434 06	41,475 68	56,176 89	2,483 28	969,569 91
Buffalo German	420,485 82	-	32,402 28	27,853 45	22,661 51	503,403 06
Capital	205,789 03	-	3,729 92	7,328 89	6,014 46	222,862 30
Commerce	142,768 18	-	3,396 67	8,680 25	5,156 66	160,001 76
Connecticut	1,763,146 14	-	50,410 35	74,590 52	-	1,888,147 01
Continental	3,421,484 48	-	6,044 96	273,107 53	40,107 62	3,740,744 59
Delaware	685,660 44	126,344 32	6,240 08	48,422 93	11,169 07	877,836 84
Equitable	261,483 93	1,349 37	6,352 76	13,527 97	4,527 07	287,241 10
Fire Association	2,473,560 81	-	111,262 09	128,481 24	4,673 71	2,717,977 85
Fireman's Fund	1,459,088 76	181,790 18	26,997 02	104,459 24	19,168 15	1,791,503 35
Franklin	489,756 87	-	14,842 73	120,519 64	9,750 29	634,869 53
German American	2,740,182 33	-	-	256,100 86	-	2,996,283 19
Germania	1,217,914 44	-	12,025 04	122,993 97	-	1,352,933 45
Granite State	311,002 09	-	2,407 05	11,444 09	-	324,853 23

Greenwich	892,047 18	132,699 50	139 16	42,379 87	17,125 02	1,084,390 73
Hanover	1,503,862 99	–	1,126 67	69,176 58	16,013 98	1,590,180 22
Hartford	5,767,366 52	–	76,939 32	268,830 79	7,921 39	6,121,058 02
Home	4,740,269 61	188,019 40	26,783 35	311,454 26	117,297 15	5,383,823 77
Insurance Company of North America	4,025,364 49	1,615,555 53	147,994 00	227,977 26	8,116 47	6,025,007 75
Insurance Company State of Pennsylvania	295,614 21	–	3,070 17	7,738 13	9,719 77	316,142 28
Mercantile	187,329 09	3,734 97	3,624 62	18,169 57	–	212,858 25
Merchants' (N. J.)	932,442 35	–	16,867 47	30,256 58	16,005 69	995,572 09
Merchants' (R. I.)	270,914 89	–	4,457 99	14,916 05	–	290,288 93
National (Conn.)	2,378,538 52	–	39,519 64	104,576 87	–	2,522,635 03
New Hampshire	1,030,121 54	–	29,412 23	64,585 35	–	1,124,119 12
Niagara	1,655,616 03	769 03	1,415 00	32,148 56	20,984 44	1,710,933 06
Orient	1,386,616 18	77,136 82	10,552 27	74,136 25	1,016 41	1,549,457 93
Pacific	362,408 50	–	12,231 59	13,860 00	–	388,500 09
Pennsylvania	1,629,096 15	–	38,539 26	147,327 69	2,205 69	1,817,168 79
Phenix (N. Y.)	4,041,527 42	–	6,298 44	159,943 93	15,032 76	4,222,802 55
Phœnix (Conn.)	3,352,150 39	–	10,032 57	190,074 01	33,523 69	3,585,780 66
Providence Washington	862,003 34	373,318 45	–	44,605 60	–	1,279,927 39
Queen of America	2,153,440 36	–	–	122,714 66	–	2,276,155 02
Rochester German	382,349 60	–	16,879 09	8,658 85	20,435 74	428,323 28
Security	460,249 94	52,839 47	7,073 92	16,959 35	–	537,122 68
Springfield	2,039,141 40	–	18,334 89	126,761 98	4,838 98	2,189,077 25
St. Paul	1,121,824 61	193,983 95	38,412 49	67,157 75	8,492 53	1,429,871 33
Union	336,022 53	–	495 00	16,565 97	5,739 22	358,822 72
United Firemen's	290,465 84	–	34,681 09	22,304 48	228 54	347,679 95
United States	316,206 19	21,527 85	20,542 26	4,382 25	–	362,658 55
Westchester	1,331,643 99	–	23,866 53	46,390 37	893 96	1,402,794 85
Williamsburg City	576,281 85	–	14,490 85	22,260 85	15,073 98	628,107 53
Total	$66,466,684 80	$4,011,729 34	$1,072,115 46	$4,155,816 27	$490,692 46	$76,197,038 33
Mutual Companies of Other States.						
Holyoke Mutual	$161,482 33	–	$4,142 75	$33,543 00	$2,733 22	$201,901 30
Quincy Mutual	141,922 30	–	3,308 69	20,050 36	2,803 49	168,084 84
Traders' and Mechanics'	179,211 52	–	11,942 55	21,091 50	1,510 65	213,756 22
Total	$482,616 15	–	$19,393 99	$74,684 86	$7,047 36	$583,742 36

TABLE No. 6—Concluded.

Companies.	Net Premiums.		Interest on mortgages.	Interest and dividends from all other sources.	All other income.	Total income.
	Fire.	Marine.				
Companies of Foreign Countries.						
British America	$ 984,887 49	$187,561 19	-	$37,745 91	-	$1,210,194 59
Caledonian	1,307,561 24	-	-	74,652 83	-	1,382,214 07
Commercial Union	2,504,565 88	203,717 27	-	76,148 20	$29,642 15	2,814,073 50
Hamburg-Bremen	1,123,703 86	-	-	47,178 66	-	1,170,882 52
Imperial	1,169,502 42	-	-	37,267 68	36,699 66	1,243,469 76
Lancashire	1,896,651 43	-	-	65,964 26	3,443 83	1,966,059 52
Lion Fire	538,655 99	-	$ 10,149 72	17,863 21	-	566,668 92
Liverpool and London and Globe	5,600,129 27	-	148,220 97	71,223 20	59,735 36	5,879,308 80
London Assurance	827,385 75	384,031 45	675 00	74,750 51	-	1,286,842 71
London and Lancashire	1,859,006 64	-	-	81,372 73	11,107 53	1,951,486 90
Manchester	1,524,151 55	-	-	60,417 50	-	1,584,569 05
Northern Assurance	1,241,324 38	-	-	52,702 34	-	1,294,026 72
North British and Mercantile	2,265,850 86	-	9,000 00	125,557 51	5,993 64	2,406,402 01
Norwich Union	1,525,426 45	-	1,800 00	65,479 91	15,454 49	1,608,160 85
Palatine	3,045,084 97	-	3,000 00	71,107 00	-	3,119,191 97
Phœnix Assurance	2,043,397 26	-	-	68,238 04	-	2,111,635 30
Royal	4,875,372 96	-	15,367 66	186,994 03	59,826 92	5,137,561 57
Scottish Union and National	1,528,797 45	-	72,645 56	40,813 03	-	1,642,256 04
Sun Insurance Office	1,591,465 05	-	18,405 26	62,977 75	9,820 25	1,682,668 31
Union Assurance	863,462 32	-	-	29,005 18	-	892,467 50
Union Marine	-	231,022 31	-	16,301 84	1,036 44	248,360 59
Western Assurance	1,504,003 87	315,818 32	-	44,211 04	-	1,864,033 23
Total	$39,820,387 09	$1,322,150 54	$279,264 17	$1,407,972 36	$232,760 27	$43,062,534 43
Aggregate	$106,769,688 04	$5,557,566 97	$1,370,773 62	$5,656,607 47	$730,500 09	$120,085,136 19

TABLE No. 7.

Expenditures During 1895.

Companies.	Net Losses. Fire.	Net Losses. Marine.	Dividends.	Commissions and brokerage	Salaries.	Taxes.	All other expenditures.	Total expenditures
Maine Stock Companies.								
Merchants'	–	$85,130 51	$8,000 00	$14,767 36	$3,950 00	–	$2,501 35	$114,349 22
Union	–	129,512 98	13,000 00	9,850 66	4,590 00	–	2,221 17	159,174 81
Total	–	$214,643 49	$21,000 00	$24,618 02	$8,540 00	–	$4,722 52	$273,524 03
Stock Companies of Other States.								
Ætna	$2,049,732 19	$120,904 69	$720,000 00	$615,970 86	$258,304 42	$74,785 38	$264,732 97	$4,104,430 51
American (Mass.)	124,551 45	–	18,132 00	50,476 73	24,266 41	5,939 53	10,725 03	234,091 15
American (N. J.)	227,667 29	–	61,225 25	97,232 85	50,176 34	21,736 64	31,265 59	489,243 96
American (Pa.)	826,672 70	–	27,500 00	213,185 64	103,750 00	32,093 97	100,993 06	1,304,195 37
American Central	484,220 25	–	60,000 00	123,385 97	64,998 11	16,828 20	99,232 10	848,664 63
Armenia	54,881 65	–	222 00	31,789 69	5,600 00	3,140 03	9,208 68	104,842 05
Boston Marine	–	717,658 40	100,000 00	15,656 41	54,835 50	6,851 83	60,634 87	955,637 01
Buffalo German	209,079 06	–	50,000 00	87,195 15	28,524 27	8,266 89	32,463 18	415,528 55
Capital	106,081 91	–	8,000 00	52,737 38	6,374 72	4,396 68	8,246 44	185,837 13
Commerce	79,212 14	–	12,000 00	27,808 72	11,653 97	7,768 62	8,524 61	146,968 06
Connecticut	936,986 72	–	100,000 00	311,373 31	137,642 73	38,407 75	136,755 55	1,661,166 06
Continental	1,830,789 06	–	153,961 50	671,646 76	296,656 85	65,255 12	213,791 82	3,232,101 11
Delaware	365,024 96	157,918 76	42,172 50	158,413 44	74,595 25	30,075 63	78,067 16	906,267 70
Equitable	119,950 04	125 61	18,860 50	49,961 27	22,890 73	9,480 16	21,123 57	242,391 88
Fire Association	1,277,629 54	–	200,000 00	521,914 95	300,415 68	57,848 95	3,081 10	2,360,890 22
Fireman's Fund	724,062 97	123,686 29	120,000 00	224,935 85	179,027 74	30,701 61	154,065 84	1,556,480 30
Franklin	278,422 30	–	99,890 00	88,278 93	38,140 00	20,960 98	89,530 11	615,222 32
German American	1,526,088 14	–	200,000 00	497,813 94	179,528 79	72,110 08	279,719 58	2,755,260 53
Germania	507,512 90	–	100,000 00	194,521 43	136,885 77	25,743 36	87,237 70	1,051,901 16
Granite State	200,857 58	–	12,000 00	60,153 85	10,680 00	6,467 60	26,674 26	316,833 29

TABLE No. 7—Concluded.

Companies.	Net Losses. Fire.	Net Losses. Marine.	Dividends.	Commissions and brokerage	Salaries.	Taxes.	All other expenditures.	Total expenditures
Greenwich	$483,778 51	$128,038 62	$20,000 00	$190,931 08	$102,279 84	$14,896 04	$84,445 07	$1,024,369 16
Hanover	722,397 81	–	70,000 00	264,375 69	138,740 13	34,259 29	127,913 42	1,357,686 34
Hartford	3,284,189 11	–	325,000 00	960,377 44	421,902 97	107,310 18	432,528 58	5,531,308 28
Home	2,597,036 81	77,145 26	300,150 00	882,771 07	399,5[illegible]2 86	88,827 59	337,650 57	4,683,134 16
Insurance Company of North America	2,139,554 20	1,766,520 99	360,000 00	1,001,120 15	287,978 73	117,263 74	335,390 48	6,007,828 29
Insurance Co., State of Pennsylvania	188,176 56	–	10,000 00	74,410 21	15,307 96	3,522 30	19,285 33	310,702 36
Mercantile	71,407 83	295 51	23,802 00	42,799 46	19,143 42	3,825 44	16,620 48	177,894 14
Merchants' (N. J.)	471,603 25	–	24,000 00	173,571 90	45,238 69	32,500 00	108,670 36	855,584 20
Merchants' (R. I.)	134,828 15	–	12,000 00	52,575 49	41,531 18	7,697 59	1,185 90	249,818 31
National (Conn)	1,300,551 38	–	100,000 00	425,554 77	178,753 93	63,468 65	181,908 18	2,250,236 91
New Hampshire	560,765 42	–	64,000 00	207,359 59	47,327 44	30,050 88	56,958 20	966,461 53
Niagara	781,715 44	38,010 78	50,142 50	284,694 71	148,839 56	34,670 74	118,528 75	1,456,602 48
Orient	740,236 38	84,623 31	40,000 00	282,384 56	104,828 10	29,751 56	78,203 58	1,360,027 49
Pacific	200,265 21	–	20,000 00	77,326 77	33,669 88	9,116 48	27,783 80	368,162 14
Pennsylvania	829,321 78	–	60,000 00	380,798 74	87,028 00	37,844 32	99,126 98	1,494,119 82
Phenix (N. Y.)	2,345,339 16	–	100,000 00	651,169 92	306,581 43	77,551 28	380,177 71	3,860,819 50
Phœnix (Conn.)	2,417,841 48	–	280,000 00	549,619 73	190,714 35	78,130 23	338,982 98	3,855,288 77
Providence Washington	466,040 31	279,846 22	32,000 00	226,515 29	82,556 79	24,947 23	67,659 08	1,179,564 92
Queen of America	1,190,951 95	–	50,000 00	324,178 98	166,150 82	50,482 21	126,445 62	1,908,209 58
Rochester German	190,205 19	–	20,000 00	87,203 87	28,128 18	13,232 33	32,974 21	371,743 78
Security	229,810 80	52,772 31	12,000 00	113,386 46	47,362 04	4,904 53	–	460,236 14
Springfield	1,113,354 07	–	150.000 00	298,239 78	83,712 00	62,167 47	193,727 31	1,901,200 63
St. Paul	652,590 03	148,275 45	50,000 00	283,307 33	63,553 43	27,581 61	82,076 43	1,307,384 28
Union	*110,100 66	–	6,244 20	62,619 46	30,836 66	9,130 76	30,934 44	249,866 18
United Firemen's	167,943 45	–	27,000 00	57,484 03	20,223 14	7,807 62	23,254 40	303,712 64
United States	171,627 69	10,397 60	15,000 00	82,583 74	25,094 21	6,940 97	27,628 68	339,272 89
Westchester	785,767 03	–	30,000 00	273,272 86	46,375 14	30,218 50	166,739 43	1,332,372 96
Williamsburg City	258,640 82	–	49,250 00	136,606 86	63,557 74	6,028 29	35,393 43	549,477 14
Total	$36,535,403 33	$3,706,219 80	$4,404,552 45	$12,541,693 07	$5,211,915 90	$1,552,986 84	$5,248,266 62	$69,201,038 01

MUTUAL COMPANIES OF OTHER STATES.								
Holyoke Mutual	$62,974 46	-	$76,456 91	$25,007 51	$15,875 00	$2,290 24	$4,394 12	$186,998 24
Quincy Mutual	46,682 24	-	72,360 57	22,606 79	11,821 75	2,789 18	7,033 91	163,294 44
Traders' and Mechanics'	75,778 57	-	77,821 46	26,751 94	11,840 00	2,043 19	8,071 48	202,306 64
Total	$185,435 27	-	$226,638 94	$74,366 24	$39,536 75	$7,122 61	$19,499 51	$552,599 32
COMPANIES OF FOREIGN COUNTRIES.								
British America	$545,507 57	$194,264 30	-	$224,204 13	$24,875 28	$25,325 12	$95,894 86	$1,110,071 26
Caledonian	986,161 25	-	-	259,164 89	74,610 88	47,383 79	100,305 80	1,467,626 61
Commercial Union	1,405,868 24	235,236 63	-	457,956 41	142,723 04	61,038 72	137,001 69	2,439,824 73
Hamburg-Bremen	563,270 82	-	-	235,353 07	92,115 97	25,369 27	65,190 06	981,299 19
Imperial	625,670 25	-	-	215,251 23	102,965 85	46,741 17	56,175 79	1,046,804 29
Lancashire	1,113,679 61	-	-	313,603 94	171,951 02	42,957 96	149,964 34	1,792,156 87
Lion Fire	320,965 27	-	-	106,399 95	35,487 70	14,438 28	42,866 29	520,157 49
Liverpool and London and Globe	3,130,892 67	-	-	945,105 30	317,499 69	111,788 93	322,909 02	4,828,195 61
London Assurance	480,828 52	285,129 18	-	196,819 07	86,208 09	31,146 30	72,858 83	1,152,989 99
London and Lancashire	985,670 08	-	-	354,645 30	144,232 37	40,120 64	121,554 02	1,646,222 41
Manchester	1,019,739 95	-	-	298,748 65	91,287 51	39,764 55	113,006 52	1,562,547 18
Northern Assurance	737,119 46	-	-	192,962 36	82,811 56	36,493 95	126,380 96	1,175,768 29
North British and Mercantile	1,364,164 47	-	-	373,544 20	205,663 91	58,075 60	111,962 58	2,113,410 76
Norwich Union	897,983 75	-	-	259,977 83	136,133 40	19,539 81	114,952 00	1,428,586 79
Palatine	1,733,174 73	-	-	778,028 02	179,504 36	45,504 26	103,652 32	2,839,863 69
Phœnix Assurance	1,160,124 88	-	-	384,246 18	108,882 61	47,194 26	133,033 94	1,833,481 87
Royal	2,723,861 72	-	-	841,284 11	324,178 80	124,151 17	255,566 69	4,269,042 49
Scottish Union and National	809,379 99	-	-	258,224 19	69,813 66	44,019 33	110,831 73	1,292,268 90
Sun Insurance Office	910,625 57	-	-	288,075 62	78,784 32	35,253 72	163,601 89	1,476,341 12
Union Assurance	385,872 07	-	-	218,017 64	11,259 80	21,514 51	13,723 57	650,387 59
Union Marine	173,012 92	-	-	24,479 42	5,680 00	6,615 35	8,108 21	217,895 90
Western Assurance	823,482 37	340,940 51	-	346,465 34	35,800 00	40,244 79	153,556 16	1,740,489 17
Total	$22,897,056 16	$1,055,570 62	-	$7,572,556 85	$2,522,469 82	$964,681 48	$2,573,097 27	$37,585,432 20
Aggregate	$59,617,894 76	$4,976,433 91	$4,652,191 39	$20,213,234 18	$7,782,462 47	$2,524,790 93	$7,845,585 92	$107,612,593 56

*See abstract.

TABLE No. 8.

Risks and Premiums.

Companies.	Risks in Force.		Written During the Year.			
	Fire.	Marine.	Fire.	Premiums.	Marine.	Premiums.
Maine Stock Companies.						
Merchants'	-	$1,714,341 00	-	-	$13,705,948 00	$108,998 15
Union	-	1,284,478 00		-	4,474,803 00	153,174 60
Total	-	$2,998,819 00	-	-	$18,180,751 00	$262,172 75
Stock Companies of Other States.						
Ætna	$483,063,047 00	$2,487,355 00	$357,024,849 00	$4,461,273 06	$64,771,068 00	$198,663 00
American (Mass.)	28,288,809 00	-	25,416,386 00	282,517 36	-	-
American (N. J.)	102,990,131 00	-	68,458,777 00	666,794 05	-	-
American (Pa.)	146,568,897 00	-	114,799,046 00	1,460,028 76	-	-
American Central	105,138,121 00	-	78,260,448 00	1,008,226 95	-	-
Armenia	12,491,218 00	-	12,224,902 00	143,504 32	-	-
Boston Marine	-	8,978,158 00	-	-	57,877,697 00	954,255 70
Buffalo German	63,990,186 00	-	42,237,586 00	489,348 54	-	-
Capital	18,870,144 00	-	20,853,196 00	299,778 56	-	-
Commerce	17,262,246 00	-	14,609,868 00	163,125 69	-	-
Connecticut	205,081,193 00	-	157,329,883 00	2,046,393 40	-	-
Continental	662,294,814 00	-	448,573,640 00	3,816,309 10	-	-
Delaware	75,765,401 00	-	77,118,473 00	937,969 32	17,517,107 00	118,971 20
Equitable	32,328,305 00	32,337 00	26,977,913 00	318,807 52	205,615 00	1,508 95
Fire Association	342,368,028 00	-	252,671,760 00	3,024,678 21	-	-
Fireman's Fund	191,150,325 00	2,534,797 00	179,216,492 00	2,155,368 87	27,914,784 00	329,747 18
Franklin	77,800,319 00	-	50,157,976 00	588,497 97	-	-
German American	532,284,822 00	-	353,729,637 00	3,706,619 78	-	-
Germania	286,797,754 40	-	193,736,795 53	1,683,144 97	-	-
Granite State	25,701,847 00	-	31,208,676 00	422,947 84	-	-

Greenwich	222,412,735 00	2,416,521 00	152,991,012 00	1,170,949 04	33,676,054 00	138,642 41
Hanover	181,788,139 65	-	153,987,727 99	1,811,143 98	-	-
Hartford	707,465,610 00	-	507,025,724 00	6,706,471 58	-	-
Home	850,834,016 00	6,130,818 00	644,799,209 00	5,987,862 12	65,887,821 00	266,040 92
Insurance Company of North America	619,390,948 00	42,000,000 00	610,660,537 00	4,861,863 96	373,366,976 00	2,167,175 46
Insurance Company, State of Pennsylvania	28,723,098 00	-	29,615,904 00	389,664 76	-	-
Mercantile	26,187,369 00	-	21,683,939 00	236,169 52	1,594,255 00	2,156 03
Merchants' (N. J.)	118,783,979 00	-	97,901,836 00	1,113,989 49	-	-
Merchants' (R. I.)	31,637,418 00	-	26,763,380 00	319,539 22	-	-
National (Conn.)	293,053,406 00	-	238,662,764 00	2,907,842 38	-	-
New Hampshire	123,006,870 00	-	102,798,549 00	1,253,687 13	-	-
Niagara	239,063,300 00	-	200,555,469 00	2,059,394 83	314,775 00	8,693 75
Orient	152,630,528 00	1,829,859 00	136,538,529 00	1,828,029 76	7,661,329 00	87,593 08
Pacific	53,328,099 00	-	45,126,228 00	491,243 31	-	-
Pennsylvania	266,028,064 00	-	192,225,311 00	2,041,902 77	-	-
Phenix (N. Y.)	586,478,181 00	-	443,468,829 00	5,666,819 21	-	-
Phœnix (Conn.)	429,635,996 00	-	335,332,492 00	3,949,679 54	-	-
Providence Washington	113,979,904 00	5,897,008 00	110,592,340 00	1,151,918 73	98,844,150 00	481,536 02
Queen of America	290,623,086 00	-	229,021,026 00	2,668,614 89	-	-
Rochester German	57,648,010 00	-	46,829,172 00	537,941 89	-	-
Security	63,027,021 00	365,350 00	59,781,928 00	618,062 40	5,050,876 00	99,901 12
Springfield	261,912,637 00	-	170,125,800 00	2,381,762 43	-	-
St. Paul	125,482,108 00	3,499,065 00	91,698,308 00	1,375,145 53	20,338,504 00	223,183 79
Union	37,668,497 00	-	38,090,775 00	396,436 08	-	-
United Firemen's	32,997,485 00	-	30,714,577 00	346,695 31	-	-
United States	45,906,636 00	563,925 00	35,942,439 00	412,520 33	872,007 00	22,604 98
Westchester	189,880,778 00	-	136,874,648 00	1,611,569 78	-	-
Williamsburg City	119,810,228 00	-	75,667,693 00	666,766 42	-	-
Total	$9,679,619,754 05	$76,735,193 00	$7,470,082,449 52	$82,639,020 66	$775,893,018 00	$5,100,683 59
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke Mutual	$41,424,758 00	-	$11,062,273 00	$167,336 36	-	-
Quincy Mutual	34,836,560 00	-	9,574,457 00	147,453 23	-	-
Traders' and Mechanics'	41,967,825 00	-	12,290,531 00	194,664 37	-	-
Total	$118,229,143 00	-	$32,927,261 00	$509,453 96	-	-

TABLE No. 8—Concluded.

Companies.	Risks in Force.		Written During the Year.			
	Fire.	Marine.	Fire.	Premiums.	Marine.	Premiums.
Companies of Foreign Countries.						
British America	$ 86,706,646 00	$3,557,519 00	$ 87,163,113 00	$1,271,957 75	$22,623,044 00	$237,279 75
Caledonian	201,272,676 00	-	144,655,997 00	1,807,113 31	-	-
Commercial Union	363,248,160 00	714,152 00	283,633,327 00	3,138,509 51	27,985,964 00	208,221 51
Hamburg-Bremen	124,958,214 00	-	114,178,711 00	1,419,244 46	-	-
Imperial	161,652,887 06	-	134,638,866 16	1,553,747 33	-	-
Lancashire	208,943,226 00	-	224,395,432 00	2,584,042 13	-	-
Lion Fire	59,623,635 00	-	58,725,954 00	749,667 44	-	-
Liverpool and London and Globe	845,264,285 00	-	715,761,722 00	7,224,648 57	-	-
London Assurance	165,609,522 00	2,864,983 00	115,111,511 00	1,065,107 55	86,658,838 00	513,956 55
London and Lancashire	364,632,489 00	-	283,613,817 00	2,552,790 03	-	-
Manchester	186,134,307 42	-	157,692,907 12	2,067,584 41	-	-
Northern Assurance	170,120,370 00	-	140,709,030 00	1,669,320 64	-	-
North British and Mercantile	345,064,976 00	-	281,973,038 00	2,940,606 99	-	-
Norwich Union	224,614,795 00	-	182,760,939 00	1,958,433 47	-	-
Palatine	300,241,804 00	-	339,742,583 00	3,844,223 93	-	-
Phœnix Assurance	297,321,742 00	-	370,207,264 00	3,497,754 06	-	-
Royal	780,681,791 04	-	682,955,956 07	6,454,560 79	-	-
Scottish Union and National	239,679,371 00	-	286,473,800 00	2,873,258 75	-	-
Sun Insurance Office	301,110,917 00	-	199,416,066 00	2,066,403 14	-	-
Union Assurance	72,211,228 00	-	93,288,366 00	1,065,804 60	-	-
Union Marine	-	2,391,864 00	-	-	59,201,706 00	267,982 63
Western Assurance	133,723,170 00	6,486,082 00	128,329,654 00	1,803,211 25	57,817,518 00	393,216 57
Total	$5,632,816,211 52	$16,014,600 00	$5,025,428,053 35	$53,607,990 11	$254,287,070 00	$1,620,657 01
Aggregate	$15,430,665,108 57	$95,748,612 00	$5,528,437,763 87	$136,756,464 73	$1,048,360,839 00	$6,983,513 35

TABLE No. 9.

Maine Business—Stock Fire and Marine Companies.

Companies.	Risks Written.				Losses Paid.		Losses incurred.	Tax paid on premiums.
	Fire.	Premiums received.	Marine.	Premiums received.	Fire.	Marine.		
Maine Stock Companies.								
Merchants'	-	-	$13,705,948 00	$108,998 15	-	$85,130 51	$85,130 51	-
Union	-	-	4,474,803 00	153,174 60	-	129,512 98	129,512 98	-
Total	-	-	$18,180,751 00	$262,172 75	-	$214,643 49	$214,643 49	-
Stock Cos. of Other States.								
Ætna	$7,158,687 00	$109,467 77	-	-	$44,851 58	-	45,201 71	$1,138 48
American (Mass.)	391,423 00	5,729 95	-	-	2,596 85	-	2,499 33	114 85
American (N. J.)	249,525 00	2,733 71	-	-	49 20	-	79 20	56 68
American (Pa.)	435,191 00	6,345 49	-	-	3,920 31	-	2,470 31	126 91
American Central	222,380 00	3,968 77	-	-	3,153 61	-	3,153 61	77 21
Armenia	12,000 00	174 80	-	-	-	-	-	3 80
Boston Marine	-	-	$634,841 00	$7,761 24	-	$257 27	215 00	154 17
Buffalo German	171,820 00	2,362 28	-	-	2,259 79	-	2,222 60	-
Capital	441,753 00	8,568 99	-	-	1,035 06	-	1,235 06	85 69
Commerce	200,375 00	2,429 35	-	-	270 61	-	270 61	43 17
Connecticut	2,293,400 00	39,038 90	-	-	18,374 69	-	17,663 99	363 50
Continental	1,622,102 00	22,827 06	-	-	10,709 38	-	11,362 30	242 35
Delaware	180,266 00	2,385 02	-	-	-	-	40 00	47 70
Equitable	321,361 00	4,169 85	-	-	1,624 27	-	1,675 27	83 40
Fire Association	2,516,816 00	39,536 46	-	-	21,984 36	-	18,009 97	790 43
Fireman's Fund	1,010,542 42	14,781 44	-	-	8,542 27	-	8,359 93	127 53
Franklin	484,015 00	6,069 07	-	-	1,555 30	-	1,559 30	120 91
German American	2,439,905 00	34,422 69	-	-	11,332 53	-	11,608 53	398 80
Germania	468,750 00	7,558 37	-	-	2,556 14	-	3,370 40	90 40
Granite State	5,880,102 00	90,162 57	-	-	45,119 90	-	44,533 45	914 64

TABLE No. 9—Concluded.

Companies.	Risks Written.				Losses Paid.		Losses incurred.	Tax paid on premiums.
	Fire.	Premiums received.	Marine.	Premiums received.	Fire.	Marine.		
Greenwich	586,835 35	7,682 05	-	-	1,573 31	-	2,658 41	127 46
Hanover	2,420,368 67	43,524 32	-	-	19,245 97	-	19,769 28	485 57
Hartford	5,277,381 00	78,493 78	-	-	38,007 88	-	37,899 79	860 30
Home	7,495,835 00	82,806 22	-	-	56,547 96	-	57,705 67	525 17
Ins. Co. of North America	4,599,091 00	75,909 07	-	-	40,109 91	-	39,568 35	1,315 22
Ins. Co. of the State of Penn	966,106 00	16,730 03	-	-	14,306 30	-	9,970 86	289 64
Mercantile	1,005,575 00	13,438 83	-	-	4,111 60	-	4,310 39	258 18
Merchants' (N. J.)	769,976 00	10,641 43	-	-	5,087 91	-	5,486 69	213 80
Merchants' R. I.)	335,725 00	4,297 54	-	-	1,216 08	-	1,243 08	86 07
National (Conn)	2,857,553 00	39,572 76	-	-	27,324 77	-	25,665 45	246 61
New Hampshire	1,607,020 00	23,739 42	-	-	19,105 20	-	20,251 63	254 13
Niagara	1,129,972 00	18,847 05	-	-	12,125 15	-	9,833 57	138 07
Orient	4,419,934 00	73,079 20	-	-	42,354 06	-	42,802 27	615 10
Pacific	106,125 00	1,408 94	-	-	172 18	-	180 18	24 74
Pennsylvania	1,455,572 48	25,522 71	-	-	15,308 23	-	17,134 44	520 21
Phenix (N. Y.)	2,517,679 00	36,770 94	-	-	16,878 28	-	14,666 98	325 53
Phœnix (Conn)	2,948,661 00	52,267 87	-	-	32,335 85	-	29,511 32	398 64
Providence Washington	676,505 00	9,030 00	93,466 00	707 81	997 86	-	1,012 86	194 76
Queen of America	886,918 00	15,496 40	-	-	9,272 50	-	9,427 76	94 07
Rochester German	287,090 00	4,299 80	-	-	838 58	-	888 58	69 22
Security	12,481 00	351 93	-	-	-	-	-	8 66
Springfield	2,282,360 00	36,866 10	-	-	21,741 45	-	21,902 64	755 70
St. Paul	286,950 00	3,943 47	-	-	2,459 26	-	3,534 26	79 97
Union	685,345 00	10,987 06	-	-	4,802 38	-	4,159 95	178 11
United Firemen's	91,350 00	1,301 38	-	-	26 00	-	-	26 03
United States	212,038 00	2,836 18	-	-	1,195 73	-	2,358 22	33 33
Westchester	427,820 00	6,952 34	-	-	2,264 66	-	2,414 66	84 02
Williamsburg City	210,834 00	2,246 34	-	-	146 50	-	1,646 50	41 41
Total	$73,059,513 92	$1,101,775 70	$728,307 00	$8,469 05	$569,491 41	$257 27	$561,534 36	$13,230 34

MUTUAL COS. OF OTHER STATES.								
Holyoke Mutual	$1,023,277 00	$16,352 86	-	-	$974 45	-	$910 65	$194 42
Quincy Mutual	1,380,667 00	25,438 31	-	-	9,046 91	-	9,846 91	363 70
Traders' and Mechanics'	1,048,532 00	18,502 52	-	-	13,082 82	-	13,082 82	331 06
Total	$3,452,476 00	$60,293 69	-	-	$23,104 18	-	$23,840 38	$889 18
COMPANIES OF FOREIGN COUNTRIES.								
British America	$ 504,209 00	$ 8,185 88	-	-	$4,187 27	-	$4,536 29	$79 97
Caledonian	1,114,609 00	19,054 16	-	-	14,628 72	-	11,523 90	88 51
Commercial Union	1,698,662 00	30,102 54	-	-	20,482 52	-	19,379 19	196 88
Hamburg-Bremen	844,245 00	13,505 54	-	-	8,427 48	-	8,427 48	101 56
Imperial	1,373,222 00	23,205 05	-	-	11,630 13	-	11,765 44	239 10
Lancashire	1,243,755 00	20,626 27	-	-	8,790 79	-	8,830 28	237 29
Lion Fire	267,800 00	2,301 46	-	-	1,844 39	-	1,356 89	9 14
Liverpool and London and Globe	4,398,937 00	66,950 86	-	-	37,663 78	-	28,303 78	585 74
London Assurance	696,878 00	9,785 28	-	-	4,259 36	-	5,584 36	111 54
London and Lancashire	990,099 00	15,075 46	-	-	10,211 54	-	7,297 54	104 93
Manchester	296,721 33	5,298 22	-	-	12,149 15	-	12,718 98	-
Northern Assurance	1,518,265 00	25,672 08	-	-	14,833 84	-	13,866 29	216 76
North British and Mercantile	2,258,073 06	36,461 94	-	-	21,160 55	-	23,593 31	249 32
Norwich Union	875,632 00	13,727 48	-	-	6,894 16	-	6,608 45	144 19
Palatine	535,704 10	7,982 07	-	-	2,306 00	-	2,806 00	149 71
Phœnix Assurance	734,465 00	14,320 27	-	-	1,741 05	-	2,409 00	286 41
Royal	3,431,897 00	65,824 15	-	-	56,685 03	-	53,111 01	192 97
Scottish Union and National	1,025,525 00	11,099 59	-	-	4,261 23	-	5,815 91	140 25
Sun Insurance Office	994,605 00	10,476 21	-	-	5,202 32	-	5,324 51	105 60
Union Assurance	210,125 00	2,273 67	-	-	193 50	-	193 50	42 25
*Union Marine	-	-	-	-	-	-	-	-
Western Assurance	685,608 00	12,492 03	-	-	8,770 89	-	6,799 61	74 42
Total	$25,699,036 43	$414,420 21	-	-	$256,353 70	-	$240,251 72	$3,356 54
Aggregate	$102,211,026 35	$1,576,489 60	$18,909,058 00	$270,641 80	$848,949 29	$214,900 76	$1,040,269 95	$17,476 06

* No business in Maine during 1895.

TABLE No. 10.
Maine Mutual Fire Insurance Companies.

Name of Company.	Location.	Premium Notes.	Other Assets.	Total Assets.	Liabilities.	Risks Written.	Risks Terminated.	Risks in force Dec. 31, 1895.	Premiums and assessments Received.	Losses Paid.
Maine Mutual Fire Cos.										
Boothbay	Boothbay	$ 2,995 34	$76 11	$ 3,071 45	-	$49,825 00	-	$ 49,825 00	$ 157 66	-
Brunswick Farmers'	Brunswick	12,991 78	93 26	13,085 04	$50 00	40,325 00	$32,625 00	216,363 00	1,159 14	$1,022 50
*Cape Elizabeth & Scarboro	Cape Elizabeth	-	-	-	-	-	-	-	-	-
Casco	Casco	3,844 00	106 92	3,950 92	75 50	22,050 00	25,590 00	71,490 00	1,724 42	1,753 44
Citizens	Bristol	2,058 40	152 16	2,210 56	-	15,925 00	2,925 00	62,780 00	64 64	-
Cumberland	Cumberland	14,123 79	133 36	14,257 15	-	42,600 00	34,350 00	252,315 00	66 88	45 68
Danville	Auburn	8,551 56	718 29	9,269 85	-	20,200 00	18,845 00	170,455 00	78 47	-
Dresden	Dresden	7,219 23	470 89	7,690 12	-	18,700 00	16,750 00	189,590 00	47 01	-
Edgecomb	Edgecomb	4,551 84	9 36	4,561 20	-	13,225 00	1,300 00	57,655 00	67 74	200 00
Eliot and Kittery	Eliot	62,470 92	110 00	62,580 92	4,280 00	277,802 00	267,614 00	1,041,182 00	1,640 04	2,532 00
Falmouth	West Falmouth	33,362 60	1,604 99	34,967 59	-	77,035 00	59,670 00	333,626 00	240 29	-
Farmington	Farmington	4,128 00	78 99	4,206 99	36 00	68,800 00	300 00	68,500 00	164 40	-
Fayette	Fayette	3,330 95	305 10	3,636 05	-	21,240 00	1,965 00	87,355 00	46 39	-
Freeport and Yarmouth	Freeport	12,238 75	170 09	12,408 84	-	52,925 00	1,425 00	287,180 00	102 11	-
Fryeburg	Fryeburg	11,994 50	16 42	12,010 92	28 08	51,480 00	40,260 00	293,120 00	611 38	550 00
Gardiner and Richmond	Gardiner	6,178 40	17 10	6,195 50	-	64,545 00	-	98,395 00	127 14	-
Gorham Farmers'	North Gorham	39,937 00	274 03	40,211 03	9 95	80,340 00	66,865 00	399,370 00	1,175 77	1,100 00
Hampden	Hampden	9,507 50	39 93	9,547 43	-	28,080 00	-	95,075 00	-	5 00
Harpswell	Harpswell	2,996 70	712 00	3,708 70	-	48,995 00	8,750 00	221,538 08	119 46	25 00
Harrison	Harrison	21,672 25	1,840 07	23,512 32	592 66	168,300 00	49,630 00	381,635 00	806 77	735 00
Jay	Jay	8,667 67	139 15	8,806 82	-	40,505 00	39,675 00	180,355 00	1,839 82	1,375 00
Jefferson Farmers'	Jefferson	3,897 75	373 58	4,271 33	-	10,300 00	500 00	127,675 00	43 30	-
Kennebunk Farmers'	N. Kennebunk	13,385 02	637 11	14,022 13	-	25,275 00	1,600 00	140,895 00	126 38	-
Litchfield	Litchfield	11,576 25	33 82	11,610 07	27 59	48,090 00	-	211,835 00	56 84	-
Lovell	Lovell	4,196 00	157 13	4,353 13	-	13,450 00	8,025 00	69,925 00	16 14	8 16

Maine Mutual Fire	Augusta	6,646 31	4,128 71	10,775 02	3,333 66	407,225 00	15,460 00	391,765 00	6,924 53	10 00
Medomak	Waldoboro	4,946 25	339 54	5,285 79	–	51,400 00	1,000 00	138,275 00	153 05	4 00
New Portland	New Portland	6,450 00	106 99	6,556 99	–	65,500 00	1,000 00	64,500 00	131 00	–
North Yarmouth	North Yarmouth	15,971 08	3 49	15,974 57	12 22	69,021 00	65,983 00	302,650 00	136 97	4 50
Oxford County P. of H.	South Paris	44,072 26	1,328 38	45,400 64	1,000 00	431,832 00	205,213 00	1,308,071 00	8,142 87	6,860 00
Patrons' Androscoggin	Auburn	139,148 00	823 19	139,971 19	–	995,900 00	378,477 00	2,953,333 00	6,333 17	3,725 45
Pittston and Whitefield	Pittston	7,039 20	211 81	7,251 01	–	85,040 00	1,700 00	83,340 00	251 12	–
†Readfield	Readfield	–	–	–	–	–	–	–	–	–
Saco	Saco	8,005 23	78,319 38	86,324 61	–	267,300 00	105,925 00	763,950 00	2,937 61	1,057 12
State Mutual Fire	Portland	24,198 03	4,336 30	28,534 33	1,394 48	638,350 00	25,075 00	613,275 00	6,465 72	255 32
Swan's Island	Swan's Island	2,563 50	3 14	2,566 64	–	2,985 00	800 00	25,335 00	–	–
Union Farmers'	Union	8,269 25	568 03	8,837 28	–	12,150 00	13,000 00	85,250 00	36 45	–
Warren Farmers'	Warren	7,342 66	1,877 06	9,219 72	6 00	68,141 00	65,490 00	195,076 00	339 31	22 79
West Gardiner	West Gardiner	3,656 27	–	3,656 27	7 90	18,400 00	1,300 00	75,745 00	282 37	250 00
Wells	Wells	15,664 50	54 90	15,719 40	155 53	47,175 00	38,320 00	260,100 00	1,666 68	1,461 75
West Bangor and Hermon	Hermon	13,407 50	177 60	13,585 10	15 00	60,500 00	41,900 00	134,075 00	1,124 90	1,161 00
Wilton	Wilton	12,481 40	104 61	12,586 01	–	40,925 00	35,735 00	201,341 00	788 42	800 00
Windham	Windham	23,619 32	18 52	23,637 84	177 87	72,205 00	51,402 00	274,962 00	717 79	443 00
Woolwich	Woolwich	6,437 55	392 99	6,830 54	15 50	24,600 00	1,300 00	143,675 00	61 86	–
York County	Buxton	17,610 50	249 01	17,859 51	150 00	179,155 00	3,050 00	176,105 00	518 26	–
Total		$673,415 01	101,313 51	$774,718 52	$11,367 94	$4,837,816 00	$1,730,794 00	$13,298,957 08	$47,494 27	$25,406 71

* No returns.

† Never transacted any business.

TABLE No. 11.

Maine Mutual Fire Insurance Companies—Income and Expenditures.

COMPANIES.	Location.	Premiums.	Assessments.	Policy Fees.	Income From All Other Sources.	Total Income.	Losses.	Salaries and Expenses of Officers.	All Other Expenditures.	Total Expenditures.
Boothbay	Boothbay	$157 66	-	$33 00	-	$ 190 66	-	$59 00	$ 55 55	$ 114 55
Brunswick Farmers'	Brunswick	69 95	$1,089 19	-	-	1,159 14	$1,022 50	35 00	221 46	1,278 96
*Cape Elizabeth & Scarboro	Cape Elizabeth	-	-	-	-	-	-	-	-	-
Casco	Casco	-	1,724 42	32 25	-	1,756 67	1,753 44	80 82	35 67	1,869 93
Citizens'	Bristol	64 64	-	31 00	$3 83	99 47	-	31 00	22 97	53 97
Cumberland	Cumberland	66 88	-	9 00	4 96	80 84	45 68	39 83	30 00	115 51
Danville	Auburn	78 47	-	24 00	20 10	122 57	-	19 08	23 00	42 08
Dresden	Dresden	47 01	-	13 00	7 40	67 41	-	13 00	49 00	62 00
Edgecomb	Edgecomb	67 74	-	8 50	3 50	79 74	200 00	43 50	24 60	268 10
Eliot and Kittery	Eliot	500 04	1,140 00	-	1,800 00	3,440 04	2,532 00	225 00	733 70	3,490 70
Falmouth	West Falmouth	240 29	34 57	35 00	-	309 86	-	-	20 90	20 90
Farmington	Farmington	164 40	-	78 00	-	242 40	-	78 00	85 41	163 41
Fayette	Fayette	46 39	-	-	-	46 39	-	6 00	9 53	15 53
Freeport and Yarmouth	Freeport	102 11	-	8 19	-	110 30	-	8 19	39 50	47 69
Fryeburg	Fryeburg	-	611 38	-	27 00	638 38	550 00	28 00	53 45	631 45
Gardiner and Richmond	Gardiner	127 14	-	73 00	1 26	201 40	-	106 11	78 19	184 30
Gorham Farmers'	North Gorham	-	1,175 77	84 00	16 33	1,276 10	1,100 00	84 00	48 50	1,232 50
Hampden	Hampden	-	-	57 00	-	57 00	5 00	19 00	34 68	58 68
Harpswell	Harpswell	119 46	-	-	-	119 46	25 00	30 00	14 00	69 00
Harrison	Harrison	806 77	-	183 50	649 91	1,640 18	735 00	255 50	346 04	1,336 54
Jay	Jay	121 21	1,718 61	24 50	-	1,864 32	1,375 00	61 80	403 48	1,840 28
Jefferson Farmers'	Jefferson	43 30	-	18 00	12 27	73 57	-	18 00	10 72	28 72
Kennebunk Farmers'	North Kennebunk	126 38	-	23 00	19 88	169 26	-	24 00	31 05	55 05
Litchfield	Litchfield	56 84	-	28 50	-	85 34	-	45 60	12 69	58 29
Lovell	Lovell	16 14	-	6 30	3 20	25 64	8 16	12 60	13 60	34 36

* No returns.

Maine Mutual	Augusta	6,924 53	–	–	15 01	6,939 54	10 00	788 00	2,012 83	2,810 83
Medomak	Waldoborough	153 05	–	35 50	–	188 55	4 00	57 00	32 89	93 89
New Portland	New Portland	131 00	–	86 00	–	217 00	–	19 00	91 01	110 01
North Yarmouth	North Yarmouth	136 97	–	–	49 00	185 97	4 50	50 33	127 65	182 48
Oxford County P. of H.	South Paris	1,075 63	7,067 24	–	200 00	8,342 87	6,860 00	167 05	697 60	7,724 65
										5 49
Patrons' Androscoggin	Auburn	1,493 85	4,839 32	–	500 00	6,833 17	3,725 45	574 59	2,055 45	6,355 81
Pittston & Whitefield	Pittston	251 12	–	56 50	–	307 62	–	56 50	39 31	9
*Readfield	Readfield	–	–	–	–	–	–	–	–	–
Saco	Saco	2,937 61	–	–	3,298 35	6,235 96	1,057 12	662 50	1,138 57	2,858 19
State Mutual	Portland	6,465 72	–	–	182 77	6,648 49	255 32	221 22	1,935 65	2,412 19
Swan's Island	Swan's Island	–	–	16 43	–	16 43	–	11 14	18 86	30 00
Union Farmers'	Union	36 45	–	16 00	–	52 45	–	25 00	18 30	43 30
Warren Farmers'	Warren	†339 31	–	–	129 65	468 96	22 79	98 00	27 15	147 94
West Gardiner	West Gardiner	19 39	262 98	14 50	–	296 87	250 00	–	23 00	273 00
Wells	Wells	81 76	1,584 92	26 50	658 81	2,351 99	1,461 75	169 90	821 35	2,453 00
West Bangor and Hermon	Hermon	–	1,124 90	81 00	16 47	1,222 37	1,161 00	28 00	53 83	1,242 83
Wilton	Wilton	58 54	729 88	23 00	7 37	818 79	800 00	103 25	15 47	918 72
Windham	Windham	226 26	491 76	54 00	5 52	777 54	443 00	83 00	53 67	579 67
Woolwich	Woolwich	61 86	–	18 47	20 45	100 78	–	18 47	14 80	33 27
York County	Buxton	518 26	–	88 50	48	607 24	–	83 00	371 60	454 60
Total		$23,934 13	$23,594 94	$1,286 14	$7,653 52	$56,468 73	$25,406 71	$4,538 98	$11,946 68	$41,892 37

* Never transacted any business.

† Includes policy fees.

TABLE No. 12.
Business Transacted by Special Insurance Brokers.

NAME.	Residence.	Date of license.	Risks written.	Premiums.
Anderson, Adams & Co	Portland	September 12, 1895	$35,250	$465 31
Burrill, C. C., & Son	Ellsworth	July 5, 1894	4,000	177 50
Dow & Pinkham	Portland	May 7, 1895	57,500	1,421 28
Leighton, E. A	Berwick	May 6, 1895	6,100	112 00
Little, W. F	Portland	April 29, 1895	10,400	310 06
Rollins & Adams	Portland	February 7, 1894	27,000	307 13
Total			$140,250	$2,793 28

TABLE No. 13.

Record of fires in Maine from May 26 to December 31, 1895, as shown by the Investigations and Reports of Municipal Authorities made in Compliance with the Provisions of Chapter 98 of the Public Laws of 1895.

Property.	Total loss.	Partial loss.	Building.				Contents.			
			Value of.	Damage to.	Insurance upon.	Insurance paid.	Value of.	Damage to.	Insurance upon.	Insurance paid.
Armory	-	1	-	-	-	-	$800 00	$270 00	$500 00	$270 00
Bakery	-	1	$ 1,500 00	$200 00	$500 00	$200 00	800 00	149 50	500 00	149 50
Barber shops	2	1	8,400 00	315 00	*	15 00	1,500 00	1,060 00	900 00	872 00
Barns	43	1	13,890 00	13,835 00	5,700 00	5,410 00	10,543 00	10,043 00	2,800 00	2,722 25
Bath house	1	-	100 00	100 00	100 00	-	-	-	-	-
Bicycle club houses	1	1	600 00	15 00	-	-	200 00	200 00	-	-
Billiard halls	-	2	-	-	-	-	1,150 00	843 00	900 00	843 00
Blacksmith shops	5	3	3,275 00	2,440 00	1,450 00	945 00	2,950 00	1,550 00	1,350 00	311 00
Boarding houses	1	4	15,900 00	692 48	12,000 00	392 48	3,100 00	625 00	2,600 00	405 00
Carriage repository	-	1	2,000 00	450 00	500 00	450 00	4,000 00	2,300 00	3,000 00	2,300 00
Casket manufactory	-	1	3,000 00	5 00	-	-	4,000 00	50 00	-	-
Chapel	-	1	80,000 00	130 00	55,400 00	130 00	5,000 00	80 00	2,540 00	80 00
Churches	2	1	13,000 00	8,000 00	4,500 00	4,022 10	3,280 00	788 32	2,000 00	708 32
City hall	-	1	100,000 00	105 00	50,000 00	105 00	20,000 00	-	-	-
Clapboard manufactory	-	1	3,000 00	300 00	-	-	4,000 00	100 00	100 00	50 00
Coal	-	-	14,250 00	4,348 00	10,000 00	4,348 00	-	-	-	-
Dowel mill	1	-	2,500 00	2,500 00	-	-	-	500 00	-	-
Dry houses	4	-	4,950 00	4,950 00	900 00	900 00	4,590 00	4,590 00	310 00	310 00
Dwellings	110	97	251,465 00	116,316 01	158,835 00	64,411 37	87,369 00	44,105 05	40,160 00	15,873 77
Dwelling and bakery	-	1	3,000 00	58 40	2,000 00	58 40	-	-	-	-
Dwelling and paint shop	-	1	1,200 00	316 00	1,000 00	316 00	60 00	60 00	-	-
Dwelling and stables	13	4	40,700 00	32,526 00	20,850 00	13,486 98	11,650 00	4,914 00	6,700 00	4,814 00
Dwelling and store-house	-	1	700 00	144 50	500 00	144 50	1,200 00	10 00	800 00	10 00
Engine house	1	-	1,400 00	1,400 00	-	-	1,400 00	125 00	-	-
Ether launch	-	1	800 00	200 00	500 00	200 00	-	-	-	-
Farm buildings	66	2	87,925 00	87,125 00	56,115 00	50,555 50	45,615 91	34,034 91	16,520 91	11,309 41
Fish markets	1	1	2,700 00	741 25	1,350 00	391 25	700 00	275 00	-	-
Flour mill	1	-	4,000 00	4,000 00	-	-	1,200 00	700 00	700 00	700 00
Forest fires	-	26	-	20,432 00	-	-	-	-	-	-
Foundry	-	1	1,000 00	25 00	-	-	1,000 00	-	-	-

* Returns incomplete.

TABLE No. 13—Continued.

Property.	Total loss.	Partial loss.	Building.				Contents.			
			Value of.	Damage to.	Insurance upon.	Insurance paid.	Value of.	Damage to.	Insurance upon.	Insurance paid.
Gas plant	-	1	$20,000 00	$9,000 00	$1,500 00	$1,217 61	$7,000 00	$4,000 00	$2,500 00	-
Grange hall	1	-	2,000 00	2,000 00	500 00	500 00	300 00	300 00	-	-
Halls	2	-	3,100 00	3,100 00	2,400 00	400 00	650 00	650 00	50 00	50 00
Hen house	-	1	100 00	3 00	-	-	-	-	-	-
Hotels	3	6	333,185 00	11,039 31	161,859 00	5,344 31	95,200 00	3,018 75	64,050 00	818 75
Jail and workshop	1	-	4,000 00	4,000 00	3,000 00	2,812 00	18,000 00	8,000 00	5,100 00	4,850 00
Kindlingwood manufactory	-	1	10,000 00	75 00	8,000 00	-	-	-	-	-
Laboratories	1	1	21,200 00	6,911 75	8,800 00	6,511 75	4,500 00	2,777 40	2,900 00	1,677 40
Laundry	-	1	1,800 00	850 00	800 00	800 00	900 00	250 00	-	-
Livery stable	1	-	125 00	125 00	-	-	-	-	-	-
Load of hay	1	-	8 50	8 50	-	-	-	-	-	-
Loafing place	1	-	25 00	25 00	-	-	-	-	-	-
Lockup	-	1	500 00	38 50	300 00	38 50	-	-	-	-
Lodge rooms	2	-	-	-	-	-	1,600 00	1,600 00	1,000 00	800 00
Lumber	1	1	141,555 95	141,552 95	13,500 00	12,414 02	-	-	-	-
Lumber mills	2	-	3,500 00	1,651 73	1,500 00	151 73	500 00	500 00	-	-
Machine shop	-	1	11,000 00	1,500 00	3,300 00	1,500 00	13,000 00	1,551 68	1,251 68	1,031 68
Market	1	-	1,500 00	1,500 00	1,300 00	1,200 00	3,500 00	1,200 00	1,300 00	1,200 00
Meat market	1	-	900 00	900 00	600 00	600 00	1,075 00	1,075 00	400 00	375 00
Mill	1	-	4,000 00	4,000 00	-	-	3,000 00	3,000 00	-	-
Office and storehouse	-	1	800 00	50 00	600 00	50 00	2,000 00	150 00	1,900 00	150 00
Paint shop	-	1	2,500 00	*5 00	800 00	40 00	2,000 00	-	750 00	-
Planing and grist mill	1	-	600 00	600 00	-	-	600 00	600 00	-	-
Postoffices	-	2	400 00	75 00	-	-	1,500 00	75 00	-	-
Printing offices	3	-	7,000 00	7,000 00	5,000 00	-	6,000 00	3,900 00	3,600 00	2,000 00
Publishing house and printing office	1	-	4,000 00	4,000 00	3,000 00	3,000 00	62,227 84	29,166 33	17,000 00	16,575 00
Pulp mill	1	-	600 00	600 00	-	-	2,000 00	2,000 00	-	-
Railroad sleepers	-	-	60 00	37 00	-	-	-	-	-	-
Refrigerator and ice house	1	-	300 00	300 00	300 00	300 00	100 00	100 00	100 00	100 00
Restaurants	-	2	8,000 00	500 00	1,500 00	410 00	1,825 00	1,550 00	1,250 00	800 00

Restaurant and dance hall	1	-	$2,500 00	$2,500 00	$1,200 00	$1,200 00	$250 00	$200 00	$200 00	$200 00
Restaurant and hotel	1	-	5,500 00	5,500 00	2,000 00	2,000 00	6,000 00	6,000 00	2,000 00	-
Saloon	-	1	-	-	-	-	200 00	150 00	-	-
Sardine factories	2	2	21,500 00	14,200 00	10,000 00	7,000 00	32,000 00	25,000 00	20,500 00	7,000 00
Sash and blind factory	-	1	10,000 00	-	-	-	4,000 00	45 00	3,000 00	45 00
Saw mills	7	1	42,800 00	35,300 00	20,850 00	20,850 00	35,300 00	33,450 00	17,175 00	17,175 00
School houses	1	1	5,800 00	3,300 00	4,100 00	3,100 00	1,200 00	300 00	300 00	300 00
Shoe factories	2	1	17,800 00	14,528 00	13,500 00	12,673 00	34,000 00	30,000 00	22,325 00	22,075 00
Shop	1	-	200 00	200 00	-	-	400 00	400 00	-	-
Shingle mill	1	-	350 00	350 00	-	-	850 00	850 00	-	-
Smoke houses	1	3	1,600 00	415 00	-	-	3,350 00	825 00	-	-
Stables	12	7	20,525 00	6,260 72	12,308 40	1,991 64	3,885 00	3,395 00	1,550 00	250 00
Stations	1	1	6,000 00	4,471 91	6,000 00	4,471 91	1,500 00	668 99	1,500 00	668 99
Station and freight house	-	1	1,000 00	899 20	1,000 00	899 20	500 00	400 00	500 00	-
Steam saw mills	4	-	6,725 00	6,725 00	1,815 00	1,815 00	6,475 00	5,900 00	2,660 00	2,217 44
Stores	-	18	111,400 00	8,725 74	31,500 00	6,856 74	81,835 07	27,825 58	51,790 00	14,415 62
Store, book	-	1	215,000 00	1,190 00	80,000 00	1,190 00	35,000 00	27,720 00	34,000 00	27,720 00
Stores, clothing	-	2	-	-	-	-	9,500 00	4,785 00	6,400 00	4,785 00
Stores, confectionery	-	5	3,500 00	1,172 00	2,200 00	1,086 28	1,900 00	970 00	1,500 00	970 00
Store, crockery	-	1	-	-	-	-	5,000 00	25 66	3,200 00	25 66
Stores, drug	1	2	42,500 00	4,530 00	8,500 00	4,510 00	7,600 00	2,738 90	6,300 00	2,735 49
Stores, dry goods	2	1	35,700 00	710 00	20,500 00	500 00	17,000 00	4,400 00	8,500 00	3,800 00
Store, furniture	-	1	42,000 00	3,000 00	23,000 00	1,845 00	6,200 00	6,200 00	5,125 00	4,000 00
Stores, general	3	2	4,100 00	4,100 00	2,750 00	2,750 00	21,200 00	18,356 00	12,250 00	11,469 50
Stores, grocery	1	7	8,750 00	1,349 25	6,950 00	1,132 75	9,942 00	3,225 71	8,300 00	2,647 71
Stores, jewelry	1	2	300 00	300 00	300 00	300 00	13,700 00	2,768 55	3,200 00	2,768 55
Stores, millinery	1	1	1,000 00	1,000 00	800 00	800 00	1,615 00	1,315 00	800 00	800 00
Store, shoe	-	1	-	-	-	-	1,200 00	563 61	1,200 00	563 61
Store, sporting goods	-	1	-	-	-	-	1,700 00	1,475 00	350 00	350 00
Store, tea	1	-	6,000 00	6,000 00	2,000 00	2,000 00	-	-	-	-
Store and dwellings	5	3	9,700 00	5,650 00	5,650 00	1,856 00	11,467 00	9,984 00	7,450 00	2,788 64
Stores and offices	-	3	25,000 00	444 50	25,000 00	444 50	3,650 00	1,047 50	2,600 00	1,047 50
Stores, offices and dwelling	-	1	12,000 00	695 80	1,000 00	-	-	-	-	-
Stores, offices and hall	-	1	6,000 00	20 00	4,000 00	20 00	-	-	-	-
Store and postoffice	1	-	600 00	600 00	450 00	450 00	1,500 00	1,500 00	750 00	750 00
Store houses	8	4	2,800 00	1,540 00	950 00	625 00	14,356 00	10,781 00	10,296 00	7,026 00
Studio	1	-	500 00	500 00	350 00	350 00	1,600 00	1,600 00	800 00	800 00
Summer hotel	1	-	6,000 00	6,000 00	3,000 00	3,000 00	3,200 00	3,200 00	1,800 00	1,800 00
Summer residences	3	-	2,350 00	2,350 00	2,650 00	150 00	3,150 00	150 00	2,550 00	50 00

TABLE No. 13—Concluded.

Property	Total loss.	Partial loss.	Building.				Contents.			
			Value of.	Damage to.	Insurance upon.	Insurance paid.	Value of.	Damage to.	Insurance upon.	Insurance paid.
Tailor shop	-	1	-	-	-	-	$ 600 00	$ 200 00	-	-
Tannery	1	-	$6,300 00	$6,300 00	$4,000 00	$4,000 00	15,200 00	12,000 00	$10,000 00	$9,406 27
Taxidermist's rooms	-	1	-	-	-	-	800 00	500 00	-	-
Tin roofers shop	-	1	2,000 00	70 00	1,500 00	70 00	3,000 00	70 00	1,500 00	70 00
Town hall	1	-	1,500 00	1,500 00	600 00	600 00	500 00	250 00	-	-
Vessel	-	1	600 00	10 00	-	-	-	-	-	-
Wood manufactory	-	1	600 00	55 00	300 00	55 00	600 00	43 69	500 00	43 69
Wood sheds	2	2	400 00	350 00	75 00	75 00	800 00	800 00	-	-
Wood working shops	3	-	3,300 00	3,300 00	1,500 00	1,500 00	6,000 00	6,000 00	1,500 00	1,500 00
Woolen manufactory	-	1	1,200 00	170 55	750 00	170 55	6,000 00	537 60	5,000 00	537 60
Wool carding mill	1	-	1,000 00	1,000 00	-	-	1,500 00	1,500 00	-	-
Total	349	259	$1,938,414 45	$660,400 05	$903,807 40	$276,138 05	$860,810 82	$433,947 73	$444,903 59	$224,958 35

TABLE No. 14.

Showing the Cause of all Fires in the State from May 26 to December 31, 1895, as shown by the Investigations and Reports of Municipal Authorities, made in compliance with the Provisions of Chapter 98 of the Public Laws of 1895.

Cause of Fires.	Number of fires.	Total loss.	Partial loss.	Damage.
Accidental	15	6	9	$15,233 94
Ashes	10	1	9	25,833 26
Boiling over of kettle of fat	3	2	1	20,200 00
Burning brush	5	-	5	2,130 00
Burning out of chimney	7	-	7	6,047 00
Burning out of smoke stack	3	1	2	3,402 00
Carelessness	8	-	8	3,787 48
Caught from brick oven.	1	-	1	15,000 00
Caught from heater	6	2	4	38,816 68
Children playing with fire and matches	23	7	16	13,053 97
Defective chimney	59	15	44	70,611 16
Defective flue	26	8	18	20,696 04
Defective smoke-stack	1	-	1	50 00
Electric wires	2	-	2	115 00
Explosion of kerosene lamp or lantern	22	5	17	30,317 29
Explosion of oil stove	3	-	3	4,982 00
Fireworks	3	-	3	80 00
Forest fire	21	11	10	32,192 00
Forge	1	-	1	2,750 00
Hot box in mill	3	2	1	49,000 00
Hunters	1	-	1	100 00
Incendiary	51	30	21	49,052 92
Kindling fire with kerosene	1	-	1	30 00
Lightning	17	11	6	12,443 45
Overheated chimney	6	-	6	10,363 92
Overheated funnel	6	-	6	21,458 00
Overheated stove	17	8	9	21,188 71
Rats or mice and matches	6	-	6	1,462 70
Set by boys	2	-	2	1,150 00
Smoking	3	1	2	535 00
Smoking hams in house	1	-	1	400 00
Sparks	35	7	28	53,111 41
Sparks from locomotive	16	4	12	25,220 50
Spontaneous combustion	13	1	12	28,291 65
Tramps	1	-	1	1,700 00
Unknown	192	79	113	517,201 42
Total	590	201	389	$1,098,007 50

MAINE STOCK MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE [ ]
STOCK MARINE INSURANCE COMPANIES OF THE STATE OF
MAINE, SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1895.

MERCHANTS' INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President.* WILLIAM B. SNOW, *Secretary.*

Cash Capital, $100,000.

ASSETS.

Loans on mortgage of real estate, (first liens,)	$55,000 00
Stocks and bonds owned by the company, market value	66,539 00
Loans secured by collateral	52,000 00
Cash in company's principal office	38 66
Cash deposited in bank	8,218 39
Interest due and accrued on stocks and bonds	1,634 14
Interest due and accrued on collateral loans	3,118 77
Gross premiums in due course of collection	11,020 65
Bills receivable, not matured, taken for premiums	18,939 45
Gross assets	$216,509 06

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Union Insurance Company's stock (market value)	$4,560
Loans secured in part by stock of Merchants Insurance Company,	1,000
Total	$5,560

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par Value.	*Market Value.*
European & North American R. R. Co. stock, 5 per cent	$13,200 00	$16,632 00
*Union Insurance Company	2,400 00	4,560 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 St. Paul, bonds, 6 per cent	2,500 00	2,750 00
City of Kingman, bonds, 6 per cent	2,000 00	2,060 00
City of Omaha, bonds, 5 per cent	4,000 00	4,400 00
City of Brewer, bonds, 4 per cent	16,000 00	16,320 00
Wood County, bonds, 5 per cent	10,000 00	10,314 50
Spokane County, bonds, 6 per cent	2,000 00	2,080 00
Wamego Township, bonds, 6 per cent	1,000 00	1,072 50
Webster Paper Co., bonds, 6 per cent	3,000 00	3,000 00
Total	$59,100 00	$66,539 00

*The law prohibits insurance companies from investing their funds in this class of securities and the above items are therefore *unadmitted*, although the market value exceeds the amount charged on the books of the company. The officers of the company have been instructed to dispose of these securities without delay.

LOANS ON COLLATERAL.

	Par Value.	Market Value.	Am't Loaned Thereon.
Katahdin Ice Co. / *Merchants' Ice Co.	$2,000 00	$2,000 00	$1,000 00
Maine Central R. R. Co., bonds, 5 per cent	1,000 00	1,020 00	1,000 00
United States bonds, 4 per cent	2,000 00	2,260 00	2,000 00
Adams Water Works Co., bonds, 5 per cent	500 00	500 00	500 00
City of St. Paul, bonds, 5 per cent	1,000 00	1,100 00	500 00
Kenduskeag National Bank, Bangor, stock	2,000 00	2,500 00	2,000 00
First National Bank, Bangor, stock	7,000 00	9,000 00	7,000 00
First National Bank, Bangor $1,000 / Orono Pulp & Paper Co 1,500	2,500 00	2,500 00	2,000 00
Van Buren, L. M. Co., stock	6,000 00	6,000 00	3,000 00
Camden & Rockland Water Co $1,500 / Rockland Trust Co., stock 500	2,000 00	2,000 00	1,000 00
Smith Planing Mill Co., stock	3,500 00	3,500 00	2,000 00
Lockwood Co., stock	1,000 00	1,000 00	1,000 00
European & N. A. Railway Co., stock	5,500 00	6,765 00	5,500 00
North National Bank, Rockland, stock	500 00	550 00	500 00
Beacon Trust Co., Boston, stock	1,000 00	1,000 00	1,000 00
European & N. A. R. R. Co., stock	1,000 00	1,260 00	1,500 00
Eastern Trust & Banking Co., stock	500 00	625 00	
Eastern Trust & Banking Co., stock	500 00	625 00	500 00
Bangor & Aroostook, 2d Mortgage, bonds	40,000 00	36,000 00	20,000 00
Total	$79,500 00	$80,205 00	$52,000 00

LIABILITIES.

Losses unadjusted, including all reported losses		$23,091 41
Unearned premiums on outstanding risks		60,366 67
Total liabilities except capital		$83,458 08
Cash capital	$100,000 00	
Surplus beyond all liabilities	33,050 98	
Surplus as regards policy holders		133,050 98
Gross liabilities and net surplus		$216,509 06

INCOME.

Net cash received for premiums (marine)	$92,397 48
Received for interest on stocks and bonds and all other sources	6,178 43
Gross cash income	$98,575 91

EXPENDITURES.

Net amount paid for losses (marine)	$85,130 51
Cash dividends actually paid	8,000 00
Paid for commissions or brokerage	14,767 36
Salaries and other charges of officers, clerks and employes	3,950 00
All other expenditures, viz: Expense account, $2,286.72; poor accounts, $214.63	2,501 35
Gross cash expenditures	$114,349 22

RISKS AND PREMIUMS.

	Marine.	Premium.
In force December 31, 1894	$ 1,933,169	$ 67,129 96
Written during the year	13,705,948	108,998 15
Total	$15,639,117	$176,128 11
Expired and terminated	13,924,776	115,761 44
In force at end of the year	$1,714,341	$60,366 67

*The law prohibits insurance companies from investing their funds in this class of securities and the above items are therefore *unadmitted*, although the market value exceeds the amount charged on the books of the company. The officers of the company have been instructed to dispose of these securities without delay.

BUSINESS IN MAINE.

Risks written (marine)	$13,705,948 00
Premiums received	108,998 15
Losses paid	85,130 51
Losses incurred	85,130 51

UNION INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

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

Cash Capital, $100,000

ASSETS.

Loans on mortgage of real estate, (first liens,)	$ 2,875 00
Interest due and accrued thereon	86 25
Stocks and bonds owned by the company, market value	203,308 50
Loans secured by collateral	1,500 00
Cash in company's principal office	648 59
Cash deposited in bank	25,277 61
Interest due and accrued on stocks and bonds	2,158 75
Interest due and accrued on collateral loans	45 00
Gross premiums in due course of collection	23,928 05
Bills receivable, not matured, taken for premuims	44,134 78
Gross assets	$303,962 53

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par Value.	*Market Value.*
Lockwood Company stock	$ 5,000 00	$ 5,400 00
European & North American Railroad Company stock	13,800 00	17,250 00
Trenton Passenger Railway bonds, 6 per cent	25,000 00	27,562 50
Stillwater bonds, 5 per cent	16,000 00	17,280 00
Bangor bonds, 6 per cent	16,000 00	16,880 00
Bangor bonds, 6 per cent	7,000 00	8,050 00
Bangor bonds, 7 per cent	6,000 00	6,480 00
St. Paul bonds, 7 per cent	11,000 00	12,210 00
St. Paul bonds, 5 per cent	5,000 00	5,375 00
Bath bonds, 6 per cent	4,000 00	4,440 00
Dubuque bonds, 6 per cent	5,000 00	5,050 00
Maine Central Railroad Company bonds, 6 per cent	2,000 00	2,140 00
Union Pacific Railroad Company bonds, 6 per cent	2,000 00	2,200 00
Fort Madison bonds, 5 per cent	2,000 00	2,120 00
C. N. Nelson Lumber Company bonds, 6 per cent	5,000 00	5,250 00
Bangor & Katahdin Iron Works R. R. bonds, 6 per cent	9,000 00	9,270 00
Sandusky bonds, 5 per cent	3,000 00	3,060 00
Bangor & Piscataquis R. R. extension bonds, 5 per cent,	5,500 00	5,665 00
Galion bonds, 5 per cent	7,000 00	7,350 00
Atchison, Topeka & Santa Fe bonds, 4 per cent	26,000 00	18,200 00
Eastern Manufacturing Company bonds, 6 per cent	5,000 00	5,200 00
Multnomah street Railway bonds, 6 per cent	3,000 00	3,300 00
Passenger & Belt Street Railway bonds, 6 per cent.	3,000 00	3,060 00
Aurora bonds, 6 per cent	10,000 00	10,516 00
Total	$196,300 00	$203,308 50

LOANS ON COLLATERALS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Bangor Gas Light Company 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	$2,200 00	$2,300 00	$1,500 00

LIABILITIES.

Losses unadjusted, including all reported losses		$21,592 31
Unearned premiums on outstanding risks		90,118 96
All other demands against the company		500 00
Total liabilaties except capital		$112,211 27
Cash capital	$100,000 00	
Surplus beyond all liabilities	97,151 26	
Surplus as regards policy holders		191,751 26
Gross liabilities and net surplus		$303,962 53

INCOME.

Net cash received for premuims, (marine)	$131,289 61
Received for interest on stocks and bonds and all other sources	11,955 55
Gross cash income	$143,245 16

EXPENDITURES.

Net amount paid for losses (marine)	$129,512 98
Cash dividends actually paid	13,000 00
Paid for commissions or brokerage	9,850 66
Salaries and other charges of officers, clerks and employes	4 590 00
All other expenditures	2,221 17
Gross cash expenditures	$159,174 81

RISKS AND PREMIUMS.

	Marine.	Premium.
In force December 31, 1894	$1,280,164	$ 93,392 97
Written during the year	4,474,803	153,174 60
Total	$5,754,967	$246,567 57
Expired and terminated	4,470,489	156,448 61
In force at end of the year	$1,284,478	$90,118 96

BUSINESS IN MAINE.

Risks written (marine)	$4,474,803 00
Premiums received	153,174 60
Losses paid	129,512 98
Losses incurred	129,512 98

STOCK FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE STOCK FIRE 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, 1895.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WILLIAM B. CLARK, *President.* WILLIAM H. KING, *Secretary.*

Cash Capital, $4,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$200,000 00
Loans on mortgage of real estate, (first liens,)	36,000 00
Interest due and accrued thereon	300 45
Stocks and bonds owned by the company, market value	9,526,068 00
Loans secured by collateral	5,600 00
Cash in company's principal office	1,865 04
Cash deposited in bank	750,647 93
Interest due and accured on stocks and bonds	250 00
Interest due and accured on collateral loans	137 50
Gross premiums in due course of collection	534,644 96
Gross assets	$11,055,513 88

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Atlantic Mutual Insurance Company, Scrip	$66,160 50

LIABILITIES.

Losses adjusted and unpaid	$61,200 73	
Losses unadjusted, including all reported losses	319,673 52	
Losses resisted	52,296 01	
Gross amount of claims for losses	433,170 26	
Less re-insurance	34,595 07	
Net amount of unpaid losses		$398,575 19
Unearned premiums on outstanding risks		3,026,590 39
All other demands against the company		217,486 20
Special deposits in excess of liabilities thereon		96,629 64
Total liabilities except capital		$3,739,281 42
Cash capital	$4,000,000 00	
Surplus beyond all liabilities	3,316,232 46	
Surplus as regards policy holders		$7,316,232 46
Gross liabilities and net surplus		$11,055,513 88

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$3,695,518 13	$173,226 44	$3,868,744 57
Received for interest on mortgages			1,960 00
Received for interest on stocks and bonds and all other sources			472,880 18
Income from all other sources			3,638 82
Gross cash income			$4,347,223 57

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$2,049,732 19	$120,904 69	$2,170,636 88
Cash dividends actually paid			720,000 00
Paid for commissions or brokerage			615,970 86
Salaries and other charges of officers, clerks and employes			258,304 42
Paid State, National and local taxes			74,785 38
All other expenditures. viz: general expenses, printing, advertising, postage, exchange, express charges, traveling expenses, etc			264,732 97
Gross cash expenditures			$4,104,430 51

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums*
In force December 31, 1894	$502,962,742	$6,214,674 92	$3,721,045	$104,235 27
Written during the year	357,024,849	4,461,273 06	64,771,068	198,663 00
Total	$859,987,591	$10,675,947 98	$68,492,113	$302,898 27
Expired and terminated	340,863,792	4,363,785 50	66,004,758	219,353 19
In force at end of the year	$519,123,799	$6,312,162 48	$2,487,355	$83,545 08
Deduct amount re-insured	36,060,752	440,716 44	-	-
Net amount in force	$483,063,047	$5,871,446 04	$2,487,355	$83,545 08

Perpetual risks in force, $2,327,728. Premiums, $54,006.72.

MISCELLANEOUS.

Premiums received from organization of company	$136,144,043 67
Losses paid from organization of company	77,313,153 68
Fire losses incurred during the year	2,043,574 24
Inland losses incurred during the year	139,324 07
Cash dividends declared from organization of company	22,193,365 00
Dividends declared during the year	720,000 00
Company's stock owned by directors	363,900 00

BUSINESS IN MAINE.

Risks written (fire)	$7,158,687 00
Premiums received	109,467 77
Losses paid	44,851 58
Losses incurred	45,201 71

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818.

FRANCIS PEABODY, *President.* HENRY S. BEAN, *Secretary.*

Cash Capital, $300,000.

ASSETS.

Stocks and bonds owned by the company, market value	$506,457 00
Loans secured by collateral	15,000 00
Cash in company's principal office	992 97
Cash deposited in bank	22 882 21
Interest due and accrued on stocks and bonds	2,504 51
Interest due and accrued on collateral loans	90 00
Gross premiums in due course of collection	19,924 76
Gross assets	$567,851 45

Premiums more than three months due, $828.82.

LIABILITIES.

Losses adjusted and unpaid	$ 1,306 95	
Losses unadjusted, including all reported losses	19,861 14	
Losses resisted	3,997 00	
Gross amount of claims for losses	$25,165 09	
Less re-insurance	1,400 00	
Net amount of unpaid losses		$23,765 09
Unearned premiums on outstanding risks		148,976 55
All other demands against the company		8,087 96
Total liabilities except capital		180,829 60
Cash capital	$300,000 00	
Surplus beyond all liabilities	87,021 85	
Surplus as regards policy holders		387,021 85
Gross liabilities and net surplus		$567,851 45

INCOME.

Net cash received for premiums, (fire)	$236,858 00
Received for interest on stocks and bonds and all other sources	21,801 51
Gross cash income	$258,659 51

EXPENDITURES.

Net amouut paid for losses (fire)	$124,551 45
Cash dividends actually paid	18,132 00
Paid for commissions or brokerage	50,476 73
Salaries and other charges of officers, clerks and employes	24,266 41
Paid state, national and local taxes	5,939 53
All other expenditures	10,725 03
Gross cash expenditures	$234,091 15

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$33,996,195	$393,905 48
Written during the year	25,416,386	282,517 36
Total	$59,412,581	$676,422 84
Expired and terminated	27,305,050	308,266 28
In force at end of the year	$32,107,531	$368,156 56
Deduct amount re-insured	3,818,722	45,225 86
Net amount in force	$28,288,809	$322,930 70

MISCELLANEOUS.

Premiums received from organization of company	$11,512,629 93
Losses paid from organization of company	8,019,264 00
Fire losses incurred during the year	122,338 72
Cash dividends declared from organization of company	2,679,500 00
Dividends declared during the year	18,000 00
Company's stock owned by directors	47,100 00

BUSINESS IN MAINE.

Risks written (fire)	$391,423 00
Premiums received	5,729 95
Losses paid	2,596 85
Losses incurred	2,499 33

AMERICAN INSURANCE [COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President.* J. H. WORDEN, *Secretary.*

Cash Capital, $600,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 253,977 20
Loans on mortgage of real estate, (first liens)	1,470,422 06
Interest due and accrued thereon	23,408 95
Stocks and bonds owned by the company, market value	764,440 00
Cash in company's principal office	2,747 60
Cash deposited in bank	33,091 03
Interest due and accrued on stocks and bonds	8,971 66
Gross premiums in due course of collection	44,747 94
All other assets	1,992 85
Gross assets	$2,603,799 29

LIABILITIES.

Losses adjusted and unpaid	$14,477 97	
Losses unadjusted, including all reported losses	31,359 12	
Losses resisted	6,900 00	
Gross amount of claims for losses	$52,737 09	
Less re-insurance	1,332 74	

Net amount of unpaid losses		$ 51,404 35
Unearned premiums on outstanding risks		483,073 82
All other demands against the company		15,890 21
Total liabilities except capital		550,368 38
Cash capital	$ 600,000 00	
Surplus beyond all liabilities	1,453,430 91	
Surplus as regards policy holders		2,053,430 91
Gross liabilities and net surplus		$2,603,799 29

INCOME.

Net cash received for premiums, (fire)	$522,817 96
Received for interest on mortgages	76,641 78
Received for interest on stocks and bonds and all other sources	35,753 18
Income from all other sources	1,341 10
Gross cash income	$636,554 02

EXPENDITURES.

Net amount paid for losses, (fire)	$227,607 29
Cash dividends actually paid	61,225 25
Paid for commissions or brokerage	97,232 85
Salaries and other charges of officers, clerks and employes	50,176 34
Paid State, National and local taxes	21,736 64
All other expenditures	31,265 59
Gross cash expenditures	$489,243 96

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$105,714,667	$1,000,573 64
Written during the year	68,458,777	666,794 05
Total	$174,173,444	$1,667,367 69
Expired and terminated	67,216,248	668,601 96
In force at end of the year	$106,957,196	$998,765 73
Deduct amount re-insured	3,967,065	39,897 05
Net amount in force	$102,990,131	$958,868 68

MISCELLANEOUS.

Premiums received from organization of company	$9,328,359 50
Losses paid from organization of company	3,820,258 96
Fire losses incurred during the year	230,499 85
Cash dividends declared from organization of company	2,042,360 26
Dividends declared during the year	60,000 00
Company's stock owned by directors	28,935 00

BUSINESS IN MAINE.

Risks written (fire)	$249,525 00
Premiums received	2,733 71
Losses paid	49 20
Losses incurred	79 20

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOS. H. MONTGOMERY, *President.* RICHARD MARIS, *Secretary.*

Cash Capital, $500,000.

ASSETS.

Real estate owned by the company, unincumbeved		$255,014 31
Loans on mortgage of real estate (first liens)		1,101,254 13
Interest due and accrued thereon		21,695 79
Stocks and bonds owned by the company, market value		789,916 65
Loans secured by collateral		55,200 00
Cash in company's principal office		11,552 84
Cash deposited in bank		75,383 75
Interest due and accrued on collateral loans		524 90
Gross premiums in due course of collection		91,616 51
All other assets		7,425 65
Gross assets		$2,409,584 53

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

American Fire Insurance Co., stock	$848 00	

LIABILITIES.

Losses adjusted and unpaid	$ 19,556 07	
Losses unadjusted, including all reported losses	122,549 85	
Losses resisted	28,128 19	
Net amount of unpaid losses		170,234 11
Unearned premiums on outstanding risks		852,857 95
All other demands against the company		577,374 58
Special deposits in excess of liabilities thereon		45,005 63
Total liabilities except capital		$1,645,472 27
Cash capital	$500,000 00	
Surplus beyond all liabilities	264,112 26	
Surplus as regards policy holders		764,112 26
Gross liabilities and net surplus		$2,409,584 53

INCOME.

Net cash received for premiums, (fire.)	$1,184,164 07
Received for interest on mortgages	59,485 06
Received for interest on stocks and bonds and all other sources	41,077 66
Income from all other sources	14,113 97
Gross cash income	$1,298,840 76

EXPENDITURES.

Net amount paid for losses	$826,672 70
Cash dividends actually paid	27,500 00
Paid for commissions or brokerage	213,185 64
Salaries and other charges of officers, clerks and employes	103,750 00
Paid State, national and local taxes	32,093 97
All other expenditures	100,993 06
Gross cash expenditures	$1,304,195 37

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$164,551,360	$2,105,493 25
Written during the year	114,799,046	1,460,028 76
Total	$279,350,406	$3,565,522 01
Expired and terminated	126,392,100	1,637,226 67
In force at end of the year	$152,958,306	$1,928,295 34
Deduct amount re-insured	6,389,409	80,859 15
Net amount in force	$146,568,897	$1,847,436 19

Perpetual risks in force, $23,176,604. Premiums, $615,665.12.

MISCELLANEOUS.

Premiums received from organization of company	$29,779,165 83
Losses paid from organization of company	17,939,215 82
Fire losses incurred during the year	790,514 50
Cash dividends declared from organization of company	2,698,935 52
Dividends declared during the year	27,500 00
Company's stock owned by directors	24,400 00

BUSINESS IN MAINE.

Risks written (fire)	$435,191 00
Premiums received	6,345 49
Losses paid	3,920 31
Losses incurred	2,470 31

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE T. CRAM, *President.* JOHN H. ADAMS, *Secretary.*

Cash Capital, $600,000.

ASSETS.

Real estate owned by the company, unincumbered	$500,000 00
Loans on mortgage of real estate, (first liens,)	81,000 00
Stocks and bonds owned by the company, market value	787,000 00
Loans secured by collateral	100,291 33
Cash in company's principal office	822 35
Cash deposited in bank	99,102 96
Gross premiums in due course of collection	92,970 47
Gross assets	$1,661,187 11

LIABILITIES.

Losses adjusted and unpaid	$29,511 93	
Losses unadjusted, including all reported losses	80,550 20	
Losses resisted	30,981 30	
Gross amount of claims for losses	141,043 43	
Less re-insurance	7,043 43	

Net amount of unpaid losses		$134,000 00
Unearned premiums on outstanding risks		662,000 01
All other demands against the company		13,945 57
Special deposits in excess of liabilities thereon		47,153 56
Total liabilities except capital		$857,099 14
Cash capital	$600,000 00	
Surplus beyond all liabilities	204,087 97	
Surplus as regards policy holders		$804,087 97
Gross liabilities and net surplus		$1,661,187 11

INCOME.

Net cash received for premiums (fire)	$802,695 25
Received for interest on stocks and bonds and all other sources	52,802 41
Income from all other sources	22,045 92
Gross cash income	$877,543 58

EXPENDITURES.

Net amount paid for losses (fire)	$484,220 25
Cash dividends actually paid	60,000 00
Paid for commissions or brokerage	123,385 97
Salaries and other charges of officers, clerks and employes	64,998 11
Paid State, National and local taxes	16,828 20
All other expenditures	99,232 10
Gross cash expenditures	$848,664 63

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$103,358,241	$1,290,635 68
Written during the year	78,260,448	1,008,226 95
Total	$181,618,689	$2,298,862 63
Expired and terminated	73,127,534	954,388 29
In force at end of the year	$108,491,155	$1,344,474 34
Deduct amount re-insured	3,353,034	38,637 37
Net amount in force	$105,138,121	$1,305,836 97

MISCELLANEOUS.

Premiums received from organization of company	$16,749,612 30
Losses paid from organization of company	8,570,669 20
Fire losses incurred during the year	506,436 21
Cash dividends declared from organization of company	1,166,412 40
Dividends declared during the year	60,000 00
Company's stock owned by directors	74,430 00

BUSINESS IN MAINE.

Risks written (fire)	$222,380 00
Premiums received	3,968 77
Losses paid	3,153 61
Losses incurred	3,153 61

ARMENIA INSURANCE COMPANY,

PITTSBURGH, PENN.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

J. G. WAINWRIGHT, *President.* W. D. McGILL, *Secretary.*

Cash Capital, $250,000.

ASSETS.

Real estate owned by the company, unincumbered		$ 46,797 17
Loans on mortgage of real estate, (first liens)		242,530 31
Interest due and accrued thereon		5,493 81
Stocks and bonds owned by the company, market value		24,950 00
Loans secured by collateral		8,600 00
Cash in company's principal office		1,824 17
Cash deposited in bank		5,841 94
Interest due and accrued on stocks and bonds		350 00
Interest due and accrued on collateral loans		15 00
Gross premiums in due course of collection		25,097 35
All other assets		489 17
Gross assets		$361,988 92

LIABILITIES.

Losses adjusted and unpaid	$4,490 95	
Losses unadjusted, including all reported losses	8,059 67	
Losses resisted	3,416 66	
Net amount of unpaid losses		$ 15,967 28
Unearned premiums on outstanding risks		84,323 46
All other demands against the company		5,553 47
Total liabilities except capital		$105,844 21
Cash capital	$250,000 00	
Surplus beyond all liabilities	6,144 71	
Surplus as regards policy holders		256,144 71
Gross liabilities and net surplus		$361,988 92

INCOME.

Net cash received for premiums, (fire)	$111,392 36
Received for interest on mortgages	12,662 12
Received for interest on stocks and bonds and all other sources	1,500 00
Income from all other sources	3,175 42
Gross cash income	$128,729 90

EXPENDITURES.

Net amount paid for losses (fire)	$54,881 65
Cash dividends actually paid	222 00
Paid for commissions or brokerage	31,789 69
Salaries and other charges of officers, clerks and employes	5,600 00
Paid state, national and local taxes	3,140 03
All other expenditures	9,208 68
Gross cash expenditures	$104,842 05

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$ 9,467,732	$121,278 11
Written during the year	12,224,902	143,504 32
Total	$21,692,634	$264,782 43
Expired and terminated	8,878,728	100,055 69
In force at end of the year	$12,813,906	$164,726 74
Deduct amount re-insured	322,688	4,702 85
Net amount in force	$12,491,218	$160,023 89

MISCELLANEOUS.

Premiums received from organization of company	$1,352,103 00
Losses paid from organization of company	691,407 24
Fire losses incurred during the year	58,039 70
Cash dividends declared from organization of company	337,500 00
Company's stock owned by directors	84,800 00

BUSINESS IN MAINE.

Risks written (fire)	$12,000 00
Premiums received	174 80

BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

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

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 31,740 78
Loans on mortgage of real estate, (first liens,)	1,059,340 00
Interest due and accrued thereon	5,762 72
Stocks and bonds owned by the company, market value	1,132,019 00
Loans secured by collateral	31,950 00
Cash in company's principal office; Cash deposited in bank	217,114 22
Interest due and accrued on stocks and bonds	4,131 83
Gross premiums in due course of collection	132,229 88
Bills receivable, not matured, taken for premiums	214,552 56
Gross assets	$2,828,840 99

LIABILITIES.

Losses adjusted and unpaid; Losses unadjusted, including all reported losses; Losses resisted		$224,349 00
Unearned premiums on outstanding risks		347,691 07
Total liabilities except capital		$572,040 07
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	1,256,800 92	
Surplus as regards policy holders		$2,256,800 92
Gross liabilities and net surplus		$2,828,840 99

INCOME.

Net cash received for premiums(marine)	$869,434 06
Received for interest on mortgages	41,475 68
Received for interest on stocks and bonds and all other sources	56,176 89
Income from all other sources	2,483 28
Gross cash income	$969,569 91

EXPENDITURES.

Net amount paid for losses (marine)	$717,658 40
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	15,656 41
Salaries and other charges of officers, clerks and employes	54,835 50
Paid State, National and local taxes	6,851 83
All other expenditures	60,634 87
Gross cash expenditures	$955,637 01

RISKS AND PREMIUMS.

	Marine.	*Premiums.*
In force December 31, 1894	$10,171,919	$411,080 04
Written during the year	57,877,697	954,255 70
Total	$68,049,616	$1,365,335 74
Expired and terminated	58,629,496	1,001,645 38
In force at end of the year	$9,420,120	$363,690 36
Deduct amount re-insured	441,962	15,999 29
Net amount in force	$8,978,158	$347,691 07

MISCELLANEOUS.

Premiums received from organization of company	$24,323,974 82
Losses paid from organization of company	17,050,970 88
Marine losses incurred during the year	787,690 97
Cash dividends declared from organization of company	1,730,000 00
Dividends declared during the year	100,000 00
Company's stock owned by directors	105,100 00

BUSINESS IN MAINE.

Risks written (marine)	$634,841 00
Premiums received	7,761 24
Losses paid	257 27
Losses incurred	215 00

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS 1867.

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

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$302,412 72
Loans on mortgage of real estate (first liens)	546,360 00
Interest due and accrued thereon	5,162 95
Stocks and bonds owned by the company, market value	609,379 48
Loans secured by collateral	153,200 00
Cash in company's principal office	2,557 07
Cash deposited in bank	106,301 94
Interest due and accrued on stocks and bonds	3,211 25
Interest due and accrued on collateral loans	300 00
Gross premiums in due course of collection	44,962 37
Bills receivable, not matured, taken for premiums	2,945 20
All other assets	1,918 75
Gross assets	$1,778,411 73

LIABILITIES.

Losses adjusted and unpaid	$ 3,180 68	
Losses unadjusted, including all reported losses	17,705 00	
Losses resisted	2,900 00	
Net amount of unpaid losses		$ 23,785 68
Unearned premiums on outstanding risks		353,599 99
All other demands against the company		8,601 00
Total liabilities except capital		$385,986 67
Cash capital	$ 200,000 00	
Surplus beyond all liabilities	1,192,425 06	
Surplus as regards policy holders		1,392,425 06
Gross liabilities and net surplus		$1,778,411 73

INCOME.

Net cash received for premiums, (fire)	$420,485 82
Received for interest on mortgages	32,402 28
Received for interest on stocks and bonds and all other sources	27,853 45
Income from all other sources	22,661 51
Gross cash income	$503,403 06

EXPENDITURES.

Net amount paid for losses (fire)	$209,079 06
Cash dividends actually paid	50,000 00
Paid for commissions or brokerage	87,195 15
Salaries and other charges of officers, clerks and employes	28,524 27
Paid State, national and local taxes	8,266 89
All other expenditures	32,463 18
Gross cash expenditures	$415,528 55

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$67,492,712	$739,553 47
Written during the year	42,237,586	489,348 54
Total	$109,730,298	$1,228,902 01
Expired and terminated	44,518,992	515,059 10
In force at end of the year	$65,211,306	$713,842 91
Deduct amount re-insured	1,221,120	12,032 83
Net amount in force	$63,990,186	$701,810 08

MISCELLANEOUS.

Premiums received from organization of company	$8,200,072 90
Losses paid from organization of company	4,221,411 38
Fire losses incurred during the year	206,050 18
Cash dividends declared from organization of company	875,925 00
Dividends declared during the year	50,000 00
Company's stock owned by directors	60,300 00

BUSINESS IN MAINE.

Risks written (fire)	$171,820 00
Premiums received	2,362 28
Losses paid	2,259 79
Losses incurred	2,222 60

CAPITAL FIRE INSURANCE COMPANY,

CONCORD, N. H.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

LYMAN JACKMAN, *President.* CHAS. L. JACKMAN, *Secretary.*

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$100,387 03
Loans on mortgage of real estate, (first liens)	57,935 00
Interest due and accrued thereon	612 08
Stocks and bonds owned by the company, market value	170,400 00
Cash in company's principal office	2,424 11
Cash deposited in bank	36,322 30
Interest due and accrued on stocks and bonds	931 67
Gross premiums in due course of collection	51,217 35
All other assets, viz: Due from other companies for re-insurance	2,652 54
Gross assets	$422,882 08

LIABILITIES.

Losses adjusted and unpaid	$13,376 17	
Losses unadjusted, including all reported losses	15,155 13	
Losses resisted	700 00	
Gross amount of claims for losses	$29,231 30	
Less re-insurance	810 03	

Net amount of unpaid losses		$ 28,421 27
Unearned premiums on outstanding risks		135,913 24
All other demands against the company		42,155 19
Total liabilities except capital		$206,489 70
Cash capital	$200,000 00	
Surplus beyond all liabilities	16,392 38	
Surplus as regards policy holders		216,392 38
Gross liabilities and net surplus		$422,882 08

INCOME.

Net cash received for premiums, (fire)	$205,789 03
Received for interest on mortgages	3,729 92
Received for interest on stocks and bonds and all other sources	7,328 89
Income from all other sources	6,014 46
Gross cash income	$222,862 30

EXPENDITURES.

Net amount paid for losses (fire)	$106,081 91
Cash dividends actually paid	8,000 00
Paid for commissions or brokerage	52,737 38
Salaries and other charges of officers, clerks and employes	6,374 72
Paid State, national and local taxes	4,396 68
All other expenditures	8,246 44
Gross cash expenditures	$185,837 13

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$23,625,127	$323,735 37
Written during the year	20,853,196	299,778 56
Total	$44,478,323	$623,513 93
Expired and terminated	22,787,628	317,863 12
In force at end of the year	$21,690,695	$305,650 81
Deduct amount re-insured	2,820,551	40,355 53
Net amount in force	$18,870,144	$265,295 28

MISCELLANEOUS.

Premiums received from organization of company	$1,553,155 00
Losses paid from organization of company	499,890 91
Fire losses incurred during the year	123,234 28
Cash dividends declared from organization of company	61,614 00
Dividends declared during the year	8,000 00
Company's stock owned by directors	56,100 00

BUSINESS IN MAINE.

Risk written (fire)	$441,753 00
Premiums received	8,568 99
Losses paid	1,035 06
Losses incurred	1,235 06

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

G. A. VAN ALLEN, *President.* E. D. JENISON, *Secretary.*

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$75,000 00
Loans on mortgage of real estate (first liens)	76,300 00
Stocks and bonds owned by the company, market value	164,330 00
Loans secured by collateral	10,850 00
Cash in company's principal office	36,444 96
Interest due and accrued on stocks and bonds	800 00
Gross premiums in due course of collection	9,266 70
All other assets	594 62
Gross assets	$373,586 28

LIABILITIES.

Losses unadjusted, including all reported losses	$8,440 00	
Losses resisted	2,380 00	
Net amount of unpaid losses		$10,820 00
Unearned premiums on outstanding risks		95,913 35
All other demands against the company		2,214 20
Total liabilities except capital		108,947 55
Cash capital	$200,000 00	
Surplus beyond all liabilities	64,638 73	
Surplus as regards policy holders		264,638 73
Gross liabilities and net surplus		$373,586 28

INCOME.

Net cash received for premiums (fire)	$142,768 18
Received for interest on mortgages	3,396 67
Received for interest on stocks and bonds and all other sources	8,680 25
Income from all other sources	5,156 66
Gross cash income	$160,001 76

EXPENDITURES.

Net amount paid for losses	$79,212 14
Cash dividends actually paid	12,000 00
Paid for commissions or brokerage	27,808 72
Salaries and other charges of officers, clerks and employes	11,653 97
Paid State, national and local taxes	7,768 62
All other expenditures	8,524 61
Cross cash expenditures	$146,968 06

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$16,804,204	$187,043 65
Written during the year	14,609,868	163,125 69
Total	$31,414,072	$350,169 34
Expired and terminated	13,501,363	154,644 56
In force at end of the year	$17,912,709	$195,524 78
Deduct amount re-insured	650,463	6,125 46
Net amount in force	$17,262,246	$189,399 32

MISCELLANEOUS.

Premiums received from organization of company	$5,207,954 00
Losses paid from organization of company	3,388,962 00
Fire losses incurred during the year	73,050 00
Cash dividends declared from organization of company	840,000 00
Dividends declared during the year	12,000 00
Company's stock owned by directors	57,500 00

BUSINESS IN MAINE.

Risks written, (fire)	$200,375 00
Premiums received	2,429 35
Losses paid	270 61
Losses incurred	270 61

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*COMMERCIAL UNION FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

CHARLES SEWALL, *President.* A. H. WRAY, *Secretary.*

Cash Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value	$203,000 00
Cash in company's principal office	78 00
Cash deposited in bank	11,667 48
Interest due and accrued on stocks and bonds	1,000 00
Gross premiums in due course of collection	5,217 04
All other assets, viz: Interest due on bank balances	9 31
Gross assets	$220,971 83

LIABILITIES.

Losses adjusted and unpaid		$ 12 65
Unearned premiums on outstanding risks		8,637 54
All other demands against the company		680 17
Total liabilities except capital		$9,330 36
Cash capital	$200,000 00	
Surplus beyond all liabilities	11,641 47	
Surplus as regards policy holders		$211,641 47
Gross liabilities and net surplus		$220,971 83

* Admitted March 16, 1896.

INCOME.

Net cash received for premiums, (fire)	$12,829 01
Received for interest on stocks and bonds and all other sources	6,000 00
Income from all other sources viz: Interest on bank balances	26 68
Gross cash income	$18,855 69

EXPENDITURES.

Net amount paid for losses, (fire)	$1,266 77
Cash dividends actually paid	6,000 00
Paid for commissions or brokerage	1,909 30
Paid State, National and local taxes	809 75
All other expenditures viz: printing, stationery, advertising, office expenses and postage	137 87
Gross cash expenditures	$10,123 69

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$ 10,000	$ 18 42
Written during the year	2,198,786	19,612 84
Total	$2,208,786	$19,631 26
Expired and terminated	353,652	2,455 22
In force at end of the year	$1,855,134	$17,176 04

MISCELLANEOUS.

Premiums received from organization of company	$105,191 97
Losses paid from organization of company	81,261 95
Fire losses incurred during the year	1,279 42
Cash dividends declared from organization of company	9,000 00
Company's stock owned by directors	7,500 00

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$146,525 00
Loans on mortgages of real estate (first liens)	854,750 00
Stocks and bonds owned by the company, market value	1,760,605 00
Loans secured by collateral	12,500 00
Cash in company's principal office	1,106 74
Cash deposited in bank	162,696 46
Gross premiums in due course of collection	252,329 69
Bills receivable, not matured, taken for premiums	1,488 80
Gross assets	$3,192,001 69

LIABILITIES.

Losses unadjusted, including all reported losses	$231,359 49	
Losses resisted	33,858 51	
Gross amount of claims for losses	$265,218 00	
Less re-insurance	13,676 00	
Net amount of unpaid losses		$ 251,542 00
Unearned premiums on outstanding risks		1,375,050 28
All other demands against the company		59,000 00
Special deposits in excess of liabilities thereon		109,934 00
Total liabilities except capital		$1,795,526 28
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	396,475 41	
Surplus as regards policy holders		1,396,475 41
Gross liabilities and net surplus		$3,192,001 69

INCOME.

Net cash received for premiums (fire)	$1,763,146 14
Received for interest on mortgages	50,410 35
Received for interest on stocks and bonds and all other sources	74,590 52
Gross cash income	$1,888,147 01

EXPENDITURES.

Net amount paid for losses, (fire)	$936,986 72
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	311,373 31
Salaries and other charges of officers, clerks and employes	137,642 73
Paid State, National and local taxes	38,407 75
All other expenditures	136,755 55
Gross cash expenditures	$1,661,166 06

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$188,142,484	$2,456,177 07
Written during the year	157,329,883	2,046,393 40
Total	$345,472,367	$4,502,570 47
Deduct expirations and cancellations	134,685,724	1,797,185 54
In force December 31, 1895	210,786,643	2,705,384 93
Deduct amount re-insured	5,705,450	74,741 48
Net amount in force	$205,081,193	$2,630,643 45

MISCELLANEOUS.

Premiums received from organization of company	$20,167,335 91
Losses paid from organization of company	11,479,462 98
Fire losses incurred during the year	993,836 72
Cash dividends declared from organization of company	2,005,000 00
Dividends declared during the year	100,000 00
Company's stock owned by directors	71,600 00

BUSINESS IN MAINE.

Risks written (fire)	$2,293,400 00
Premiums received	39,038 90
Losses paid	18,374 69
Losses incurred	17,663 99

CONTINENTAL INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

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

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$1,082,430 19
Loans on mortgage of real estate, (first liens)	107,560 00
Interest due and accrued thereon	2,168 25
Stocks and bonds owned by the company, market value	4,880,494 00
Cash in company's principal office	20,702 60
Cash deposited in bank	501,585 06
Interest due and accrued on stocks and bonds	74,840 20
Interest due and accrued on collateral loans	560 95
Gross premiums in due course of collection	350,737 19
Bills receivable, not matured, taken for premiums	191,665 24
All other assets	4,084 57
Gross assets	$7,216,828 25

LIABILITIES.

Losses unadjusted, including all reported losses	$332,504 47	
Losses resisted	38,757 00	
Gross amount of claims for losses	371,261 47	
Less re-insurance	4,547 83	
Net amount of unpaid losses		$366,713 64
Unearned premiums on outstanding risks		3,521,726 96
All other demands against the company		302,579 52
Special deposits in excess of liabilities thereon		40,581 71
Total liabilities except capital		$4,231,601 83
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	1,985,226 42	
Surplus as regards policy holders		$2,985,226 42
Gross liabilities and net surplus		$7,216,828 25

INCOME.

Net cash received for premiums (fire)	$3,421,484 48
Received for interest on mortgages	6,044 96
Received for interest on stocks and bonds and all other sources	273,107 53
Income from all other sources viz.: Rents	40,107 62
Gross cash income	$3,740,744 59

EXPENDITURES.

Net amount paid for losses, (fire	$1,830,789 06
Cash dividends actually paid	153,961 50
Cash paid for redemption of script	180 00
Interest paid script holders	7 70
Paid for commissions or brokerage	671,646 76
Salaries and other charges of officers, clerks and employes	296,656 85
Paid State, National and local taxes	65,255 12
All other expenditures	213,604 12
Gross cash expenditures	$3,232,101 11

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$631,962,261	$6,533,176 93
Written during the year	448,573,640	3,816,309 10
Total	$1,080,535,901	$10,349,486 03
Expired and terminated	413,337,601	3,469,116 07
In force at the end of the year	$667,198,300	$6,880,369 96
Deduct amount re-insured	4,903,456	44,135 13
Net amount in force	$662,294,814	$6,836,234 83

MISCELLANEOUS.

Premiums received from organization of company	$61,833,597 85
Losses paid from organization of company	34,536,782 14
Fire losses incurred during the year	1,761,414 58
Cash dividends declared from organization of company	5,492,356 56
Dividends declared during the year	154,000 00
Company's stock owned by directors	174,900 00

BUSINESS IN MAINE.

Risks written (fire)	$1,622,102 00
Premiums received	22,827 06
Losses paid	10,709 38
Losses incurred	11,362 30

DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATTNALL PAULDING, *President.* HENRY LYLBURN, *Secretary.*

Cash Capital, $702,875.

ASSETS.

Real estate owned by the company, unincumbered		$160,000 00
Loans on mortgage of real estate (first liens)		112,200 00
Interest due and accrued thereon		1,310 68
Stocks and bonds owned by the company, market value		987,249 00
Cash in company's principal office		66 30
Cash deposited in bank		69,672 59
Gross premiums in due course of collection		166,514 10
Bills receivable, not matured, taken for premiums		2,867 26
All other assets		13,710 15
Gross assets		$1,513,590 08

LIABILITIES.

Losses adjusted and unpaid	$1,895 00
Losses unadjusted, including all reported losses	43,150 00
Losses resisted	8,500 00

Net amount of unpaid losses			$ 53,545 00
Unearned premiums on outstanding risks			491,834 91
All other demands against the company			95,936 80
Special deposits in excess of liabilities thereon			30,029 83
Total liabilities except capital			$671,346 54
Cash capital		$702,875 00	
Surplus beyond all liabilities		139,368 54	
Surplus as regards policy holders			842,243 54
Gross liabilities and net surplus			$1,513,590 08

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$685,660 44	$126,344 32	$812,004 76
Received for interest on mortgages			6,240 08
Received for interest on stocks and bonds and all other sources			48,422 93
Income from all other sources			11,169 07
Gross cash income			$877,836 84

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$365,024 96	$157,918 76	$522,943 72
Cash dividends actually paid			42,172 50
Cash paid for redemption of script			95 00
Interest paid script holders			16 20
Paid for commissions or brokerage			158,413 44
Salaries and other charges of officers, clerks and employes			74,595 25
Paid State, National and local taxes			30,075 63
All other expenditures			77,955 96
Gross cash expenditures			$906,267 70

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premium.*
In force December 31, 1894	$74,241,548	$928,469 48	$11,634,471	$ 21,927 09
Written during the year	77,118,473	937,969 32	17,517,107	118,971 20
Total	$151,360,021	$1,866,438 80	$29,151,578	$140,898 29
Expired and terminated	66,770,480	826,672 86	28,366,246	136,756 20
In force at end of the year	$84,589,541	$1,039,765 94	$785,332	$4,142 09
Deduct amount re-insured	8,824,140	120,866 88	785,332	4,142 09
Net amount in force	$75,765,401	$918,899 06		

Perpetual risks in force, $3,324,699.72. Premiums, $85,897.19.

MISCELLANEOUS.

Premiums received from organization of company	$30,476,607 00
Losses paid from organization of company	18,246,809 00
Fire losses incurred during the year	314,676 00
Marine losses incurred during the year	114,853 00
Cash dividends declared from organization of company	2,529,073 00
Dividends declared during the year	42,172 50
Company's stock owned by directors	60,900 00

BUSINESS IN MAINE.

Risks written, (fire)	$180,266 00
Premiums received	2,385 02
Losses incurred	40 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.* J. E. TILLINGHAST, *Secretary.*

Cash Capital, $300,000.

ASSETS.

Real estate owned by the company, unincumbered	$129,900 00
Loans on mortgages of real estate (first liens)	125,500 00
Interest due and accrued thereon	181 00
Stocks and bonds owned by the company, market value	280,961 50
Cash in company's principal office	35,220 00
Gross premiums in due course of collection	43,662 92
All other assets	1,218 00
Gross assets	$616,643 42

Premiums more than three months due, $6.00.

LIABILITIES.

Losses adjusted and unpaid	$ 2,703 00	
Losses unadjusted, including all reported losses	11,985 00	
Losses resisted	2,940 00	
Net amount of unpaid losses		$17,628 00
Unearned premiums on outstanding risks		192,041 47
All other demands against the company		6,342 25
Total liabilities except capital		$216,011 72
Cash capital	$300,000 00	
Surplus beyond all liabilities	100,631 70	
Surplus as regards policy holders		400,631 70
Gross liabilities and net surplus		$616,643 42

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$261,483 93	$1,349 37	$262,833 30
Received for interest on mortgages			6,352 76
Received for interest on stocks and bonds and all other sources			13,527 97
Income from all other sources			4,527 07
Gross cash income			$287,241 10

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$119,950 04	$125 61	$120,075 65
Cash dividends actually paid			18,860 50
Paid for commissions or brokerage			49,961 27
Salaries and other charges of officers, clerks and employes			22,890 73
Paid State, national and local taxes			9,480 16
All other expenditures			21,123 57
Gross cash expenditures			$242,391 88

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$30,952,480	$366,807 77	$ 20,685	$ 427 71
Written during the year	26,977,913	318,807 52	205,615	1,508 95
Total	$57,930,393	$685,615 29	$226,300	$1,936 66
Expired and terminated	24,473,523	297,921 25	183,963	1,138 51
In force at end of the year	$33,456,870	$387,694 04	$32,337	$798 15
Deduct amount re-reinsured	1,128,565	13,363 77	-	-
Net amount in force	$32,328,305	$374,330 27	$32,337	$798 15

MISCELLANEOUS.

Premiums received from organization of company	$5,284,478 91
Losses paid from organization of company	3,433,332 56
Fire losses incurred during the year	113,806 04
Marine losses incurred during the year	48 73
Cash dividends declared from organization of company	560,000 00
Dividends declared during the year	18,000 00
Company's stock owned by directors	70,000 00

BUSINESS IN MAINE.

Risks written (fire)	$321,361 00
Premiums received	4,169 85
Losses paid	1,624 27
Losses incurred	1,675 27

FIRE ASSOCIATION,

PHILADELPHIA, PENN.

INCORPORETED IN 1820. COMMENCED BUSINESS IN 1817.

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

Cash Capital, $500,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 202,900 00
Loans on mortgage of real estate (first liens)	1,891,829 51
Interest due and accrued thereon	40,764 44
Stocks and bonds owned by the company, market value	2,498,014 00
Loans secured by collateral	92,099 00
Cash in company's principal office	10,509 11
Cash deposited in bank	300,641 20
Interest due and accrued on stocks and bonds	22,717 75
Interest due and accrued on collateral loans	476 36
Gross premiums in due course of collection	516,284 24
All other assets	4,907 45
Gross assets	$5,581,243 06

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Fire association stock	$88,320 00
Loans secured by stock of fire association	2,600 00
Total	$90,920 00

LIABILITIES.

Losses adjusted and unpaid	$139,564 33	
Losses unadjusted, including all reported losses	140,530 93	
Losses resisted	51,370 68	
Gross amount of claims for losses	331,465 94	
Less re-insurance	11,435 90	
Net amount of unpaid losses		$ 320,030 04
Unearned premiums on outstanding risks		1,854,618 25
All other demands against the company: reclaimable on perpetual policies, $1,924,533.29; all other demands, $179,087.54		2,103,620 83
Special deposits in excess of liabilities thereon		54,676 84
Total liabilities except capital		$4,332,945 96
Cash capital	$500,000 00	
Surplus beyond all liabilities	748,297 10	
Surplus as regards policy holders		1,248,297 10
Gross liabilities and net surplus		$5,581,243 06

INCOME.

Net cash received for premiums (fire)	$2,473,560 81
Received for interest on mortgages	111,262 09
Received for interest on stocks and bonds and all other sources	128,481 24
Income from all other sources	4,673 71
Gross cash income	$2,717,977 85

EXPENDITURES.

Net amount paid for losses (fire)	$1,277,629 54
Cash dividends actually paid	200,000 00
Paid for commissions or brokerage	521,914 95
Salaries and other charges of officers, clerks and employes	300,415 68
Paid State, national and local taxes	57,848 95
All other expenditures	3,081 10
Gross cash expenditures	$2,360,890 22

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$317,102,414	$3,434,033 05
Written during the year	252,671,760	3,024,678 21
Total	$569,774,174	$6,458,711 26
Expired and terminated	215,331,077	2,702,557 10
In force at end of the year	$354,443,097	$3,756,154 16
Deduct amount re-insured	12,075,069	123,474 52
Net amount in force	$342,368,028	$3,632,679 64

Perpetual risks in force, $87,156,784; premiums, $2,085,582.48.

MISCELLANEOUS.

Losses paid from organization of company	$22,035,856 00
Fire losses incurred during the year	1,346,954 00
Cash dividends declared from organization of company	4,979,762 00
Company's stock owned by directors	40,250 00

BUSINESS IN MAINE.

Risks written (fire)	$2,516,816 00
Premiums received	39,536 46
Losses paid	21,984 36
Losses incurred	18,009 97

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

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

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$416,700 00
Loans on mortgage of real estate (first liens)	492,243 85
Interest due and accrued thereon	6,220 31
Stocks and bonds owned by the company, market value	1,710,979 00
Loans secured by collateral	178,301 65
Cash deposited in bank	193,297 39
Interest due and accrued on stocks and bonds	5,252 53
Interest due and accrued on collateral loans	613 12
Gross premiums in due course of collection	369,500 75
Bills receivable, not matured, taken for premiums	40,491 40
All other assets	35,495 88
Gross assets	$3,449,095 88

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Home Mutual Insurance Co., stock	$600 000

LIABILITIES.

Losses adjusted and unpaid	$ 31,409 43	
Losses unadjusted, including all reported losses	98,759 46	
Losses resisted	11,650 00	
Gross amount of claims for losses	$141,818 89	
Less re-insurance	16,327 47	
Net amount of unpaid losses		$125,491 42
Unearned premiums on outstanding risks		1,218,571 74
All other demands against the company		117,827 63
Special deposits in excess of liabilities thereon		35,757 64
Total liabilities except capital		$1,497,648 43
Cash capital	1,000,000 00	
Surplus beyond all liabilities	951,447 45	
Surplus as regards policy holders		$1,951,447 45
Gross liabilities and net surplus		$3,449,095 88

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$1,459,088.76	$181,790.18	$1,640,878 94
Received for interest on mortgages			26,997 02
Received for interest on stocks and bonds and all other sources			104,459 24
Income from all other sources			19,168 15
Gross cash income			$1,791,503 35

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$724,062.97	$123,686.29	$847,749 26
Cash dividends actually paid			120,000 00
Paid for commissions or brokerage			224,935 85
Salaries and other charges of officers, clerks and employes			179,027 74
Paid State, national and local taxes			30,701 61
All other expenditures			154,065 84
Gross cash expenditures			$1,556,480 30

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premium.*
In force December 31, 1894	$199,631,332	$2,587,001 20	$3,820,916	$149,575 52
Written during the year	179,216,492	2,155,368 87	27,914,784	329,747 18
Total	$378,847,824	$4,742,370 07	$31,735,700	$479,322 70
Expired and terminated	167,900,380	2,227,613 47	27,838,145	324,160 16
In force at end of the year	$210,947,444	$2,514,756 60	$3,897,555	$155,162 54
Deduct amount re-insured	19,797,119	265,676 24	1,362,758	60,452 96
Net amount in force	$191,150,325	$2,249,080 36	$2,534,797	$94,709 58

MISCELLANEOUS.

Premiums received from organization of company	$28,489,258 00
Losses paid from organization of company	14,370,424 00
Fire losses incurred during the year	717,879 84
Marine losses incurred during the year	119,160 51
Cash dividends declared from organization of company	2,536,060 00
Dividends declared during the year	120,000 00
Company's stock owned by directors	135,400 00

BUSINESS IN MAINE.

Risks written (fire)	$1,010,542 42
Premiums received	14,781 44
Losses paid	8,542 27
Losses incurred	8,359 93

FRANKLIN INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

JAMES W. MCALLISTER, *President.* E. T. CRESSON, *Secretary.*

Cash Capital, $400,000.

ASSETS.

Real estate owned by the company, unincumbered	$279,000 00
Loans on mortgage of real estate, (first liens,)	233,808 00
Interest due and accrued thereon	3,507 12
Stocks and bonds owned by the company, market value	2,299,450 00
Loans secured by collateral	197,500 00
Cash in company's principal office	3,057 84
Cash deposited in bank	86,693 43
Interest due and accrued on collateral loans	1,312 26
Gross premiums in due course of collection	65,222 93
Gross assets	$3,169,551 58

LIABILITIES.

Losses adjusted and unpaid	$15,713 82	
Losses unadjusted, including all reported losses	27,176 23	
Losses resisted	1,500 00	
Gross amount of claims for losses	44,390 05	
Less re-insurance	2,880 63	
Net amount of unpaid losses		$41,509 42
Unearned premiums on outstanding risks		454,851 00
All other demands against the company		1,202,697 52
Total liabilities except capital		$1,699,057 94
Cash capital	$ 400,000 00	
Surplus beyond all liabilities	1,070,493 64	
Surplus as regards policy holders		$1,470,493 64
Gross liabilities and net surplus		$3,169,551 58

INCOME.

Net cash received for premiums (fire)	$489,756 87
Received for interest on mortgages	14,842 73
Received for interest on stocks and bonds and all other sources	120,519 64
Income from all other sources	9,750 29
Gross cash income	$634,869 53

EXPENDITURES.

Net amount paid for losses (fire)	$278,422 30
Cash dividends actually paid	99,890 00
Paid for commissions or brokerage	88,278 93
Salaries and other charges of officers, clerks and employes	38,140 00
Paid State, national and local taxes	20,960 98
All other expenditures	89,530 11
Gross cash expenditures	$615,222 32

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$83,853,259	$969,742 89
Written during the year	50,157,976	588,497 97
Total	$134,011,235	$1,558,240 86
Expired and terminated	52,840,912	633,620 37
In force at end of the year	$81,170,323	$924,620 49
Deduct amount re-insured	3,370,004	38,375 18
Net amount in force	$77,800,319	$886,245 31

Perpetual risks in force, $57,737,973; Premiums $1,295,299.05.

MISCELLANEOUS.

Premiums received from organization of company	$30,230,371 57
Losses paid from organization of company	16,014,023 09
Fire losses incurred during the year	293,366 39
Cash dividends declared from organization of company	5,384,000 00
Dividends declared during the year	100,000 00
Company's stock owned by directors	22,500 00

BUSINESS IN MAINE.

Risks written (fire)	$484,015 00
Premiums received	6,069 07
Losses paid	1,555 30
Losses incurred	1,559 30

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President.* WILLIAM S. NEWELL *Secretary.*

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$25,000 00
Stocks and bonds owned by the company, market value	5,732,385 00
Cash in company's principal office	5,693 04
Cash deposited in bank	390,981 05
Interest due and accrued on stocks and bonds	7,307 67
Gross premiums in due course of collection	418,702 32
Gross assets	$6,580,069 08

LIABILITIES.

Losses adjusted and unpaid	$66,878 99	
Losses unadjusted, including all reported losses	245,880 87	
Losses resisted	59,615 08	
Gross amount of claims for losses	$372,374 94	
Less re-insurance	3,643 84	
Net amount of unpaid losses		$368,731 10
Unearned premiums on outstanding risks		2,591,902 88
All other demands against the company		206,348 48
Special deposits in excess of liabilities thereon		27,625 98
Total liabilities except capital		$3,194,608 44
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	2,385,460 64	
Surplus as regards policy holders		$3,385,460 64
Gross liabilities and net surplus		$6,580,069 08

INCOME.

Net cash received for premiums, (fire)	$2,740,182 33
Received for interest on stocks and bonds and all other sources	256,100 86
Gross cash income	$2,996,283 19

EXPENDITURES.

Net amount paid for losses (fire)	$1,526,088 14
Cash dividends actually paid	200,000 00
Paid for commissions or brokerage	497,813 94
Salaries and other charges of officers, clerks and employes	179,528 79
Paid state, national and local taxes	72,110 08
All other expenditures	279,719 58
Gross cash expenditures	$2,755,260 53

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$583,367,224	$5,679,253 69
Written during the year	353,729,637	3,706,619 78
Total	$937,096,861	$9,385,873 47
Expired and terminated	395,271,624	4,055,283 11
In force at end of the year	$541,825,237	$5,330,590 36
Deduct amount re-insured	9,540,415	111,055 97
Net amount in force	$532,284,822	$5,219,534 39

MISCELLANEOUS.

Premiums received from organization of company	$43,712,471 87
Losses paid from organization of company	23,124,346 88
Fire losses incurred during the year	1,388,511 76
Cash dividends declared from organization of company	3,340,000 00
Dividends declared during the year	200,000 00
Company's stock owned by directors	281,100 00

BUSINESS IN MAINE.

Risks written (fire)	$2,439,905 00
Premiums received	34,422 69
Losses paid	11,332 53
Losses incurred	11,608 53

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$455,281 51
Loans on mortgage of real estate, (first liens,)	265,000 00
Interest due and accrued thereon	6,191 25
Stocks and bonds owned by the company, market value	2,688,200 25
Cash in company's principal office	1,645 48
Cash deposited in bank	89,144 07
Gross premiums in due course of collection	190,734 67
All other assets	17,348 45
Gross assets	$3,713,545 68

LIABILITIES.

Losses adjusted and unpaid	$33,531 36
Losses unadjusted, including all reported losses	40,389 26
Losses resisted	13,448 49
Gross amount of claims for losses	$87,369 11
Less re-insurance	10,588 01

Net amount of unpaid losses		$ 76,781 10
Unearned premiums on outstanding risks		1,248,325 95
All other demands against the company		60,061 95
Special deposits in excess of liabilities thereon		64,275 30
Total liabilities except capital		$1,449,444 30
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	1,264,101 38	
Surplus as regards policy holders		2,264,101 38
Gross liabilities and net surplus		$3,713,545 68

INCOME.

Net cash received for premiums (fire)	$1,217,914 44
Received for interest on mortgages	12,025 04
Received for interest on stocks and bonds and all other sources	122,993 97
Gross cash income	$1,352,933 45

EXPENDITURES.

Net amount paid for losses (fire)	$507,512 90
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	194,521 43
Salaries and other charges of officers, clerks and employes	136,885 77
Paid State, National and local taxes	25,743 36
All other expenditures	87,237 70
Gross cash expenditures	$1,051,901 16

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$295,561,739 41	$2,508,387 76
Written during the year	193,736,795 53	1,683,144 97
Total	$489,298,534 94	$4,191,532 73
Expired and terminated	177,710,688 19	1,515,224 87
In force at end of the year	$311,587,846 75	$2,676,307 86
Deduct amount re-insured	24,790,092 35	262,356 00
Net amount in force	$286,797,754 40	$2,413,951 86

MISCELLANEOUS.

Premiums received from organization of company	$29,582,673 54
Losses paid from organization of company	14,926,185 80
Fire losses incurred during the year	508,056 55
Cash dividends declared from organization of company	2,701,000 00
Dividends declared during the year	100,000 00
Company's stock owned by directors	186,200 00

BUSINESS IN MAINE.

Risks written (fire)	$468,750 00
Premiums received	7,558 37
Losses paid	2,556 14
Losses incurred	3,370 40

GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

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

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 8,700 00
Loans on mortgage of real estate, (first liens)	47,480 00
Interest due and accrued thereon	797 52
Stocks and bonds owned by the company, market value	269,841 00
Loans secured by collateral	4,000 00
Cash in company's principal office	2,144 92
Cash deposited in bank	30,435 93
Interest due and accrued on stocks and bonds	1,700 12
Interest due and accrued on collateral loans	138 67
Gross premiums in due course of collection	50,601 83
Gross assets	$415,839 99

LIABILITIES.

Losses adjusted and unpaid	$19,312 41	
Losses unadjusted, including all reported losses	9,542 00	
Losses resisted	3,500 00	
Gross amount of claims for losses	32,354 41	
Less re-insurance	12,028 36	
Net amount of unpaid losses		$ 20,326 05
Unearned premiums on outstanding risks		156,473 94
All other demands against the company		8,658 61
Total liabilities except capital		$185,458 60
Cash capital	$200,000 00	
Surplus beyond all liabilities	30,381 39	
Surplus as regards policy holders		230,381 39
Gross liabilities and net surplus		$415,839 99

INCOME.

Net cash received for premiums (fire)	$311,002 09
Received for interest on mortgages	2,407 05
Received for interest on stocks and bonds and all other sources	11,444 09
Gross cash income	$324,853 23

EXPENDITURES.

Net amount paid for losses, (fire	$200,857 58
Cash dividends actually paid	12,000 00
Paid for commissions or brokerage	60,153 85
Salaries and other charges of officers, clerks and employes	10,680 00
Paid State, National and local taxes	6,467 60
All other expenditures	26,674 26
Gross cash expenditures	$316,833 29

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$38,607,201	$458,329 83
Written during the year	31,208,676	422,947 84
Total	$69,815,877	$881,277 67
Expired and terminated	32,200,989	434,646 64
In force at the end of the year	$37,614,888	$446,631 03
Deduct amount re-insured	11,913,041	145,677 16
Net amount in force	$25,701,847	$300,953 87

MISCELLANEOUS.

Premiums received from organization of company	$4,405,930 95
Losses paid from organization of company	2,166,623 25
Fire losses incurred during the year	196,373 30
Cash dividends declared from organization of company	72,000 00
Dividends declared during the year	12,000 00
Company's stock owned by directors	123,100 00

BUSINESS IN MAINE.

Risks written (fire)	$5,880,102 00
Premiums received	90,162 57
Losses paid	45,119 90
Losses incurred	44,533 45

GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS 1835.

MASON A. STONE, *President.* NICHOLAS W. MESEROLE, *Secretary.*

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$200,000 00
Loans on mortgage of real estate (first liens)	1,100 00
Interest due and accrued thereon	33 00
Stocks and bonds owned by the company, market value	901,250 00
Loans secured by collateral	1,400 00
Cash in company's principal office	1,225 75
Cash deposited in bank	94,700 86
Interest due and accrued on collateral loans	30 00
Gross premiums in due course of collection	151,583 66
Bills receivable, not matured, taken for premiums	21,995 02
Gross assets	$1,373,318 29

Premiums more than three months due, $51,198.85.

LIABILITIES.

Losses adjusted and unpaid	$ 22,509 00	
Losses unadjusted, including all reported losses	151,609 48	
Losses resisted	41,061 31	
Gross amount of claims for losses	215,179 79	
Less re-insurance	13,685 59	
Net amount of unpaid losses		$201,494 20
Unearned premiums on outstanding risks		741,849 72
All other demands against the company		28,876 50
Special deposits in excess of liabilities thereon		6,111 80
Total liabilities except capital		$978,332 22
Cash capital	$200,000 00	
Surplus beyond all liabilities	194,986 07	
Surplus as regards policy holders		394,986 07
Gross liabilities and net surplus		$1,373,318 29

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$892,047 18	$132,699 50	$1,024,746 68
Received for interest on mortgages			139 16
Received for interest on stocks and bonds and all other sources			42,379 87
Income from all other sources			17,125 02
Gross cash income			$1,084,390 73

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$483,778 51	$128,038 62	$611,817 13
Cash dividends actually paid			20,000 00
Paid for commissions or brokerage			190,931 08
Salaries and other charges of officers, clerks and employes			102,279 84
Paid State, national and local taxes			14,896 04
All other expenditures			84,445 07
Gross cash expenditures			$1,024,369 16

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$248,932,908	$1,512,536 73	$ 1,860,145	$ 60,334 67
Written during the year	152,991,012	1,170,949 04	33,676,054	138,642 41
Total	$401,923,920	$2,683,485 77	$35,536,199	$198,977 08
Expired and terminated	161,102,927	1,182,040 33	32,977,228	117,638 90
In force at end of the year	$240,820,993	$1,501,445 44	$2,558,971	$81,338 18
Deduct amount re-insured	18,408,258	103,719 89	142,450	4,811 60
Net amount in force	$222,412,735	$1,397,725 55	$2,416,521	$76,526 58

MISCELLANEOUS.

Premiums received from organization of company	$16,037,598 00
Losses paid from organization of company	10,207,904 00
Fire losses incurred during the year	486,316 57
Marine losses incurred during the year	146,014 29
Cash dividends declared from organization of company	2,090 00
Company's stock owned by directors	79,075 00

BUSINESS IN MAINE.

Risks written (fire)	$586,835 35
Premiums received	7,682 05
Losses paid	1,573 31
Losses incurred	2,658 41

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

I. REMSEN LANE, *President.* CHAS. L. ROWE, *Secretary.*

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$450,000 00
Loans on mortgage of real estate, (first liens)	22,000 00
Interest due and accrued thereon	91 66
Stocks and bonds owned by the company, market value	1,758,226 00
Cash deposited in bank	112,088 11
Interest due and accrued on stocks and bonds	12,460 00
Gross premiums in due course of collection	177,493 08
All other assets, viz: Due from other companies for re-insurance	1,268 35
Gross assets	$2,533,627 20

Premiums more than three months due, $15,881.02.

LIABILITIES.

Losses adjusted and unpaid	$91,741 62	
Losses unadjusted, including all reported losses	92,961 01	
Losses resisted	18,686 22	
Gross amount of claims for losses	$203,388 85	
Less re-insurance	13,709 80	
Net amount of unpaid losses		$ 189,679 05
Unearned premiums on outstanding risks		1,096,305 52
All other demands against the company		29,777 94
Special deposits in excess of liabilities thereon		51,908 44
Total liabilities except capital		$1,367,670 95
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	165,956 25	
Surplus as regards policy holders		1,165,956 25
Gross liabilities and net surplus		$2,533,627 20

INCOME.

Net cash received for premiums, (fire)	$1,503,862 99
Received for interest on mortgages	1,126 67
Received for interest on stocks and bonds and all other sources	69,176 58
Income from all other sources	16,013 98
Gross cash income	$1,590,180 22

EXPENDITURES.

Net amount paid for losses (fire)	$722,397 81
Cash dividends actually paid	70,000 00
Paid for commissions or brokerage	264,375 69
Salaries and other charges of officers, clerks and employes	138,740 13
Paid State, national and local taxes	34,259 29
All other expenditures	127,913 42
Gross cash expenditures	$1,357,686 34

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$193,505,433 22	$2,204,226 10
Written during the year	153,987,727 99	1,811,143 98
Total	$347,493,161 21	$4,015,370 08
Expired and terminated	145,125,819 56	1,699,253 10
In force at end of the year	$202,367,341 65	$2,316,116 98
Deduct amount re-insured	20,579,202 00	269,107 48
Net amount in force	$181,788,139 65	$2,047,009 50

MISCELLANEOUS.

Premiums received from organization of company	$28,866,741 18
Losses paid from organization of company	16,208,123 16
Fire losses incurred during the year	758,597 28
Cash dividends declared from organization of company	2,479,500 00
Dividends declared during the year	70,000 00
Company's stock owned by directors	154,250 00

BUSINESS IN MAINE.

Risk written (fire)	$2,420,368 67
Premiums received	43,524 32
Losses paid	19,245 97
Losses incurred	19,769 28

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Cash Capital, $1,250,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 385,775 60
Loans on mortgages of real estate (first liens)	1,316,000 00
Interest due and accrued thereon	24,177 22
Stocks and bonds owned by the company, market value	5,341,629 00
Loans secured by collateral	9,800 00
Cash deposited in bank	1,088,291 95
Gross premiums in due course of collection	1,042,418 69
All other assets, viz: State tax due from non-resident stockholders	21,120 63
Gross assets	$9,229,213 09

LIABILITIES.

Losses adjusted and unpaid	$193,381 62
Losses unadjusted, including all reported losses	314,770 17
Losses resisted	90,929 29

Net amount of unpaid losses		$ 599,081 08
Unearned premiums on outstanding risks		4,404,238 50
All other demands against the company		75,000 00
Special deposits in excess of liabilities thereon		130,574 40
Total liabilities except capital		$5,208,893 98
Cash capital	$1,250,000 00	
Surplus beyond all liabilities	2,770,319 11	
Surplus as regards policy holders		4,020,319 11
Gross liabilities and net surplus		$9,229,213 09

INCOME.

Net cash received for premiums (fire)	$5,767,366 52
Received for interest on mortgages	76,939 32
Received for interest on stocks and bonds and all other sources	268,830 79
Income from all other sources	7,921 39
Gross cash income	$6,121,058 02

EXPENDITURES.

Net amount paid for losses, (fire)	$3,284,189 11
Cash dividends actually paid	325,000 00
Paid for commissions or brokerage	960,377 44
Salaries and other charges of officers, clerks and employes	421,902 97
Paid State, National and local taxes	107,310 18
All other expenditures	432,528 58
Gross cash expenditures	$5,531,308 28

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$692,113,111	$8,405,715 62
Written during the year	507,025,724	6,706,471 58
Total	$1,199,138,835	$15,112,187 20
Expired and terminated	477,047,118	6,157,591 26
In force December 31, 1895	$722,091,717	$8,954,595 94
Deduct amount re-insured	14,626,107	184,738 72
Net amount in force	$707,465,610	$8,769,857 22

MISCELLANEOUS.

Premiums received from organization of company	$83,673,149 16
Losses paid from organization of company	49,763,332 46
Fire losses incurred during the year	3,299,020 19
Cash dividends declared from organization of company	8,013,100 00
Dividends declared during the year	325,000 00
Company's stock owned by directors	181,700 00

BUSINESS IN MAINE.

Risks written (fire)	$5,277,381 00
Premiums received	78,493 78
Losses paid	38,007 88
Losses incurred	37,899 79

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DANIEL A. HEALD, *President.* WILLIAM L. BIGELOW, THOMAS B. GREENE, } *Secretaries.*

Cash Capital, $3,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$1,705,895 91
Loans on mortgage of real estate (first liens)	463,009 13
Interest due and accrued thereon	11,029 84
Stocks and bonds owned by the company, market value	6,220,845 93
Loans secured by collateral	426,550 00
Cash deposited in bank	469,914 59
Interest due and accrued on stocks and bonds	40,127 00
Interest due and accrued on collateral loans	1,029 08
Gross premiums in due course of collection	511,264 45
Bills receivable, not matured, taken for premiums	3,962 61
Gross assets	$9,853,628 54

Premiums more than three months due, ($4,701.10).

LIABILITIES.

Losses adjusted and unpaid	$ 88,729 98	
Losses unadjusted, including all reported losses	610,775 41	
Losses resisted	48,164 02	
Gross amount of claims for losses	$747,669 41	
Less re-insurance	175,938 00	
Net amount of unpaid losses		$ 571,731 41
Unearned premiums on outstanding risks		4,395,659 00
All other demands against the company		180,782 72
Special deposits in excess of liabilities thereon		1,974 09
Total liabilities except capital		$5,150,147 22
Cash capital	$3,000,000 00	
Surplus beyond all liabilities	1,703,481 32	
Surplus as regards policy holders		4,703,481 32
Gross liabilities and net surplus		$9,853,628 54

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$4,740,269 61	$188,019 40	$4,928,289 01
Received for interest on mortgages			26,783 35
Received for interest on stocks and bonds and all other sources			311,454 26
Income from all other sources			117,297 15
Gross cash income			$5,383,823 77

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$2,597,036 81	$77,145 26	$2,674,182 07
Cash dividends actually paid			300,150 00
Paid for commissions or brokerage			882,771 07
Salaries and other charges of officers, clerks and employes			399,552 86
Paid State, national and local taxes			88,827 59
All other expenditures			337,650 57
Cross cash expenditures			$4,683,134 16

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$921,006,704	$9,091,953 00	$ 7,221,978	$183,031 00
Written during the year	644,799,209	5,987,862 12	65,887,821	266,040 92
Total	$1,565,805,913	$15,079,815 12	$73,109,799	$449,071 92
Expired and terminated	615,665,258	5,775,095 12	65,543,194	257,710 92
In force at end of the year	$950,140,655	$9,304,720 00	$7,566,605	$191,361 00
Deduct amount re-insured	99,306,639	567,626 00	1,435,787	34,629 00
Net amount in force	$850,834,016	$8,737,094 00	$6,130,818	$156,732 00

MISCELLANEOUS.

Premiums received from organization of company	$111,056,293 76
Losses paid from organization of company	66,885,843 20
Fire losses incurred during the year	2,652,031 75
Marine losses incurred during the year	91,245 86
Cash dividends declared from organization of company	9,715,000 00
Dividends declared during the year	300,000 00
Company's stock owned by directors	187,800 00

BUSINESS IN MAINE.

Risks written, (fire)	$7,495,835 00
Premiums received	82,806 22
Losses paid	56,547 96
Losses incurred	57,705 67

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHAS. PLATT, *President.* G. E. FRYER, *Secretary.*

Cash Capital, $3,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$401,205 62
Loans on mortgage of real estate, (first liens)	2,454,733 76
Interest due and accrued thereon	40,473 66
Stocks and bonds owned by the company, market value	4,748,630 38
Loans secured by collateral	13,400 00
Cash deposited in bank	759,625 96
Gross premiums in due course of collection	828,923 56
Bills receivable, not matured, taken for premiums	65,661 74
All other assets	175,018 85
Gross assets	$9,487,673 53

ITEMS INCLUDED ABOVE NOT ADMITTED.

Insurance Company of North America, stock	$ 23,000 00
Atlantic Mutual Insurance Company, scrip	4,155 00
Loans secured by stock of insurance companies	10,000 00
Book debts due the company	153,906 59
	$191,161 59

LIABILITIES.

Losses adjusted and unpaid	$ 80,330 12	
Losses uuadjusted, including all reported losses	506,518 04	
Losses resisted	50,654 60	
Gross amount of claims for losses	637,502 76	
Less re-insurance	184,424 18	
Net amount of unpaid losses		$453,078 58
Unearned premiums on outstanding risks		3,159,774 59
All other demands against the company		852,803 89
Special deposits in excess of liabilities thereon		106,318 20
Total liabilities except capital		$4,571,975 24
Cash capital	$3,000,000 00	
Surplus beyond all liabilities	1,915,698 29	
Surplus as regards policy holders		$4,915,698 29
Gross liabilities and net surplus		$9,487,673 53

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$4,025,364,49	$1,615,555 53	$5,640,920 02
Received for interest on mortgages			147,994 00
Received for interest on stocks and bonds and all other sources			227,977 26
Income from all other sources			8,116 47
Gross cash income			$6,025,007 75

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$2,139,554 20	$1,766,520 99	$3,906,075 19
Cash dividends actually paid			360,000 00
Paid for commissions or brokerage			1,001,120 15
Salaries and other charges of officers, clerks and employes			287,978 73
Paid State, National and local taxes			117,263 74
All other expenditures			335,390 48
Gross cash expenditures			$6,007,828 29

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$599,673,684	$5,655,683 97	$21,663,710	$367,117 53
Written during the year	610,660,537	4,861,863 96	373,366,976	2,167,175 46
Total	$1,210,334,221	$10,517,547 93	$395,030,686	$2,534,292 99
Expired and terminated	573,501,639	4,530,005 50	353,030,686	2,282,292 99
In force at end of the year	$636,832,582	$5,987,542 43	$42,000,000	$252,000 00
Deduct amount re-insured	17,441,634	174,176 64		
Net amount in force	$619,390,948	$5,813,365 79	$42,000,000	$252,000 00
Perpetual risks in force	33,899,459	856,445 82		

MISCELLANEOUS.

Premiums received from organization of company	$121,113,186 96
Losses paid from organization of company	85,345,523 32
Fire losses incurred during the year	2,157,728 44
Marine losses incurred during the year	1,828,520 99
Cash dividends declared from organization of company	13,293,934 25
Dividends declared during the year	360,000 00
Company's stock owned by directors	260,000 00

BUSINESS IN MAINE.

Risks written (fire)	$4,599,091 00
Premiums received	75,909 07
Losses paid	40,109 91
Losses incurred	39,568 35

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

GEORGE G. CROWELL, *President.* A. B. EARLE, *Secretary.*

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$336,865 38
Loans on mortgage of real estate (first liens)	66,250 00
Interest due and accrued thereon	2,761 91
Stocks and bonds owned by the company, market value	185,420 83
Cash in company's principal office	1,088 21
Cash deposited in bank	75,469 45
Interest due and accrued on stocks and bonds	250 00
Gross premiums in due course of collection	51,813 67
Bills receivable, not matured, taken for premiums	1,963 25
All other assets	28,513 20
Gross assets	$750,395 90

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Book debts due the company	$125 00
George Gorham, receiver	90 07
Total	$215 07

LIABILITIES.

Losses adjusted and unpaid	$ 2,175 67	
Losses unadjusted, including all reported losses	19,818 08	
Net amount of unpaid losses		$ 21,993 75
Unearned premiums on outstanding risks		182,083 90
All other demands against the company		256,094 47
Total liabilities except capital		$460,172 12
Cash capital	$200,000 00	
Surplus beyond all liabilities	90,223 78	
Surplus as regards policy holders		290,223 78
Gross liabilities and net surplus		$750,395 90

INCOME.

Net cash received for premiums, (fire)	$295,614 21
Received for interest on mortgages	3,070 17
Received for interest on stocks and bonds and all other sources	7,738 13
Income from all other sources	9,719 77
Gross cash income	$316,142 28

EXPENDITURES.

Net amount paid for losses, (fire)	$188,176 56
Cash dividends actually paid	10,000 00
Paid for commissions or brokerage	74,410 21
Salaries and other charges of officers, clerks and employes	15,307 96
Paid State, National and local taxes	3,522 30
All other expenditures	19,285 33
Gross cash expenditures	$310,702 36

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$38,347,995	$476,086 09
Written during the year	29,615,904	389,664 76
Total	$67,963,899	$865,750 85
Expired and terminated	34,030,832	428,177 38
In force at end of the year	$33,933,067	$437,573 47
Deduct amount re-insured	5,209,969	55,899 23
Net amount in force	$28,723,098	$381,674 24

Perpetual risks in force, $6,904,134; premiums, $225,913.79.

MISCELLANEOUS.

Premiums received from organization of company	$20,969,304 60
Losses paid from organization of company	16,618,090 50
Fire losses incurred during the year	176,570 58
Cash dividends declared from organization of company	4,271,406 00
Dividends declared during the year	10,000 00
Company's stock owned by directors	28,400 00

BUSINESS IN MAINE.

Risks written (fire)	$966,106 00
Premiums received	16,730 03
Losses paid	14,306 30
Losses incurred	9,970 86

MERCANTILE FIRE AND MARINE INSURANCE CO.

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

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

Cash Capital, $400,000.

ASSETS.

Loans on mortgages of real estate (first liens)	$90,000 00
Interest due and accrued thereon	650 09
Stocks and bonds owned by the company, market value	452,693 00
Cash in company's principal office	2,551 59
Cash deposited in bank	45,253 34
Interest due and accrued on stocks and bonds	1,216 67
Gross premiums in due course of collection	22,730 67
Bills receivable, not matured, taken for premiums	82 74
Gross assets	$615,178 10

LIABILITIES.

Losses unadjusted, including all reported losses	$23,895 00	
Losses resisted	1,250 00	
Net amount of unpaid losses		$ 25,145 00
Unearned premiums on outstanding risks		147,110 14
All other demands against the company		7,574 28
Total liabilities except capital		$179,829 42
Cash capital	$400,000 00	
Surplus beyond all liabilities	35,348 68	
Surplus as regards policy holders		435,348 68
Gross liabilities and net surplus		$615,178 10

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$187,329 09	$3,734 97	$191,064 06
Received for interest on mortgages			3,624 62
Received for interest on stocks and bonds and all other sources			18,169 57
Gross cash income			$212,858 25

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$71,407 83	$295 51	$71,703 34
Cash dividends actually paid			23,802 00
Paid for commissions or brokerage			42,799 46
Salaries and other charges of officers, clerks and employes			19,143 42
Paid State, national and local taxes			3,825 44
All other expenditures			16,620 48
Gross cash expenditures			$177,894 14

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$27,968,783	$296,504 01	-	-
Written during the year	21,683,939	236,169 52	$1,594,255	$2,156 03
Total	$49,652,722	$532,673 53	$1,594,255	$2,156 03
Expired and terminated	20,562,759	207,553 15	1,594,255	2,156 03
In force at end of the year	$29,089,963	$325,120 38	-	-
Deduct amount re-reinsured	2,902,594	31,283 54	-	-
Net amount in force	$26,187,369	$293,836 84	-	-

MISCELLANEOUS.

Premiums received from organization of company	$8,163,893 00
Losses paid from organization of company	5,710,636 00
Fire losses incurred during the year	86,773 00
Marine losses incurred during the year	296 00
Cash dividends declared from organization of company	2,196,720 00
Dividends declared during the year	24,000 00
Company's stock owned by directors	11,000 00

BUSINESS IN MAINE.

Risks written (fire)	$1,005,575 00
Premiums received	13,438 83
Losses paid	4,111 60
Losses incurred	4,310 39

MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

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

Cash Capital, $400,000.

ASSETS.

Real estate owned by the company, unincumbered	$302,948 25
Loans on mortgage of real estate, (first liens,)	295,400 00
Interest due and accrued thereon	5,630 89
Stocks and bonds owned by the company, market value	636,830 00
Loans secured by collateral	6,500 00
Cash in company's principal office	10,230 23
Cash deposited in bank	59,961 38
Interest due and accrued on stocks and bonds	5,729 16
Interest due and accured on collateral loans	83 35
Gross premiums in due course of collection	127,419 37
All other assets	1,551 31
Gross assets	$1,452,283 94

Premiums more than three months due $3,386.89

LIABILITIES.

Losses adjusted and unpaid	$70,391 07	
Losses unadjusted, including all reported losses	26,211 49	
Losses resisted	20,093 99	
Gross amount of claims for losses	$116,696 55	
Less re-insurance	6,694 29	
Net amount of unpaid losses		$110,002 26
Unearned premiums on outstanding risks		654,913 30
All other demands against the company		36,774 77
Total liabilities except capital		$801,690 33
Cash capital	400,000 00	
Surplus beyond all liabilities	250,593 61	
Surplus as regards policy holders		$650,593 61
Gross liabilities and net surplus		$1,452,283 94

INCOME.

Net cash received for premiums (fire)	$932,442 35
Received for interest on mortgages	16,867 47
Received for interest on stocks and bonds and all other sources	30,256 58
Income from all other sources	16,005 69
Gross cash income	$995,572 09

EXPENDITURES.

Net amount paid for losses (fire)	$471,603 25
Cash dividends actually paid	24,000 00
Paid for commissions or brokerage	173,571 90
Salaries and other charges of officers, clerks and employes	45,238 69
Paid State, national and local taxes	32,500 00
All other expenditures	108,670 36
Gross cash expenditures	$855,584 20

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$109,470,450	$1,218,113 59
Written during the year	97,901,836	1,113,989 49
Total	$207,372,286	$2,332,103 08
Expired and terminated	84,809,468	991,139 04
In force at end of the year	$122,562,818	$1,340,964 04
Deduct amount re-insured	3,778,839	35,153 89
Net amount in force	$118,783,979	$1,305,810 15

MISCELLANEOUS.

Premiums received from organization of company	$14,400,870 85
Losses paid from organization of company	8,245,111 51
Fire losses incurred during the year	479,344 20
Cash dividends declared from organization of company	932,219 00
Dividends declared during the year	24,000 00
Company's stock owned by directors	91,675 00

BUSINESS IN MAINE.

Risks written (fire)	$769,976 00
Premiums received	10,641 43
Losses paid	5,087 91
Losses incurred	5,486 69

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

Cash Capital, $200,000.

ASSETS.

Loans on mortgage of real estate (first liens,)	$98,800 00
Interest due and accrued thereon	1,067 66
Stocks and bonds owned by the company, market value	327,305 00
Loans secured by collateral	7,165 50
Cash in company's principal office	1,527 74
Cash deposited in bank	39,640 85
Interest due and accrued on stocks and bonds	1,525 00
Interest due and accrued on collateral loans	65 36
Gross premiums in due course of collection	25,748 75
Bills receivable, not matured, taken for premiums	13,324 91
Gross assets	$516,170 77

LIABILITIES.

Losses adjusted and unpaid	$ 3,948 68
Losses unadjusted, including all reported losses	13,936 43
Losses resisted	2,778 00

Net amount of unpaid losses		$20,663 11
Unearned premiums on outstanding risks		189,876 76
All other demands against the company		3,864 98
Total liabilities except capital		$214,404 85
Cash capital	$200,000 00	
Surplus beyond all liabilities	101,765 92	
Surplus as regards policy holders		$301,765 92
Gross liabilities and net surplus		$516,170 77

INCOME.

Net cash received for premiums, (fire)	$270,914 89
Received for interest on mortgages	4,457 99
Received for interest on stocks and bonds and all other sources	14,916 05
Gross cash income	$290,288 93

EXPENDITURES.

Net amount paid for losses (fire)	$134,828 15
Cash dividends actually paid	12,000 00
Paid for commissions or brokerage	52,575 49
Salaries and other charges of officers, clerks and employes	41,531 18
Paid state, national and local taxes	7,697 59
All other expenditures	1,185 90
Gross cash expenditures	$249,818 31

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$31,274,545	$376,225 57
Written during the year	26,763,380	319,539 22
Total	$58,037,925	$695,764 79
Expired and terminated	25,757,979	315,927 28
In force at end of the year	32,279,946	$379,837 51
Deduct amount re-insured	642,528	7,485 05
Net amount in force	$31,637,418	$372,352 46

MISCELLANEOUS.

Premiums received from organization of company	$7,799,059 70
Losses paid from organization of company	5,191,781 43
Fire losses incurred during the year	126,542 98
Cash dividends declared from organization of company	722,000 00
Dividends declared during the year	12,000 00
Company's stock owned by directors	44,100 00

BUSINESS IN MAINE.

Risks written (fire)	$335,725 00
Premiums received	4,297 54
Losses paid	1,216 08
Losses incurred	1,243 08

* MUTUAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1882.

R. A. LOEWENTHAL, *President.* WILLIAM A. FRANCIS, *Secretary.*

Cash Capital, $226,726.46.

ASSETS.

Stocks and bonds owned by the company, market value	$902,352 50
Cash in company's principal office	63 02
Cash deposited in bank	58,838 37
Interest due and accrued on stocks and bonds	3,983 43
Gross premiums in due course of collection	124,393 05
Bills receivable, not matured, taken for premiums	5,807 55
Gross assets	$1,095,437 92

LIABILITIES.

Losses unadjusted, including all reported losses	$152,198 48	
Less re-insurance	14,200 00	
Net amount of unpaid losses		$137,998 48
Unearned premiums on outstanding risks		484,403 41
All other demands against the company		93,371 19
Special deposits in excess of liabilities thereon		26,544 73
Total liabilities except capital		$742,317 81
Cash capital	$226,726 46	
Surplus beyond all liabilities	126,393 65	
Surplus as regards policy holders		353,120 11
Gross liabilities and net surplus		$1,095,437 92

INCOME.

Net cash received for premiums (fire)	$1,062,169 32
Received for interest on stocks and bonds and all other sources	42,978 93
Gross cash income	$1,105,148 25

EXPENDITURES.

Net amount paid for losses, (fire)	$920,059 80
Cash dividends actually paid	23,344 51
Interest paid script holders	38,767 56
Paid for commissions or brokerage	141,385 33
Salaries and other charges of officers, clerks and employes	56,343 69
Paid State, National and local taxes	17,977 44
All other expenditures	91,580 53
Gross cash expenditures	$1,289,458 86

* Admitted January 9, 1896.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$113,286,657 67	$1,151,510 15
Written during the year	115,921,997 37	1,429,106 96
Total	$229,208,655 04	$2,580,617 11
Expired and terminated	148,621,798 81	1,610,608 22
In force at the end of the year	$80,586,856 23	$970,008 89
Deduct amount re-insured	86,000 00	1,202 07
Net amount in force	$80,500,856 23	$968,806 82

MISCELLANEOUS.

Premiums received from organization of company	$8,457,967 93
Losses paid from organization of company	5,437,217 20
Fire losses incurred during the year	806,347 79
Cash dividends declared from organization of company	754,661 91
Company's stock owned by directors	69,303 00

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.* E. G. RICHARDS, *Secretary.*

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$263,480 75
Loans on mortgage of real estate, (first liens,)	685,563 97
Interest due and accrued thereon	16,104 34
Stocks and bonds owned by the company, market value	2,268,586 00
Cash in company's principal office / Cash deposited in bank	225,290 80
Gross premiums in due course of collection	401,115 88
Gross assets	$3,860,141 74

LIABILITIES.

Losses adjusted and unpaid	$94,213 53	
Losses unadjusted, including all reported losses	84,228 39	
Losses resisted	32,131 77	
Net amount of unpaid losses		$ 210,573 69
Unearned premiums on outstanding risks		1,825,152 38
All other demands against the company		111,217 92
Special deposits in excess of liabilities thereon		76,866 92
Total liabilities except capital		$2,223,810 91
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	636,330 83	
Surplus as regards policy holders		$1,636,330 83
Gross liabilities and net surplus		$3,860,141 74

INCOME.

Net cash received for premiums (fire)	$2,378,538 52
Received for interest on mortgages	39,519 64
Received for interest on stocks and bonds and all other sources	104,576 87
Gross cash income	$2,522,635 03

EXPENDITURES.

Net amount paid for losses (fire)	$1,300,551 38
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	425,554 77
Salaries and other charges of officers, clerks and employes	178,753 93
Paid State, national and local taxes	63,468 65
All other expenditures	181,908 18
Gross cash expenditures	$2,250,236 91

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$291,543,432	$3,578,811 01
Written during the year	238,662,764	2,907,842 38
Total	$530,206,196	$6,486,653 39
Expired and terminated	220,923,204	2,674,146 13
In force at end of the year	$309,282,992	$3,812,507 26
Deduct amount re-insured	16,229,586	230,446 29
Net amount in force	$293,053,406	$3,582,060 97

MISCELLANEOUS.

Premiums received from organization of company	$19,765,753 92
Losses paid from organization of company	10,308,902 53
Fire losses incurred during the year	1,249,746 82
Cash dividends declared from organization of company	2,077,000 00
Dividends declared during the year	100,000 00
Company's stock owned by directors	78,900 00

BUSINESS IN MAINE.

Risks written (fire)	$2,857,553 00
Premiums received	39,572 76
Losses paid	27,324 77
Losses incurred	25,665 45

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JOHN O. FRENCH, *President.* GEORGE E. KENDALL, *Secretary.*

Cash Capital, $800,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 44,250 00
Loans on mortgages of real estate (first liens)	589,476 66
Stocks and bonds owned by the company, market value	1,374,085 00
Loans secured by collateral	66,700 00
Cash in company's principal office	10,727 60
Cash deposited in bank	89,618 07
Gross premiums in due course of collection	168,061 15
Gross assets	$2,342,918 48

LIABILITIES.

Losses adjusted and unpaid	$46,832 54	
Losses unadjusted, including all reported losses	66,800 00	
Losses resisted	10,000 00	
Net amount of unpaid losses		$ 123,632 54
Unearned premiums on outstanding risks		867,664 33
All other demands against the company		33,612 23
Total liabilities except capital		$1,024,909 10
Cash capital	$ 800,000 00	
Surplus beyond all liabilities	518,009 38	
Surplus as regards policy holders		1,318,009 38
Gross liabilities and net surplus		$2,342,918 48

INCOME.

Net cash received for premiums (fire)	$1,030,121 54
Received for interest on mortgages	29,412 23
Received for interest on stocks and bonds and all other sources	64,585 35
Gross cash income	$1,124,119 12

EXPENDITURES.

Net amount paid for losses, (fire)	$ 560,765 42
Cash dividends actually paid	64,000 00
Paid for commissions or brokerage	207,359 59
Salaries and other charges of officers, clerks and employes	47,327 44
Paid State, National and local taxes	30,050 88
All other expenditures	56,958 20
Gross cash expenditures	$ 966,461 53

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$119,214,052	$1,609,876 29
Written during the year	102,798,549	1,253,687 13
Total	$222,012,601	$2,863,563 42
Expired and terminated	93,676,429	1,132,936 27
In force at end of the year	$128,336,172	$1,730,627 15
Deduct amount re-insured	5,329,302	65,005 45
Net amount in force	$123,006,870	$1,665,621 70

MISCELLANEOUS.

Premiums received from organization of company	$12,373,785 67
Losses paid from organization of company	6,652,545 55
Fire losses incurred during the year	562,651 81
Cash dividends declared from organization of company	828,000 00
Dividends declared during the year	64,000 00
Company's stock owned by directors	254,000 00

BUSINESS IN MAINE.

Risks written (fire)	$1,607,020 00
Premiums received	23,739 42
Losses paid	19,105 20
Losses incurred	20,251 63

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS 1850.

THOMAS F. GOODRICH, *President.* GEORGE C. HOWE, *Secretary.*

Cash Capital, $500,000.

ASSETS.

Real estate owned by the company, unincumbered	$985,500 00
Loans on mortgage of real estate (first liens)	25,150 00
Interest due and accrued thereon	680 00
Stocks and bonds owned by the company, market value	793,310 00
Cash in company's principal office	21,747 63
Cash deposited in bank	134,922 98
Interest due and accrued on stocks and bonds	2,476 45
Gross premiums in due course of collection	191,047 31
Bills receivable, not matured, taken for premiums	1,685 00
All other assets	33,360 34
Gross assets	$2,189,879 71

LIABILITIES.

Losses adjusted and unpaid	$221,686 19	
Losses unadjusted, including all reported losses		
Losses resisted		
Gross amount of claims for losses		
Less re-insurance	50,162 34	
Net amount of unpaid losses		$ 171,523 85
Unearned premiums on outstanding risks		1,175,813 62
All other demands against the company		40,429 72
Special deposits in excess of liabilities thereon		55,000 00
Total liabilities except capital		$1,442,767 19
Cash capital	$500,000 00	
Surplus beyond all liabilities	247,112 52	
Surplus as regards policy holders		747,112 52
Gross liabilities and net surplus		$2,189,879 71

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$1,655,616 03	$769 03	$1,656,385 06
Received for interest on mortgages			1,415 00
Received for interest on stocks and bonds and all other sources			32,148 56
Income from all other sources			20,984 44
Gross cash income			$1,710,933 06

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$781,715 44	$38,010 78	$819,726 22
Cash dividends actually paid			50,142 50
Paid for commissions or brokerage			284,694 71
Salaries and other charges of officers, clerks and employes			148,839 56
Paid State, national and local taxes			34,670 74
All other expenditures			118,528 75
Gross cash expenditures			$1,456,602 48

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$251,959,125	$2,501,096 36	$1,678,304	$ 50,710 58
Written during the year	200,555,469	2,059,394 83	314,775	8,693 75
Total	$452,514,594	$4,560,491 19	$1,993,079	$59,404 33
Expired and terminated	172,936,936	1,914,064 09	675,972	18,274 10
In force at end of the year	$279,577,658	$2,646,427 10	$1,317,107	$41,130 23
Deduct amount re-insured	40,514,358	435,075 99	1,317,107	41,130 23
Net amount in force	$239,063,300	$2,211,351 11	-	-

MISCELLANEOUS.

Premiums received from organization of company	$36,603,955 22
Losses paid from organization of company	20,262,412 82
Fire losses incurred during the year	767,465 85
Marine losses incurred during the year	28,155 78
Cash dividends declared from organization of company	2,384,000 00
Dividends declared during the year	50,000 00
Company's stock owned by directors	114,850 00

BUSINESS IN MAINE.

Risks written (fire)	$1,129,972 00
Premiums received	18,847 05
Losses paid	12,125 15
Losses incurred	9,833 57

*NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

A. G. McILWAINE, JR., *President.* FERRIS E. SHAW, *Secretary.*

Cash Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value		$332,659 25
Cash in company's principal office		81 00
Cash deposited in bank		25,367 48
Gross premiums in due course of collection		21,375 42
All other assets, viz: Due from other companies for re-insurance		11 50
Gross assets		$379,494 65

LIABILITIES.

Losses adjusted and unpaid	$3,796 00	
Losses unadjusted, including all reported losses	4,031 10	
Losses resisted	1,000 00	
Gross amount of claims for losses	$8,827 10	
Less re-insurance	2,522 00	
Net amount of unpaid losses		$ 6,305 10
Unearned premiums on outstanding risks		31,044 43
All other demands against the company		6,263 72
Total liabilities except capital		$43,613 25
Cash capital	$200,000 00	
Surplus beyond all liabilities	135,881 40	
Surplus as regards policy holders		335,881 40
Gross liabilities and net surplus		$379,494 65

INCOME.

Net cash received for premiums, (fire)	$36,578 49
Received for interest on stocks and bonds and all other sources	4,224 23
Income from all other sources	100,000 00
Gross cash income	$140,802 72

EXPENDITURES.

Net amount paid for losses (fire)	$17,812 72
Cash dividends actually paid	2,567 50
Paid for commissions or brokerage	8,394 89
Salaries and other charges of officers, clerks and employes	2,481 48
Paid State, national and local taxes	194 80
All other expenditures	1,266 42
Gross cash expenditures	$32,717 81

*Admitted February 19, 1896.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$5,440,737	$44,950 00
Written during the year	6,270,456	59,346 83
Total	$11,711,193	$104,296 83
Expired and terminated	4,131,630	37,114 37
In force at end of the year	$7,579,563	$67,182 46
Deduct amount re-insured	739,177	7,353 78
Net amount in force	$6,840,386	$59,828 68

MISCELLANEOUS.

Premiums received from organization of company	$481,476 50
Losses paid from organization of company	195,367 12
Fire losses incurred during the year	18,818 24
Cash dividends declared from organization of company	116,290 00
Company's stock owned by directors	2,700 00

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

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

Cash Capital, $500,000.

ASSETS.

Real estate owned by the company, unincumbered	$48,219 86
Loans on mortgage of real estate (first liens)	193,414 30
Interest due and accrued thereon	2,834 44
Stocks and bonds owned by the company, market value	1,596,155 14
Loans secured by collateral	6,930 00
Cash in company's principal office	5,264 87
Cash deposited in bank	113,496 31
Interest due and accrued on stocks and bonds	9,413 60
Interest due and accrued on collateral loans	230 50
Gross premiums in due course of collection	265,511 96
Bills receivable, not matured, taken for premiums	732 47
Gross assets	$2,242,203 45

LIABILITIES.

Losses unadjusted, including all reported losses	$161,811 74	
Losses resisted	28,455 57	
Net amount of unpaid losses		$190,267 31
Unearned premiums on outstanding risks		992,691 43
All other demands against the company		45,406 31
Special deposits in excess of liabilities thereon		84,438 33
Total liabilities except capital		$1,312,803 38
Cash capital	$500,000 00	
Surplus beyond all liabilities	429,400 07	
Surplus as regards policy holders		$929,400 07
Gross liabilities and net surplus		$2,242,203 45

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$1,386,616.18	$77,136.82	$1,463,753 00
Received for interest on mortgages			10,552 27
Received for interest on stocks and bonds and all other sources			74,136 25
Income from all other sources			1,016 41
Gross cash income			$1,549,457 93

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$740,236.38	$84,623.31	$824,859 69
Cash dividends actually paid			40,000 00
Paid for commissions or brokerage			282,384 56
Salaries and other charges of officers, clerks and employes			104,828 10
Paid State, national and local taxes			29,751 56
All other expenditures			78,203 58
Gross cash expenditures			$1,360,027 49

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premium.*
In force December 31, 1894	$142,576,217	$1,755,871 97	$1,197,600	$40,886 70
Written during the year	136,538,529	1,828,029 76	7,661,329	87,593 08
Total	$279,114,746	$3,583,901 73	$8,858,929	$128,479 78
Expired and terminated	124,242,523	1,684,469 61	7,029,070	71,105 75
In force at end of the year	$154,872,223	$1,899,432 12	$1,829,859	$57,374 03
Deduct amount re-insured	2,241,695	18,058 26	-	-
Net amount in force	$152,630,528	$1,881,373 86	$1,829,859	$57,374 03

MISCELLANEOUS.

Premiums received from organization of company	$15,601,159 77
Losses paid from organization of company	9,685,992 79
Fire losses incurred during the year	743,845 05
Marine losses incurred during the year	79,625 90
Cash dividends declared from organization of company	1,025,000 00
Dividends declared during the year	40,000 00
Company's stock owned by directors	72,950 00

BUSINESS IN MAINE.

Risks written (fire)	$4,419,934 00
Premiums received	73,079 20
Losses paid	42,354 06
Losses incurred	42,802 27

PACIFIC FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

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

Cash Capital, $200,000.

ASSETS.

Loans on mortgage of real estate (first liens)		$260,500 00
Interest due and accrued thereon		2,078 63
Stocks and bonds owned by the company, market value		387,761 00
Cash in company's principal office		3,621 17
Cash deposited in bank		21,190 77
Interest due and accrued on stocks and bonds		3,433 25
Gross premiums in due course of collection		57,211 91
All other assets		267 01
Gross assets		$736,063 74

Premiums more than three months due, $1,569.85.

LIABILITIES.

Losses adjusted and unpaid	$18,470 33	
Losses unadjusted, including all reported losses	35,282 98	
Losses resisted	6,980 33	
Gross amount of claims for losses	60,733 64	
Less re-insurance	4,326 54	
Net amount of unpaid losses		$56,407 10
Unearned premiums on outstanding risks		263,967 03
All other demands against the company		21,906 45
Total liabilities except capital		$342,280 58
Cash capital	$200,000 00	
Surplus beyond all liabilities	193,783 16	
Surplus as regards policy holders		393,783 16
Gross liabilities and net surplus		$736,063 74

INCOME.

Net cash received for premiums (fire)	$362,408 50
Received for interest on mortgages	12,231 59
Received for interest on stocks and bonds and all other sources	13,860 00
Gross cash income	$388,500 09

EXPENDITURES.

Net amount paid for losses (fire)	$200,265 21
Cash dividends actually paid	20,000 00
Paid for commissions or brokerage	77,326 77
Salaries and other charges of officers, clerks and employes	33,669 88
Paid State, national and local taxes	9,116 48
All other expenditures	27,783 80
Gross cash expenditures	$368,162 14

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$60,193,928	$590,492 75
Written during the year	45,126,228	491,243 31
Total	$105,320,156	$1,081,736 06
Expired and terminated	47,219,217	510,782 50
In force at end of the year	$58,100,939	$570,953 56
Deduct amount re-insured	4,772,840	41,355 60
Net amount in force	$53,328,099	$529,597 96

MISCELLANEOUS.

Premiums received from organization of company	$7,502,602 46
Losses paid from organization of company	3,984,816 68
Fire losses incurred during the year	221,174 34
Cash dividends declared from organization of company	1,398,000 00
Dividends declared during the year	20,000 00
Company's stock owned by directors	38,250 00

BUSINESS IN MAINE.

Risks written (fire)	$106,125 00
Premiums received	1,408 94
Losses paid	172 18
Losses incurred	180 18

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.* W. GARDNER CROWELL, *Secretary.*

Cash Capital, $400,000

ASSETS.

Real estate owned by the company, unincumbered	$182,500 00
Loans on mortgage of real estate, (first liens,)	$877,820 00
Interest due and accrued thereon	11,002 49
Stocks and bonds owned by the company, market value	2,896,139 00
Loans secured by collateral	197,200 00
Cash in company's principal office / Cash deposited in bank	76,971 17
Interest due and accrued on stocks and bonds	1,650 00
Interest due and accrued on collateral loans	1,003 63
Gross premiums in due course of collection	215,637 66
All other assets, viz: Rents due and accured	1,399 20
Gross assets	$4,461,323 15

LIABILITIES.

Losses adjusted and unpaid	$46,727 43
Losses unadjusted, including all reported losses	94,344 65
Losses resisted	17,187 67

Net amount of unpaid losses		$158,259 75
Unearned premiums on outstanding risks		1,332,527 12
All other demands against the company		786,954 62
Special deposits in excess of liabilities thereon		14,577 00
Total liabilities except capital		$2,292,318 49
Cash capital	$400,000 00	
Surplus beyond all liabilities	1,769,004 66	
Surplus as regards policy holders		$2,169,004 66
Gross liabilities and net surplus		$4,461,323 15

INCOME.

Net cash received for premuims, (fire)	$1,629,096 15
Received for interest on mortgages	38,539 26
Received for interest on stocks and bonds and all other sources	147,327 69
Income from all other sources	2,205 69
Gross cash income	$1,817,168 79

EXPENDITURES.

Net amount paid for losses (fire.)	$829,321 78
Cash dividends actually paid	60,000 00
Paid for commissions or brokerage	380,798 74
Salaries and other charges of officers, clerks and employes	77,028 00
Paid State, national and local taxes	37,844 32
All other expenditures	99,126 98
Gross cash expenditures	$1,494,119 82

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$250,875,254	$2,637,215 29
Written during the year	192,225,311	2,041,902 77
Total	$443,100,565	$4,679,118 06
Expired and terminated	164,057,773	1,958,482 89
In force at end of the year	$279,042,792	$2,720,635 17
Deduct amount re-insured	13,014 728	125,224 43
Net amount in force	$266,028 064	$2,595,410 74

Perpetual risks in froce, $34,558,777; Premiums $856,092.17.

MISCELLANEOUS.

Premiums received from organization of company	$28,442,270 00
Losses paid from organization of company	16,037,386 00
Fire losses incurred during the year	807,822 00
Cash dividends declared from organization of company	2,769,000 00
Dividends declared during the year	60,000 00
Company's stock owned by directors	55,100 00

BUSINESS IN MAINE.

Risks written (fire)	$1,455,572 48
Premiums received	25,522 71
Losses paid	15,308 23
Losses incurred	17,134 44

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, $1,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$479,000 00
Loans on mortgage of real estate (first liens)	120,600 00
Interest due and accrued thereon	1,969 95
Stocks and bonds owned by the company, market value	3,917,397 50
Cash in company's principal office Cash deposited in bank	499,903 67
Interest due and accrued on stocks and bonds	10,355 80
Gross premiums in due course of collection	706,344 60
All other assets, viz.: Installment notes, $222,518.29; rents due and accrued, $3,472.94	225,991 23
Gross assets	$5,961,562 75

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Installment notes	$222,518 29

LIABILITIES.

Losses unadjusted, including all reported losses	$276,423 96	
Losses resisted	43,125 00	
Gross amount of claims for losses	$319,548 96	
Less re-insurance	44,619 44	
Net amount of unpaid losses		$274,929 52
Unearned premiums on outstanding risks		3,811,063 04
All other demands against the company		234,021 25
Special deposits in excess of liabilities thereon		59,565 78
Total liabilities except capital		$4,379,579 59
Cash capital	$1,000,000 00	
Surplus beyond all liabilities	581,983 16	
Surplus as regards policy holders		1,581,983 16
Gross liabilities and net surplus		$5,961,562 75

INCOME.

Net cash received for premiums (fire)	$4,041,527 42
Received for interest on mortgages	6,298 44
Received for interest on stocks and bonds and all other sources	159,943 93
Income from all other sources	15,032 76
Gross cash income	$4,222,802 55

EXPENDITURES.

Net amount paid for losses (fire)	$2,345,339 16
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	651,169 92
Salaries and other charges of officers, clerks and employes	306,581 43
Paid State, National and local taxes	77,551 28
All other expenditures	380,177 71
Gross cash expenditures	$3,860,819 50

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$589,911,541	$7,629,251 44
Written during the year	443,468,829	5,666,819 21
Total	$1,033,380,370	$13,296,070 65
Expired and terminated	372,172,005	4,799,258 20
In force at end of the year	$661,208,365	$8,496,812 45
Deduct amount re-insured	74,730,184	928,836 05
Net amount in force	$586,478,181	$7,567,976 40

MISCELLANEOUS.

Premiums received from organization of company	$103,648,954 87
Losses paid from organization of company	52,510,918 19
Fire losses incurred during the year	2,314,337 22
Cash dividends declared from organization of company	5,574,000 00
Dividends declared during the year	100,000 00
Company's stock owned by directors	169,550 00

BUSINESS IN MAINE.

Risks written, (fire)	$2,517,679 00
Premiums received	36,770 94
Losses paid	16,878 28
Losses incurred	14,666 98

PHŒNIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D. W. C. SKILTON, *President.* GEORGE H. BURDICK, *Secretary.*

Cash Capital, $2,000,000.

ASSETS.

Real estate owned by the company, unincumbered	$476,917 68
Loans on mortgage of real estate, (first liens,)	225,340 29
Interest due and accrued thereon	10,025 09
Stocks and bonds owned by the company, market value	3,862,283 00
Loans secured by collateral	31,700 00
Cash in company's principal office	33,121 47
Cash deposited in bank	135,918 65
Interest due and accrued on stocks and bonds	3,800 00
Interest due and accrued on collateral loans	1,264 76
Gross premiums in due course of collection	443,176 87
All other assets	22,971 87
Gross assets	$5,246,519 68

LIABILITIES.

Losses adjusted and unpaid	$293,990 37	
Losses unadjusted, including all reported losses		
Losses resisted	48,451 06	
Net amount of unpaid losses		$342,441 43
Unearned premiums on outstanding risks		2,479,134 84
Special deposits in excess of liabilities thereon		114,094 46
Total liabilities except capital		$2,935,670 73
Cash capital	$2,000,000 00	
Surplus beyond all liabilities	310,848 95	
Surplus as regards policy holders		2,310,848 95
Gross liabilities and net surplus		$5,246,519 68

INCOME.

Net cash received for premiums (fire)	$3,352,150 39
Received for interest on mortgages	10,032 57
Received for interest on stocks and bonds and all other sources	190,074 01
Income from all other sources	33,523 69
Gross cash income	$3,585,780 66

EXPENDITURES.

Net amount paid for losses (fire)	$2,417,841 48
Cash dividends actually paid	280,000 00
Paid for commissions or brokerage	549,619 73
Salaries and other charges of officers, clerks and employes	190,714 35
Paid State, National and local taxes	78,130 23
All other expenditures	338,982 98
Gross cash expenditures	$3,855,288 77

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$381,879,635	$4,549,486 92
Written during the year	335,332,492	3,949,679 54
Total	$717,212,127	8,499,166 46
Expired and terminated	287,576,131	3,602,730 83
In force at end of the year	$429,635,996	$4,896,435 63

MISCELLANEOUS.

Premiums received from organization of company	$62,184,881 74
Losses paid from organization of company	38,047,470 01
Fire losses incurred during the year	2,167,266 43
Cash dividends declared from organization of the company	6,685,000 00
Dividends declared during the year	280,000 00
Company's stock owned by directors	65,900 00

BUSINESS IN MAINE.

Risks written (fire)	$2,948,661 00
Premiums received	52,267 87
Losses paid	32,335 85
Losses incurred	29,511 32

PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, *President.* E. L. WATSON, *Secretary.*

Cash Capital, $400,000.

ASSETS.

Stocks and bonds owned by the company, market value	$1,186,340 00
Cash in company's principal office	2,335 67
Cash deposited in bank	63,773 54
Gross premiums in due course of collection	178,221 41
Bills receivable, not matured, taken for premiums	48,610 33
Gross assets	$1,479,280 95

Premiums more than three months due, $842.65.

LIABILITIES.

Losses adjusted and unpaid	$ 5,585 97	
Losses unadjusted, including all reported losses	142,539 13	
Losses resisted	6,393 73	
Gross amount of claims for losses	$154,518 83	
Less re-insurance	43,118 77	
Net amount of unpaid losses		$111,400 06
Unearned premiums on outstanding risks		742,571 67
All other demands against the company		41,737 83
Total liabilities except capital		$895,709 56
Cash capital	$400,000 00	
Surplus beyond all liabilities	183,571 39	
Surplus as regards policy holders		583,571 39
Gross liabilities and net surplus		$1,479,280 95

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$862,003 34	$373,318 45	$1,235,321 79
Received for interest on stocks and bonds and all other sources			44,605 60
Gross cash income			$1,279,927 39

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$466,040 31	$279,846 22	$745,886 53
Cash dividends actually paid			32,000 00
Paid for commissions or brokerage			226,515 29
Salaries and other charges of officers, clerks and employes			82,556 79
Paid State, National and local taxes			24,947 23
All other expenditures			67,659 08
Gross cash expenditures			$1,179,564 92

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums*
In force December 31, 1894	$135,232,566	$1,431,858 10	$8,492,896	$243,856 51
Written during the year	110,592,340	1,151,918 73	98,844,150	481,536 02
Total	$245,824,906	$2,583,776 83	$107,337,046	$725,392 53
Expired and terminated	107,293,488	1,122,853 59	99,691,005	500,704 82
In force at end of the year	$138,531,418	$1,460,923 24	$7,646,041	$224,687 71
Deduct amount re-insured	24,551,514	243,142 46	1,749,033	37,860 87
Net amount in force	$113,979,904	$1,217,780 78	$5,897,008	$186,826 84

MISCELLANEOUS.

Premiums received from organization of company	$25,871,077 83
Losses paid from organization of company	15,285,010 15
Fire losses incurred during the year	447,331 09
Marine losses incurred during the year	286,522 67
Cash dividends declared from organization of company	2,096,563 39
Dividends declared during the year	32,000 00
Company's stock owned by directors	43,200 00

BUSINESS IN MAINE.

	Fire.	*Marine.*	*Total.*
Risks written	$676,505 00	$93,466 00	$769,971 00
Premiums received	9,030 00	707 81	9,737 81
Losses paid	997 86	-	997 86
Losses incurred	1,012 86	-	1,012 86

QUEEN INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

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

Cash Capital, $500,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 25,000 00
Stocks and bonds owned by the company, market value	3,363,698 86
Cash in company's principal office	11,834 27
Cash deposited in bank	302,795 18
Interest due and accrued on stocks and bonds	44,524 42
Interest due and accrued on collateral loans	698 54
Gross premiums in due course of collection	290,028 02
Bills receivable, not matured, taken for premuims	965 30
All other assets	41 87
Gross assets	$4,039,586 46

Premiums more than three months due, $7,265.38.

LIABILITIES.

Losses adjusted and unpaid	$ 65,679 27	
Losses unadjusted, including all reported losses	139,872 58	
Losses resisted	36,126 08	
Gross amount of claims for losses	$241,677 93	
Less re-insurance	14,370 09	
Net amount of unpaid losses		$227,307 84
Unearned premiums on outstanding risks		1,693,736 96
All other demands against the company		99,618 52
Special deposits in excess of liabilities thereon		126,779 00
Total liabilities except capital		$2,147,442 32
Cash capital	$500,000 00	
Surplus beyond all liabilities	1,392,144 14	
Surplus as regards policy holders		1,892,144 14
Gross liabilities and net surplus		$4,039,586 46

INCOME.

Net cash received for premiums, (fire)	$2,153,440 36
Received for interest on stocks and bonds and all other sources	122,714 66
Gross cash income	$2,276,155 02

EXPENDITURES.

Net amount paid for losses (fire)	$1,190,951 95
Cash dividends actually paid	50,000 00
Paid for commissions or brokerage	324,178 98
Salaries and other charges of officers, clerks and employes	166,150 82
Paid state, national and local taxes	50,482 21
All other expenditures	126,445 62
Gross cash expenditures	$1,908,209 58

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$294,460,009	$3,412,886 87
Written during the year	229,021,026	2,668,614 89
Total	$523,481,035	$6,081,501 76
Expired and terminated	218,432,402	2,624,967 65
In force at end of the year	$305,048,633	$3,456,534 11
Deduct amount re-insured	14,425,547	136,236 19
Net amount in force	$290,623,086	$3,320,297 92

MISCELLANEOUS.

Premiums received from organization of company	$10,051,610 30
Losses paid from organization of company	5,471,971 14
Fire losses incurred during the year	1,178,023 98
Cash dividends declared from organization of company	50,000 00
Dividends declared during the year	50,000 00
Company's stock owned by directors	7,000 00

BUSINESS IN MAINE.

Risks written (fire)	$886,918 00
Premiums received	15,496 40
Losses paid	9,272 50
Losses incurred	9,427 76

*READING FIRE INSURANCE COMPANY,

READING, PA.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

WILLIAM A. ARNOLD, *President.* S. E. ANCONA, *Secretary.*

Cash Capital, $250,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 60,921 00
Loans on mortgage of real estate, (first liens)	333,280 66
Interest due and accrued thereon	3,801 64
Stocks and bonds owned by the company, market value	224,800 00
Loans secured by collateral	50,325 00
Cash in company's principal office	549 54
Cash deposited in bank	52,900 63
Interest due and accrued on collateral loans	744 22
Gross premiums in due course of collection	28,645 27
All other assets	2,164 59
Gross assets	$758,132 55

LIABILITIES.

Losses adjusted and unpaid	$15,440 82	
Losses unadjusted, including all reported losses	20,374 80	
Losses resisted	9,180 06	
Net amount of unpaid losses		$ 44,995 68
Unearned premiums on outstanding risks		274,499 95
All other demands against the company		14,096 13
Total liabilities except capital		$333,591 74
Cash capital	$250,000 00	
Surplus beyond all liabilities	174,540 81	
Surplus as regards policy holders		$424,540 81
Gross liabilities and net surplus		$758,132 55

INCOME.

Net cash received for premiums (fire)	$382,578 75
Received for interest on mortgages	20,251 01
Received for interest on stocks and bonds and all other sources	13,086 20
Income from all other sources, viz: Rents $1,851.23; commissions on business placed in other companies, $1,329.55	3,180 78
Gross cash income	$419,096 74

EXPENDITURES.

Net amount paid for losses	$243,426 54
Cash dividends actually paid	20,064 40
Paid for commissions or brokerage	67,398 16
Salaries and other charges of officers, clerks and employes	11,255 50
Paid State, National and local taxes	7,575 02
All other expenditures	31,091 17
Gross cash expenditures	$380,810 79

*Admitted March 9, 1896.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$47,175,094	$567,577 41
Written during the year	35,262,473	424,161 26
Total	$82,437,567	$991,738 67
Expired and terminated	35,756,803	447,772 95
In force at end of the year	46,680,764	543,965 72
Deduct amount re-insured	561,159	6,041 90
Net amount in force	46,119,605	537,923 82

Perpetual risks in force, $139,750.

MISCELLANEOUS.

Premiums received from organization of company	$3,759,552 25
Losses paid from organization of company	2,047,126 73
Fire losses incurred during the year	221,313 68
Cash dividends declared from organization of company	417,560 86
Company's stock owned by directors	57,740 00

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$191,855 73
Loans on mortgage of real estate, (first liens)	349,115 00
Interest due and accrued thereon	8,304 53
Stocks and bonds owned by the company, market value	224,100 00
Cash in company's principal office	1,125 02
Cash deposited in bank	79,340 19
Gross premiums in due course of collection	55,879 87
Gross assets	$911,782 84

LIABILITIES.

Losses adjusted and unpaid	$5,660 51	
Losses unadjusted, including all reported losses	22,030 93	
Net amount of unpaid losses		$27,691 44
Unearned premiums on outstanding risks		299,145 83
All other demands against the company		1,390 64
Special deposits in excess of liabilities thereon		22,363 31
Total liabilities except capital		$350,591 22
Cash capital	200,000 00	
Surplus beyond all liabilities	361,191 62	
Surplus as regards policy holders		$5,611,916 21
Gross liabilities and net surplus		$911,782 84

INCOME.

Net cash received for premiums, (fire.)	$382,349 60
Received for interest on mortgages	16,879 09
Received for interest on stocks and bonds and all other sources	8,658 85
Income from all other sources	20,435 74
Gross cash income	$428,323 28

EXPENDITURES.

Net amount paid for losses, (fire.)	$190,205 19
Cash dividends actually paid	20,000 00
Paid for commissioners or brokerage	87,203 87
Salaries and other charges of officers, clerks and employes	28,128 18
Paid State, national and local taxes	13,232 33
All other expenditures	32,974 21
Gross cash expenditures	$371,743 78

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$64,596,619	$724,012 33
Written during the year	46,829,172	537,941 89
Total	$111,425,791	$1,261,954 22
Expired and terminated	52,325,615	629,479 22
In force at end of the year	$59,100,176	$632,475 00
Deduct amount re-insured	1,452,166	9,758 91
Net amount in force	$57,648,010	$622,716 09

MISCELLANEOUS.

Premiums received from organization of company	$7,542,955 70
Losses paid from organization of company	4,351,547 34
Fire losses incurred during the year	184,895 44
Cash dividends declared from organization of company	399,000 00
Dividends declared during the year	20,000 00
Company's stock owned by directors	39,325 00

BUSINESS IN MAINE.

Risk written (fire)	$287,090 00
Premiums received	4,299 80
Losses paid	838 58
Losses incurred	888 58

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES S. LEETE, *President.* H. MASON, *Secretary.*

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 78,600 00
Loans on mortgage of real estate (first liens)	132,145 00
Interest due and accrued thereon	1,988 94
Stocks and bonds owned by the company, market value	329,368 73
Loans secured by collateral	13,070 00
Cash in company's principal office	148 37
Cash deposited in bank	64,401 92
Interest due and accrued on collateral loans	587 96
Gross premiums in due course of collection	78,973 04
Bills receivable, not matured, taken for premiums	4,120 21
All other assets	77 39
Gross assets	$703,481 56

LIABILITIES.

Losses adjusted and unpaid	$20,499 36	
Losses unadjusted, including all reported losses	30,610 52	
Losses resisted	3,000 00	
Gross amount of claims for losses	$54,109 88	
Less re insurance	13,111 84	
Net amount of unpaid losses		$ 40,998 04
Unearned premiums on outstanding risks		342,824 94
All other demands against the company		18,644 50
Total liabilities except capital		$402,467 48
Cash capital	$200,000 00	
Surplus beyond all liabilities	101,014 08	
Surplus as regards policy holders		301,014 08
Gross liabilities and net surplus		$703,481 56

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$460,249 94	$52,839 47	$513,089 41
Received for interest on mortgages			7,073 92
Received for interest on stocks and bonds and all other sources			16,959 35
Gross cash income			$537,122 68

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$229,810 80	$52,772 31	$282,583 11
Cash dividends actually paid			12,000 00
Paid for commissions or brokerage			113,386 46
Salaries and other charges of officers, clerks and employes			47,362 04
Paid State, National and local taxes			4,904 53
Gross cash expenditures			$460,236 14

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$56,658,021	$571,816 52	$ 504,715	$16,945 48
Written during the year	59,781,928	618,062 40	5,050,876	99,901 12
Total	$116,439,949	$1,189,878 92	$5,555,591	$116,846 60
Expired and terminated	48,808,559	499,413 72	5,051,571	100,311 31
In force at end of the year	$67,631,390	$690,465 20	$504,020	$16,535 29
Deduct amount re-insured	4,604,369	61,296 44	138,670	3,981 07
Net amount in force	$63,027,021	$629,168 76	$365,350	$12,554 22

MISCELLANEONS.

Premiums received from organization of company	$8,949,755 08
Losses paid from organization of company	6,121,004 80
Fire losses incurred during the year	223,213 86
Marine losses incurred during the year	53,483 59
Cash dividends declared from organization of company	427,281 00
Dividends declared during the year	12,000 00
Company's stock owned by directors	57,520 00

BUSINESS IN MAINE.

Risks written (fire)	$12,481 00
Premiums received	351 93

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

A. W. DAMON, *President.* S. J. HALL, *Secretary.*

Cash Capital, $1,500,000.

ASSETS.

Real estate owned by the company, unincumbered	$134,000 00
Loans on mortgage of real estate (first liens)	521,725 00
Interest due and accrued thereon	14,325 77
Stocks and bonds owned by the company, market value	2,665,772 00
Loans secured by collateral	57,096 20
Cash in company's principal office	15,959 58
Cash deposited in bank	171,233 56
Interest due and accrued on stocks and bonds	23,139 48
Interest due and accrued on collateral loans	1,427 41
Gross premiums in due course of collection	239,461 01
All other assets, viz: rents due and accrued	1,005 16
Gross assets	$3,845,145 17

LIABILITIES.

Losses adjusted and unpaid	$ 64,930 92	
Losses unadjusted, including all reported losses	100,321 85	
Losses resisted	24,831 75	
Gross amount of claims for losses	190,084 52	
Less re-insurance	5,773 26	
Net amount of unpaid losses		$ 184,311 26
Unearned premiums on outstanding risks		1,510,305 23
All other demands against the company		35,919 10
Special deposits in excess of liabilities thereon		44,297 81
Total liabilities except capital		$1,774,833 40
Cash capital	$1,500,000 00	
Surplus beyond all liabilities	570,311 77	
Surplus as regards policy holders		2,070,311 77
Gross liabilities and net surplus		$3,845,145 17

INCOME.

Net cash received for premiums (fire)	$2,039,141 40
Received for interest on mortgages	18,334 89
Received for interest on stocks and bonds and all other sources	126,761 98
Income from all other sources	4,838 98
Gross cash income	$2,189,077 25

EXPENDITURES.

Net amount paid for losses (fire)	$1,113,354 07
Cash dividends actually paid	150,000 00
Paid for commissions or brokerage	298,239 78
Salaries and other charges of officers, clerks and employes	83,712 00
Paid State, national and local taxes	62,167 47
All other expenditures	193,727 31
Gross cash expenditures	$1,901,200 63

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$208,733,089	$2,709,909 26
Written during the year	170,125,800	2,381,762 43
Total	$378,858,889	$5,091,671 69
Expired and terminated	108,462,668	2,091,919 75
In force at end of the year	$270,396,221	$2,999,751 94
Deduct amount re-insured	8,483,584	101,462 45
Net amount in force	$261, 912,637	$2,898,289 49

MISCELLANEOUS.

Premiums received from organization of company	$36,395,837 96
Losses paid from organization of company	22,549,644 94
Fire losses incurred during the year	1,104,891 83
Cash dividends declared from organization of company	3,254,542 00
Dividends declared during the year	150,000 00
Company's stock owned by directors	138,400 00

BUSINESS IN MAINE.

Risks written (fire)	$2,282,360 00
Premiums received	36,866 10
Losses paid	21,741 45
Losses incurred	21,902 64

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President.* A. W. PERRY, *Secretary.*

Cash Capital, $500,000.

ASSETS.

Real estate owned by the company, unincumbered	$458,827 19
Loans on mortgage of real estate, (first liens)	508,899 93
Stocks and bonds owned by the company, market value	613,430 00
Loans secured by collateral	249,506 03
Cash in company's principal office	10,887 57
Cash deposited in bank	105,435 34
Gross premiums in due course of collection	190,110 37
Bills receivable, not matured, taken for premiums	27,863 01
Gross assets	$2,164,959 44

LIABILITIES.

Losses adjusted and unpaid	$32,558 38	
Losses unadjusted, including all reported losses	78,017 22	
Losses resisted	13,333 50	
Gross amount of claims for losses	$123,909 10	
Less re-insurance	4,856 98	
Net amount of unpaid losses		$119,052 12
Unearned premiums on outstanding risks		885,933 64
All other demands against the company		28,516 55
Special deposits in excess of liabilities thereon		12,038 18
Total liabilities except capital		$1,045,540 49
Cash capital	$500,000 00	
Surplus beyond all liabilities	619,418 95	
Surplus as regards policy holders		1,119,418 95
Gross liabilities and net surplus		$2,164,959 44

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$1,121,824 61	$193,983 95	$1,315,808 56
Received for interest on mortgages			38,412 49
Received for interest on stocks and bonds and all other sources			67,157 75
Income from all other sources			8,492 53
Gross cash income			$1,429,871 33

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$652,590 03	$148,275 45	800,865 48
Cash dividends actually paid			50,000 00
Paid for commissions or brokerage			283,307 33
Salaries and other charges of officers, clerks and employes			63,553 43
Paid State, National and local taxes			27,581 61
All other expenditures			82,076 43
Gross cash expenditures			$1,307,384 28

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$124,536,919	$1,674,258 62	$3,026,116	$108,289 73
Written during the year	91,698,308	1,375,145 53	20,338,504	223,183 79
Total	$216,235,227	$3,049,404 15	$23,364,620	$331,473 52
Expired and terminated	85,525,079	1,301,612 50	19,865,555	212,764 88
In force at end of the year	$130,710,148	$1,747,791 65	$3,499,065	$118,708 64
Deduct amount re-insured	5,228,040	70,553 72	-	-
Net amount in force	$125,482,108	$1,677,237 93	$3,499,065	$118,708 64

MISCELLANEOUS.

Premiums received from organization of company	$19,741,523 38
Losses paid from organization of company	12,568,549 71
Fire losses incurred during the year	611,799 26
Marine losses incurred during the year	148,719 28
Cash dividends declared from organization of company	1,246,694 47
Company's stock owned by directors	180,300 00

BUSINESS IN MAINE.

Risks written (fire)	$286,950 00
Premiums received	3,943 47
Losses paid	2,459 26
Losses incurred	3,534 26

UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

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

Cash Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$160,000 00
Loans on mortgage of real estate, (first liens)	9,900 00
Interest due and accrued thereon	97 50
Stocks and bonds owned by the company, market value	356,818 52
Loans secured by collateral	12,500 00
Cash in company's principal office	3,583 30
Cash deposited in bank	22,937 76
Interest due and accrued on stocks and bonds	1,233 34
Interest due and accrued on collateral loans	37 50
Gross premiums in due course of collection	58,709 63
Bills receivable, not matured, taken for premiums	1,000 00
All other assets	1,194 37
Gross assets	$628,011 92

LIABILITIES.

Losses adjusted and unpaid	$ 9,357 97	
Losses unadjusted, including all reported losses	24,232 43	
Losses resisted	2,525 00	
Gross amount of claims for losses	$36,115 40	
Less re-insurance	115 66	
Net amount of unpaid losses		$ 35,999 74
Unearned premiums on outstanding risks		215,478 88
All other demands against the company		47,869 51
Total liabilities except capital		$299,348 13
Cash capital	$200,000 00	
Surplus beyond all liabilities	128,663 79	
Surplus as regards policy holders		328,663 79
Gross liabilities and net surplus		628,011 92

INCOME.

Net cash received for premiums (fire)	$336,022 53
Received for interest on mortgages	495 00
Received for interest on stocks and bonds and all other sources	16,565 97
Income from all other sources	5,739 22
Gross cash income	$358,822 72

EXPENDITURES.

Total amount paid for fire losses	$146,061 06	
Less salvage from marine losses of former years	35,960 40	
Net amount paid for fire losses		$110,100 66
Cash dividends actually paid		6,244 20
Paid for commissions or brokerage		62,619 46
Salaries and other charges of officers, clerks and employes		30,836 66
Paid State, National and local taxes		9,130 76
All other expenditures		30,934 44
Gross cash expenditures		$249,866 18

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$35,244,207	$396,014 55
Written during the year	38,090,775	396,436 08
Total	$73,334,982	$792,450 63
Expired and terminated	34,811,824	361,614 32
In force at end of the year	$38,523,158	$430,836 31
Deduct amount re-insured	854,661	9,257 86
Net amount in force	$37,668,497	$421,578 45

Perpetual risks in force, $1,273,028. Premiums, $37,799.29.

MISCELLANEOUS.

Premiums received from organization of company	$23,679,778 00
Losses paid from organization of company	16,907,406 00
Fire losses incurred during the year	145,859 07
Cash dividends declared from organization of company	1,882,221 00
Dividends declared during the year	6,000 00
Company's stock owned by directors	25,080 00

BUSINESS IN MAINE.

Risks written (fire)	$685,345 00
Premiums received	10,987 06
Losses paid	4,802 38
Losses incurred	4,159 95

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.* DENNIS J. SWEENY, *Secretary.*

Cash Capital, $300,000.

ASSETS.

Real estate owned by the company, unincumbered	$138,350 00
Loans on mortgage of real estate, (first liens,)	680,953 94
Interest due and accrued thereon	14,164 53
Stocks and bonds owned by the company, market value	341,285 00
Loans secured by collateral	79,000 00
Cash in company's principal office	3,864 94
Cash deposited in bank	64,287 76
Interest due and accrued on collateral loans	1,073 74
Gross premiums in due course of collection	38,259 12
Bills receivable, not matured, taken for premiums	570 00
All other assets, viz: Due for perpetual deposits and for surveys	6,820 93
Gross assets	$1,368,629 96

LIABILITIES.

Losses adjusted and unpaid	$8,161 59	
Losses unadjusted, including all reported losses	18,703 12	
Losses resisted	7,270 47	
Net amount of unpaid losses		$34,135 18
Unearned premiums on outstanding risks		191,596 00
All other demands against the company		683,807 83
Total liabilities except capital		$909,539 01
Cash capital	300,000 00	
Surplus beyond all liabilities	159,090 95	
Surplus as regards policy holders		$459,090 95
Gross liabilities and net surplus		$1,368,629 96

INCOME.

Net cash received for premiums (fire)	$290,465 84
Received for interest on mortgages	34,681 09
Received for interest on stocks and bonds and all other sources	22,304 48
Income from all other sources	228 54
Gross cash income	$347,679 95

EXPENDITURES.

Net amount paid for losses (fire)	$167,943 45
Cash dividends actually paid	27,000 00
Paid for commissions or brokerage	57,484 03
Salaries and other charges of officers, clerks and employes	20,223 14
Paid State, national and local taxes	7,807 62
All other expenditures	23,254 40
Gross cash expenditures	$303,712 64

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$35,414,462	$419,584 40
Written during the year	30,714,577	346,695 31
Total	$66,129,039	$766,279 71
Expired and terminated	29,036,064	345,709 24
In force at end of the year	$37,092,975	$420,570 47
Deduct amount re-insured	4,095,490	52,439 30
Net amount in force	$32,997,485	$368,131 17

Perpetual risks in force, $32,381,903 57; Premiums, $738,162 27.

MISCELLANEOUS.

Premiums received from organization of company	$3,790,894 37
Losses paid from organization of company	2,312,569 32
Fire losses incurred during the year	169,039 42
Cash dividends declared from organization of company	383,506 10
Dividends declared during the year	27,000 00
Company's stock owned by directors	88,310 00

BUSINESS IN MAINE.

Risks written (fire)	$91,350 00
Premiums received	1,301 38
Losses paid	26 00

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.* W. H. GRIFFEN, *Secretary.*

Cash Capital, $250,000.

ASSETS.

Loans on mortgage of real estate (first liens)	$312,500 00
Interest due and accrued thereon	1,303 51
Stocks and bonds owned by the company, market value	247,690 00
Cash in company's principal office	6,588 69
Cash deposited in bank	40,248 51
Interest due and accrued on stocks and bonds	1,932 00
Gross premiums in due course of collection	57,240 62
All other assets	201 12
Gross assets	$667,704 45

LIABILITIES.

Losses adjusted and unpaid	$23,054 88	
Losses unadjusted, including all reported losses	30,757 63	
Losses resisted	7,550 00	
Gross amount of claims for losses	$61,362 51	
Less re-insurance	3,264 92	

Net amount of unpaid losses		$ 58,097 59
Unearned premiums on outstanding risks		246,503 99
All other demands against the company		21,581 27
Special deposits in excess of liabilities thereon		6,889 36
Total liabilities except capital		$333,072 21
Cash capital	$250,000 00	
Surplus beyond all liabilities	84,632 24	
Surplus as regards policy holders		334,632 24
Gross liabilities and net surplus		$667,704 45

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$216,206 19	$21,527 85	$337,734 04
Received for interest on mortgages			20,542 26
Received for interest on stocks and bonds and all other sources			4,382 25
Gross cash income			$362,658 55

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$171,627 69	$10,397 60	$182,025 29
Cash dividends actually paid			15,000 00
Paid for commissions or brokerage			82,583 74
Salaries and other charges of officers, clerks and employes			25,094 21
Paid State, national and local taxes			6,940 97
All other expenditures			27,628 68
Gross cash expenditures			$339,272 89

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$51,839,777	$545,592 29	$644,750	$21,075 30
Written during the year	35,942,439	412,520 33	872,007	22,604 98
Total	$87,782,216	$958,112 62	$1,516,757	$43,680 28
Expired and terminated	38,084,473	442,931 29	952,832	25,369 62
In force at end of the year	$49,697,743	$515,181 33	$563,925	$18,310 66
Deduct amount re-insured	3,791,107	39,384 72	-	-
Net amount in force	$45,906,636	$475,796 61	$563,925	$18,310 66

MISCELLANEOUS.

Premiums received from organization of company	$5,776,016 00
Losses paid from organization of company	3,099,243 00
Fire losses incurred during the year	178,007 28
Marine losses incurred during the year	11,795 66
Cash dividends declared from organization of company	1,831,590 00
Dividends declared during the year	15,000 00
Company's stock owned by directors	48,225 00

BUSINESS IN MAINE.

Risks written, (fire)	$212,038 00
Premiums received	2,836 18
Losses paid	1,195 73
Losses incurred	2,358 22

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

* INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

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

Cash Capital, $300,000.

ASSETS.

Real estate owned by the company, unincumbered	$207,000 00
Loans on mortgage of real estate (first liens,)	474,100 00
Interest due and accrued thereon	4,473 23
Stocks and bonds owned by the company, market value	1,002,900 00
Cash deposited in bank	112,226 80
Gross premiums in due course of collection	231,744 59
Gross assets	$2,032,444 62

Premiums more than three months due, $10,870.50.

LIABILITIES.

Losses adjusted and unpaid	$25,319 39	
Losses unadjusted, including all reported losses	78,372 78	
Losses resisted	4,750 00	
Gross amount of claims for losses	$108,442 17	
Less re-insurance	750 00	
Net amount of unpaid losses		$ 107,692 17
Unearned premiums on outstanding risks		1,102,311 48
All other demands against the company		48,260 23
Special deposits in excess of liabilities thereon		53,808 01
Total liabilities except capital		$1,312,071 89
Cash capital	$300,000 00	
Surplus beyond all liabilities	420,372 73	
Surplus as regards policy holders		720,372 73
Gross liabilities and net surplus		$2,032,444 62

INCOME.

Net cash received for premiums, (fire)	$1,331,643 99
Received for interest on mortgages	23,866 53
Received for interest on stocks and bonds and all other sources	46,390 37
Income from all other sources	893 96
Gross cash income	$1,402,794 85

EXPENDITURES.

Net amount paid for losses (fire)	$785,767 03
Cash dividends actually paid	30,000 00
Paid for commissions or brokerage	273,272 86
Salaries and other charges of officers, clerks and employes	46,375 14
Paid state, national and local taxes	30,218 50
All other expenditures	166,739 43
Gross cash expenditures	$1,332,372 96

* Incorporated as a mutual company, changed to a stock company in 1870.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$199,692,178	$2,215,563 85
Written during the year	136,874,648	1,611,569 78
Total.	$336,566,826	$3,827,133 63
Expired and terminated	139,925,698	1,594,100 71
In force at end of the year	$196,641,128	$2,233,032 92
Deduct amount re-insured	6,760,350	70,851 40
Net amount in force	$189,880,778	$2,162,181 52

MISCELLANEOUS.

Premiums received from organization of company	$21,126,288 94
Losses paid from organization of company	11,781,494 29
Fire losses incurred during the year	744,260 23
Cash dividends declared from organization of company	708,000 00
Dividends declared during the year	30,000 00
Company's stock owned by directors	77,740 00

BUSINESS IN MAINE.

Risks written (fire)	$427,820 00
Premiums received	6,952 34
Losses paid	2,264 66
Losses incurred	2,414 66

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President.* FREDERICK H. WAY, *Secretary.*

Cash Capital, $250,000.

ASSETS.

Real estate owned by the company, unincumbered	$629,000 00
Loans on mortgage of real estate, (first liens)	296,050 00
Interest due and accrued thereon	1,820 04
Stocks and bonds owned by the company, market value	484,820 00
Loans secured by collateral	6,200 00
Cash in company's principal office	1,721 19
Cash deposited in bank	29,071 55
Interest due and accrued on stocks and bonds	3,083 79
Interest due and accrued on collateral loans	22 83
Gross premiums in due course of collection	77,112 30
All other assets	7,734 27
Gross assets	$1,536,635 97

Premiums more than three months due, $1,809.36.

LIABILITIES.

Losses adjusted and unpaid	$16,452 04	
Losses unadjusted, including all reported losses	30,180 54	
Losses resisted	3,910 98	
Gross amount of claims for losses	$50,543 56	
Less re-insurance	260 62	
Net amount of unpaid losses		$50,282 94
Unearned premiums on outstanding risks		506,961 30
All other demands against the company		20,421 35
Special deposits in excess of liabilities thereon		21,182 82
Total liabilities except capital		$598,848 41
Cash capital	$250,000 00	
Surplus beyond all liabilities	687,787 56	
Surplus as regards policy holders		937,787 56
Gross liabilities and net surplus		$1,536,635 97

INCOME.

Net cash received for premiums (fire)	$576,281 85
Received for interest on mortgages	14,490 85
Received for interest on stocks and bonds and all other sources	22,260 85
Income from all other sources	15,073 98
Gross cash income	$628,107 53

EXPENDITURES.

Net amount paid for losses, (fire)	$258,640 82
Cash dividends actually paid	49,250 00
Paid for commissions or brokerage	136,606 86
Salaries and other charges of officers, clerks and employes	63,557 74
Paid State, National and local taxes	6,028 29
All other expenditures	35,393 43
Gross cash expenditures	$549,477 14

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$120,944,787	$1,012,570 48
Written during the year	75,667,693	666,766 42
Total	$196,612,480	$1,679,336 90
Expired and terminated	72,565,542	642,596 64
In force at the end of the year	$124,046,938	$1,036,740 26
Deduct amount re-insured	4,236,710	33,571 32
Net amount in force	$119,810,228	$1,003,168 94

MISCELLANEOUS.

Premiums received from organization of company	$14,889,628 14
Losses paid from organization of company	7,769,662 72
Fire losses incurred during the year	258,922 54
Cash dividends declared from organization of company	1,452,500 00
Dividends declared during the year	50,000 00
Company's stock owned by directors	46,750 00

BUSINESS IN MAINE.

Risks written (fire)	$210,834 00
Premiums received	2,246 34
Losses paid	146 50
Losses incurred	1,646 50

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO TRANSACT BUSINESS IN THE STATE OF MAINE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1895.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

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

Guaranty Capital, $100,000.

ASSETS.

Real estate owned by the company, unincumbered	$52,275 00
Loans on mortgage of real estate, (first liens,)	106,250 00
Interest due and accrued thereon	4,427 43
Stocks and bonds owned by the company, market value	683,240 25
Cash in company's principal office	1,037 03
Cash deposited in bank	9,692 06
Interest due and accrued on stocks and bonds	7,187 95
Gross premiums in due course of collection	4,728 36
Gross assets	$868,838 08

LIABILITIES.

Losses adjusted and unpaid	$ 121 62	
Losses unadjusted, including all reported losses	1,458 00	
Net amount of unpaid losses		$ 1,579 62
Unearned premiums on outstanding risks		309,495 46
All other demands against the company		3,593 41
Total liabilities except capital		$314,668 49
Guaranty capital	$100,000 00	
Surplus beyond all liabilities	454,169 59	
Surplus as regards policy holders		$554,169 59
Gross liabilities and net surplus		$868,838 08

INCOME.

Net cash received for premiums (fire)	$161,482 33
Received for interest on mortgages	4,142 75
Received for interest on stocks and bonds and all other sources	33,543 00
Income from all other sources	2,733 22
Gross cash income	$201,901 30

EXPENDITURES.

Net amount paid for losses (fire)	$62,974 46
Cash dividends actually paid	76,456 91
Paid for commissions or brokerage	25,007 51
Salaries and other charges of officers, clerks and employes	15,875 00
Paid State, national and local taxes	2,290 24
All other expenditures	4,394 12
Gross cash expenditures	$186,998 24

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$39,375,137	$571,252 88
Written during the year	11,062,273	167,336 36
Total	$50,437,410	$738,589 24
Expired and terminated	8,949,902	131,174 81
In force at end of the year	$41,487,508	$607,414 43
Deduct amount re-insured	62,750	567 70
Net amount in force	$41,424,758	$606,846 73

MISCELLANEOUS.

Losses paid from organization of company	$1,883,349 78
Fire losses incurred during the year	62,238 96
Dividends declared during the year	7,000 00
Company's stock owned by directors	29,900 00

BUSINESS IN MAINE.

Risks written (fire)	$1,023,277 00
Premiums received	16,352 86
Losses paid	974 45
Losses incurred	910 65

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 mortgage of real estate (first liens)	61,300 00
Interest due and accrued thereon	1,293 53
Stocks and bonds owned by the company, market value	355,497 00
Loans secured by collateral	121,800 00
Cash in company's principal office	150 00
Cash deposited in bank	37,968 20
Interest due and accrued on stocks and bonds	4,232 50
Interest due and accrued on collateral loans	1,930 50
Gross premiums in due course of collection	12,881 17
All other assets, viz.: Rents due and accrued	300 00
Gross assets	$614,352 90

LIABILITIES.

Losses unadjusted, including all reported losses	$ 4,543 43
Unearned premiums on outstanding risks	255,485 94
All other demands against the company	4,100 00
Total liabilities except capital	$264,129 37
Surplus as regards policy holders	350,223 53
Gross liabilities and net surplus	$614,352 90

INCOME.

Net cash received for premiums, (fire)	$141,922 30
Received for interest on mortgages	3,308 69
Received for interest on stocks and bonds and all other sources	20,050 36
Income from all other sources	2,803 49
Gross cash income	$168,084 84

EXPENDITURES.

Net amount paid for losses, (fire)	$46,682 24
Cash dividends actually paid	72,360 57
Paid for commissions or brokerage	22,606 79
Salaries and other charges of officers, clerks and employes	11,821 75
Paid State, national and local taxes	2,789 18
All other expenditures	7,033 91
Gross cash expenditures	$163,294 44

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$34,340,777	$509,409 62
Written during the year	9,574,457	147,453 23
Total	$43,915,234	$656,862 85
Expired and terminated	9,073,174	136,876 64
In force at end of the year	$34,842,060	$519,986 21
Deduct amount re-insured	5,500	58 45
Net amount in force	$34,836,560	$519,927 76

MISCELLANEOUS.

Premiums received from organization of company	$4,390,481 99
Losses paid from organization of company	2,022,821 66
Fire losses incurred during the year	48,656 67
Cash dividends declared from organization of company	1,425,627 45
Dividends declared during the year	72,360 57

BUSINESS IN MAINE.

Risks written (fire)	$1,380,667 00
Premiums received	25,438 31
Losses paid	9,046 91
Losses incurred	9,846 91

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 mortgages of real estate (first liens)	$161,639 00
Interest due and accrued thereon	4,836 65
Stocks and bonds owned by the company, market value	354,854 00
Loans secured by collateral	23,150 00
Cash in company's principal office	5,141 88
Cash deposited in bank	37,110 14
Interest due and accrued on stocks and bonds	1,279 18
Interest due and accrued on collateral loans	304 78
Gross premiums in due course of collection	22,592 44
All other assets, viz.: Personal loan, $78,800; interest on same, $1,030.14.	79,830 14
Gross assets	$690,738 21

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Personal loans (without collateral)	$78,800 00	
Interest due and accrued on same	1,030 14	
Total	$79,830 14	

LIABILITIES.

Net amount of unpaid losses	$ 1,616 54
Unearned premiums on outstanding risks	329,891 26
All other demands against the company	7,311 49
Total liabilities except capital	$338,819 29
Surplus as regards policy holders	351,918 92
Gross liabilities and net surplus	$690,738 21

INCOME.

Net cash received for premiums (fire)	$179,211 52
Received for interest on mortgages	11,942 55
Received for interest on stocks and bonds and all other sources	21,091 50
Income from all other sources	1,510 65
Gross cash income	$213,756 22

EXPENDITURES.

Net amount paid for losses, (fire)	$75,778 57
Cash dividends actually paid	77,821 46
Paid for commissions or brokerage	26,751 94
Salaries and other charges of officers, clerks and employes	11,840 00
Paid State, national and local taxes	2,043 19
All other expenditures	8,071 48
Gross cash expenditures	$202,306 64

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$39,731,356	$613,002 41
Written during the year	12,290,531	194,664 37
Total	$52,021,887	$807,666 78
Expired and terminated	10,054,062	155,141 74
In force at end of the year	$41,967,825	$652,525 04

MISCELLANEOUS.

Fire losses incurred during the year	$77,395 11
Dividends declared during the year	77,821 46

BUSINESS IN MAINE.

Risks written (fire)	$1,048,532 00
Premiums received	18,502 52
Losses paid	13,082 82
Losses incurred	13,082 82

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, 1895.

BRITISH AMERICA INSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1835.

GEORGE A. COX, *President.* P. H. SIMS, *Secretary.*

Deposit Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value	946,550 $52
Cash deposited in bank	30,493 98
Interest due and accrued on stocks and bonds	9,365 00
Gross premiums in due course of collection	177,720 50
Bills receivable, not matured, taken for premiums	16,089 52
Gross assets	$1,180,219 52

LIABILITIES.

Losses adjusted and unpaid	$45,441 16	
Losses unadjusted, including all reported losses	89,735 64	
Losses resisted	14,117 66	
Net amount of unpaid losses		$149,294 46
Unearned premiums on outstanding risks		594,587 93
All other demands against the company		41,970 54
Special deposits in excess of liabilities thereon		72,471 16
Total liabilities except capital		$858,324 09
Deposit capital	$200,000 00	
Surplus beyond all liabilities	121,895 43	
Surplus as regards policy holders		321,895 43
Gross liabilities and net surplus		$1,180,219 52

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$984,887 49	$187,561 19	$1,172,448 68
Received for interest on stocks and bonds and all other sources			37,745 91
Gross cash income			$1,210,194 59

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$545,507 57	$194,264 30	$739,771 87
Paid for commissions or brokerage			224,204 13
Salaries and other charges of officers, clerks and employes			24,875 28
Paid State, national and local taxes			25,325 12
All other expenditures			95,894 86
Gross cash expenditures			$1,110,071 26

Remitted to home office during the year, $84,416.40.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$80,654,861	$1,103,916 81	$2,849,359	$26,878 06
Written during the year	87,163,113	1,271,957 75	22,623,044	237,279 75
Total	$167,817,974	$2,375,874 56	$25,472,403	$264,157 81
Expired and terminated	79,702,130	1,244,417 65	21,914,884	221,769 41
In force at end of the year	$88,115,844	$1,131,456 91	$3,557,519	$42,388 40
Deduct amount re-insured	1,409,198	18,137 82	-	-
Net amount in force	$86,706,646	$1,113,319 09	$3,557,519	$42,388 40

BUSINESS IN MAINE.

Risks written (fire)	$504,209 00
Premiums received	8,185 88
Losses paid	4,187 97
Losses incurred	4,536 22

CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

CHARLES H. POST, *Manager*, 27 and 29 Pine St., New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Loans on mortgage of real estate, (first liens)	$ 50,000 00
Stocks and bonds owned by the company, market value	1,634,412 50
Cash in company's principal office	180 90
Cash deposited in bank	187,696 74
Interest due and accrued on stocks and bonds	17,921 65
Gross premiums in due course of collection	112,295 65
All other assets, viz: due from other companies for re-insurance	13,396 89
Gross assets	$2,015,904 33

Premiums more than three months due, $2,470.34.

LIABILITIES.

Losses adjusted and unpaid	$118,602 29
Losses uuadjusted, including all reported losses	55,424 39
Losses resisted	40,136 16
Gross amount of claims for losses	214,162 84
Less re-insurance	11,094 20

Net amount of unpaid losses		$ 203,068 64
Unearned premiums on outstanding risks		1,056,160 86
All other demands against the company		46,527 55
Special deposits in excess of liabilities thereon		126,342 87
Total liabilities except capital		$1,432,099 92
Deposit capital	$200,000 00	
Surplus beyond all liabilities	383,804 41	
Surplus as regards policy holders		583,804 41
Gross liabilities and net surplus		$2,015,904 33

INCOME.

Net cash received for premiums (fire)	$1,307,561 24
Received for interest on stocks and bonds and all other sources	74,652 83
Gross cash income	$1,382,214 07

EXPENDITURES.

Net amount paid for losses (fire)	$986,161 25
Paid for commissions or brokerage	259,164 89
Salaries and other charges of officers, clerks and employes	74,610 88
Paid State, national and local taxes	47,383 79
All other expenditures	100,305 80
Gross cash expenditures	$1,467,626 61

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$256,171,259	$2,829,766 52
Written during the year	144,655,997	1,807,113 31
Total	$400,827,256	$4,636,879 83
Expired and terminated	184.169,605	2,257,288 92
In force at end of the year	$216,657,651	$2,379,590 91
Deduct amount re-insured	15,384,975	213,083 94
Net amount in force	$201,272,676	$2,166,506 97

MISCELLANEOUS.

Premiums received from organization of company	$7,913,997 82
Losses paid from organization of company	4,615,631 63
Fire losses incurred during the year	923,902 50

BUSINESS IN MAINE.

Risks written (fire)	$1,114,609 00
Premiums received	19,054 16
Losses paid	14,628 72
Losses incurred	11,523 90

COMMERCIAL UNION ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1871.

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

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 870,395 85
Stocks and bonds owned by the company, market value	1,628,657 50
Cash in company's principal office	408 82
Cash deposited in bank	535,513 25
Interest due and accrued on stocks and bonds	23,212 48
Gross premiums in due course of collection	418,487 30
Bills receivable, not matured, taken for premiums	18,794 13
All other assets, viz: rents due and accrued and due for re-insurance	10,561 83
Gross assets	$3,506,031 16

LIABILITIES.

Losses adjusted and unpaid	$ 77,902 19	
Losses unadjusted, including all reported losses	187,592 00	
Losses resisted	27,200 00	
Gross amount of claims for losses	$292,694 19	
Less re-insurance	2,401 00	
Net amount of unpaid losses		$ 290,293 19
Unearned premiums on outstanding risks		1,947,189 45
All other demands against the company		129,645 77
Special deposits in excess of liabilities thereon		62,469 27
Total liabilities except capital		$2,429,597 68
Deposit capital	$200,000 00	
Surplus beyond all liabilities	876,433 48	
Surplus as regards policy holders		1,076,433 48
Gross liabilities and net surplus		$3,506,031 16

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$2,504,565 88	$203,717 27	$2,708,283 15
Received for interest on stocks and bonds and all other sources			76,148 20
Income from all other sources			29,642 15
Gross cash income			$2,814,073 50

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$1,405,868 24	$235,236 63	$1,641,104 87
Paid for commissions or brokerage			457,956 41
Salaries and other charges of officers, clerks and employes			142,723 04
Paid State, national and local taxes			61,038 72
All other expenditures			137,001 69
Gross cash expenditures			$2,439,824 73

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894.....	$379,256,704	$4,170,589 09	$1,788,522	$ 18,712 60
Written during the year.....	283,633,327	3,138,509 51	27,985,964	208,221 51
Total.....	$662,890,031	$7,309,098 60	$29,774,486	$226,934 11
Expired and terminated.....	292,334,167	3,347,845 65	29,030,334	207,303 05
In force at end of the year.....	$370,555,864	$3,961,252 95	$744,152	$19,631 06
Deduct amount re-insured.....	7,307,704	82,375 95	30,000	875 00
Net amount in force	$363,248,160	$3,878,877 00	$714,152	$18,756 06

Perpetual risks in force, $3,536,879.17; premiums, $74,728.90.

MISCELLANEOUS.

Premiums received from organization of company	$41,626,605 00
Losses paid from organization of company.....	25,809,297 00
Fire losses incurred during the year.	1,377,477 00
Marine losses incurred during the year.....	265,237 00

BUSINESS IN MAINE.

Risks written (fire).	$1,698,662 00
Premiums received	30,102 54
Losses paid	20,482 52
Losses incurred	19,379 19

HAMBURG-BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

F. O. AFFELD, *Manager*, 62 Cedar Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value.....	$1,260,675 00
Loans secured by collateral.....	20,000 00
Cash deposited in bank	33,710 68
Interest due and accrued on stocks and bonds	1,000 00
Gross premiums in due course of collection.	107,338 31
Gross assets.....	$1,422,723 99

LIABILITIES.

Losses adjusted and unpaid	$ 2,300 00	
Losses unadjusted, including all reported losses.....	68,000 00	
Losses resisted	15,765 00	
Net amount of unpaid losses		$ 86,065 00
Unearned premiums on outstanding risks.....		797,697 94
All other demands against the company.....		17,870 72
Special deposits in excess of liabilities thereon.....		400 51
Total liabilities except capital		$902,034 17

Deposit capital	$200,000 00	
Surplus beyond all liabilities	320,689 82	
Surplus as regards policy holders		520,689 82
Gross liabilities and net surplus		$1,422,723 99

INCOME.

Net cash received for premiums, (fire)	$1,123,703 86
Received for interest on stocks and bonds and all other sources	47,178 66
Gross cash income	$1,170,882 52

EXPENDITURES.

Net amount paid for losses (fire)	$563,270 82
Paid for commissions or brokerage	235,353 07
Salaries and other charges of officers, clerks and employes	92,115 97
Paid State, national and local taxes	25,369 27
All other expenditures	65,190 06
Gross cash expenditures	$981,299 19

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$124,734,734	$1,648,163 86
Written during the year	114,178,711	1,419,244 46
Total	$238,913,445	$3,067,408 32
Expired and cancelled	109,493,578	1,443,999 73
In force at end of the year	$129,419,867	$1,623,408 59
Deduct amount re-insured	4,461,653	50,749 55
Net amount in force	$124,958,214	$1,572,659 04

MISCELLANEOUS.

Premiums received from organization of company	$16,733,478 62
Losses paid from organization of company	9,986,621 55
Fire losses incurred during the year	551,730 82

BUSINESS IN MAINE.

Risks written (fire)	$844,245 00
Premiums received	13,505 54
Losses paid	8,427 48
Losses incurred	8,427 48

IMPERIAL INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1803. COMMENCED BUSINESS IN 1803.

J. J. COURTNEY, *Manager*, 33 Pine St., New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$476,634 70
Stocks and bonds owned by the company, market value	1,097,703 33
Cash deposited in bank	132,004 33
Interest due and accrued on stocks and bonds	5,091 67
Gross premiums in due course of collection	186,013 84
All other assets, viz.: Rents due and accrued	2,773 50
Gross assets	$1,900,221 37

Premiums more than three months due, $9,427.96

LIABILITIES.

Losses adjusted and unpaid	$17,680 38	
Losses unadjusted, including all reported losses	55,165 75	
Losses resisted	11,067 14	
Gross amount of claims for losses	$83,913 27	
Less re-insurance	6,108 22	
Net amount of unpaid losses		$ 77,805 05
Unearned premiums on outstanding risks		875,587 59
All other demands against the company		20,003 61
Special deposits in excess of liabilities thereon		205,878 27
Total liabilities except capital		$1,179,274 52
Deposit capital	$200,000 00	
Surplus beyond all liabilities	520,946 85	
Surplus as regards policy holders		720,946 85
Gross liabilities and net surplus		$1,900,221 37

INCOME.

Net cash received for premiums (fire)	$1,169,502 42
Received for interest on stocks and bonds and all other sources	37,267 68
Income from all other sources	36,699 66
Gross cash income	$1,243,469 76

EXPENDITURES.

Net amount paid for losses (fire)	$625,670 25
Paid for commissions or brokerage	215,251 23
Salaries and other charges of officers, clerks and employes	102,965 85
Paid State, National and local taxes	46,741 17
All other expenditures	56,175 79
Gross cash expenditures	$1,046,804 29

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$182,650,878 29	$1,856,213 34
Written during the year	134,638,866 16	1,553,747 33
Total	$317,289,744 45	$3,409,960 67
Expired and terminated	143,285,274 68	1,554,582 57
In force at end of the year	$174,004,469 77	$1,855,378 10
Deduct amount re-insured	12,351,582 71	118,009 32
Net amount in force	$161,652,887 06	$1,737,368 78

MISCELLANEOUS.

Premiums received from organization of company	$23,352,572 67
Losses paid from organization of company	15,307,007 76
Fire losses incurred during the year	592,655 00

BUSINESS IN MAINE.

Risks written, (fire)	$1,373,222 00
Premiums received	23,205 05
Losses paid	11,630 13
Losses incurred	11,765 44

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *Manager*, 25 Pine Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$385,585 72
Stocks and bonds owned by the company, market value	1,549,502 50
Cash in company's principal office	1,129 88
Cash deposited in bank	127,201 61
Gross premiums in due course of collection	244,436 33
Gross assets	$2,307,856 04

LIABILITIES.

Losses adjusted and unpaid	$70,460 18
Losses unadjusted, including all reported losses	119,953 00
Losses resisted	38,589 95

Net amount of unpaid losses		$229,003 13
Unearned premiums on outstanding risks		1,263,811 57
All other demands against the company		45,000 00
Special deposits in excess of liabilities thereon		144,234 23
Total liabilities except capital		$1,682,048 93
Deposit capital	$200,000 00	
Surplus beyond all liabilities	425,807 11	
Surplus as regards policy holders		625,807 11
Gross liabilities and net surplus		$2,307,856 04

INCOME.

Net cash received for premiums (fire)	$1,896,651 43
Received for interest on stocks and bonds and all other sources	65,964 26
Income from all other sources	3,443 83
Gross cash income	$1,966,059 52

EXPENDITURES.

Net amount paid for losses (fire)	$1,113,679 61
Paid for commissions or brokerage	313,603 94
Salaries and other charges of officers, clerks and employes	171,951 02
Paid State, national and local taxes	42,957 96
All other expenditures	149,964 34
Gross cash expenditures	$1,792,156 87

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$223,683,276	$2,598,721 01
Written during the year	224,395,432	2,584,042 13
Total	$448,078,708	5,182,763 14
Expired and terminated	217,651,094	2,562,295 59
In force at end of the year	$230,427,614	$2,620,467 55
Deduct amount re-insured	21,484,388	191,739 55
Net amount in force	$208,943,226	$2,428,728 00

MISCELLANEOUS.

Premiums received from organization of company	$28,982,251 00
Losses paid from organization of company	18,945,209 00
Fire losses incurred during the year	1,062,339 00

BUSINESS IN MAINE.

Risks written (fire)	$1,243,755 00
Premiums received	20,626 27
Losses paid	8,790 79
Losses incurred	8,830 28

LION FIRE INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1880.

MARTIN BENNETT, *Manager*, Hartford, Conn.

Deposit Capital, $200,000.

ASSETS.

Loans on mortgage of real estate (first liens)	$192,950 00
Interest due and accrued thereon	4,412 81
Stocks and bonds owned by the company, market value	482,662 50
Cash in company's principal office	267 67
Cash deposited in bank	123,977 83
Interest due and accrued on stocks and bonds	6,227 08
Gross premiums in due course of collection	63,959 51
Gross assets	$874,457 40

LIABILITIES.

Losses adjusted and unpaid	$ 17,841 85	
Losses unadjusted, including all reported losses	33,689 50	
Losses resisted	9,634 20	
Net amount of unpaid losses		$ 61,165 55
Unearned premiums on outstanding risks		369,748 69
All other demands against the company		11,792 57
Special deposits in excess of liabilities thereon		145,773 16
Total liabilities except capital		$588,479 97
Deposit capital	$200,000 00	
Surplus beyond all liabilities	85,977 43	
Surplus as regards policy holders		285,977 43
Gross liabilities and net surplus		$874,457 40

INCOME.

Net cash received for premiums, (fire)	$538,655 99
Received for interest on mortgages	10,149 72
Received for interest on stocks and bonds and all other sources	17,863 21
Gross cash income	$566,668 92

EXPENDITURES.

Net amount paid for losses (fire)	$320,965 27
Paid for commissions or brokerage	106,399 95
Salaries and other charges of officers, clerks and employes	35,487 70
Paid State, national and local taxes	14,438 28
All other expenditures	42,866 29
Gross cash expenditures	$520,157 49

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$ 68,841,388	$859,750 93
Written during the year	58,725,954	749,667 44
Total	$127,567,342	$1,609,418 37
Deduct expired and terminated	62,235,378	800,902 65
In force at end of the year	$65,331,964	$808,515 72
Deduct amount re-insured	5,708,329	81,394 76
Net amount in force	$59,623,635	$727,120 96

MISCELLANEOUS.

Premiums received from organization of company	$6,800,164 72
Losses paid from organization of company	4,207,196 08
Fire losses incurred during the year	298,647 62

BUSINESS IN MAINE.

Risks written (fire)	$267,800 00
Premiums received	2,301 46
Losses paid	1,844 39
Losses incurred	1,356 89

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1848.

HENRY W. EATON, *Manager*, 45 William Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$1,752,000 00
Loans on mortgage of real estate (first liens)	3,588,318 64
Interest due and accrued thereon	47,657 28
Stocks and bonds owned by the company, market value	1,991,025 00
Cash in company's principal office	2,697 08
Cash deposited in bank	412,594 10
Interest due and accrued on collateral loans	526 86
Gross premiums in due course of collection	845,782 10
All other assets, viz.: Rents due and accrued, $15,000; loans on life policies, $14,798; all other assets, $35	29,833 00
Gross assets	$8,670,434 06

Premiums more than three months due, $59,354.13.

LIABILITIES.

Losses adjusted and unpaid	$ 3,446 54	
Losses unadjusted, including all reported losses	767,357 00	
Losses resisted	143,430 00	
Gross amount of claims for losses	$914,233 54	
Less re-insurance	280,651 00	
Net amount of unpaid losses		$ 633,582 54
Unearned premiums on outstanding risks		4,075,773 63
All other demands against the company		646,960 33
Special deposits in excess of liabilities thereon		6,668 57
Total liabilities except capital		$5,362,985 07
Deposit capital	$ 200,000 00	
Surplus beyond all liabilities	3,107,448 99	
Surplus as regards policy holders		3,307,448 99
Gross liabilities and net surplus		$8,670,434 06

INCOME.

Net cash received for premiums (fire)	$5,600,129 27
Received for interest on mortgages	148,220 97
Received for interest on stocks and bonds and all other sources	71,223 20
Income from all other sources	59,735 36
Gross cash income	$5,879,308 80

EXPENDITURES.

Net amount paid for losses (fire)	$3,130,892 67
Paid for commissions or brokerage	945,105 30
Salaries and other charges of officers, clerks and employes	317,499 69
Paid State, national and local taxes	111,788 93
All other expenditures	322,909 02
Gross cash expenditures	$4,828,195 61

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$890,988,334	$8,546,571 40
Written during the year	715,761,722	7,224,648 57
Total	$1,606,750,056	$15,771,219 97
Deduct, expired and terminated	704,246,200	7,310,652 85
In force at end of the year	$902,503,856	$8,460,567 12
Deduct amount re-insured	57,239,571	492,101 08
Net amount in force	$845,264,285	$7,968,466 04

Perpetual risks in force, $10,218,499; Premiums, $348,017.06.

MISCELLANEOUS.

Premiums received from organization of company	$110,312,822 35
Losses paid from organization of company	66,440,871 90
Fire losses incurred during the year	3,058,468 54

BUSINESS IN MAINE.

Risks written (fire)	$4,398,937 00
Premiums received	66,950 86
Losses paid	37,663 78
Losses incurred	28,308 78

LONDON ASSURANCE CORPORATION,

LONDON, ENG.

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

CHARLES L. CASE, *Manager*, 44 Pine St., New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Loans on mortgage of real estate (first liens)	$ 15,000 00
Stocks and bonds owned by the company, market value	1,837,245 00
Cash in company's principal office	1,849 60
Cash deposited in bank	247,710 76
Interest due and accrued on stocks and bonds	5,889 59
Gross premiums in due course of collection	218,663 82
Bills receivable, not matured, taken for premiums	28,846 23
All other assets, viz: due from other companies for re-insurance, $18,178.10; cash in hands of special agents, $265.70	18,443 80
Gross assets	$2,373,648 80

LIABILITIES.

Losses adjusted and unpaid	$222,551 00	
Losses unadjusted, including all reported losses	40,073 00	
Losses resisted	23,833 00	
Gross amount of claims for losses	286,457 00	
Less re-insurance	55,687 00	
Net amount of unpaid losses		$230,770 00
Unearned premiums on outstanding risks		805,325 31
All other demands against the company		38,426 53
Special deposits in excess of liabilities thereon		194,949 62
Total liabilities except capital		$1,269,471 46
Deposit capital	$200,000 00	
Surplus beyond all liabilities	904,177 34	
Surplus as regards policy holders		1,104,177 34
Gross liabilities and net surplus		$2,373,648 80

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$827,385 75	$384,031 45	$1,211,417 20
Received for interest on mortgages			675 00
Received for interest on stocks and bonds and all other sources			74,750 51
Gross cash income			$1,286,842 71

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$480,828 52	$285,129 18	$765,957 70
Paid for commissions or brokerage			196,819 07
Salaries and other charges of officers, clerks and employes			86,208 09
Paid State, national and local taxes			31,146 30
All other expenditures			72,858 83
Gross cash expenditures			$1,152,989 99

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$181,679,673	$1,682,241 22	$ 2,892,001	$ 58,340 75
Written during the year	115,111,511	1,065,107 55	86,658,838	513,956 55
Total	$296,791,184	$2,747,348 77	$89,550,839	$572,297 30
Expired and terminated	122,094,024	1,171,329 38	85,320,741	480,126 45
In force at end of the year	$174,697,160	$1,576,019 39	$4,230,098	$92,170 85
Deduct amount re-insured	9,087,638	82,757 59	1,365,115	28,681 80
Net amount in force	$165,609,522	$1,493,261 80	$2,864,983	$63,489 05

MISCELLANEOUS.

Premiums received from organization of company	$19,577,148 00
Losses paid from organization of company	11,731,112 00
Fire losses incurred during the year	447,676 36

BUSINESS IN MAINE.

Risks written (fire)	$696,878 00
Premiums received	9,785 28
Losses paid	4,259 36
Losses incurred	5,584 36

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

LIVERPOOL, ENG.

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

A. G. MCILWAINE, JR., *Manager*, 57 & 59 William Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 299,125 00
Stocks and bonds owned by the company, market value	1,997,489 00
Cash in company's principal office	37,846 59
Cash deposited in bank	51,555 65
Gross premiums in due course of collection	289,839 03
Bills receivable, not matured, taken for premiums	12,195 60
All other assets, viz: Rents due and accrued and due from other companies for re-insurance	3,519 65
Gross assets	$2,691,570 52

Premiums more than three months due, $17,590.67.

LIABILITIES.

Losses adjusted and unpaid	$ 24,272 60	
Losses unadjusted, including all reported losses	103,367 72	
Losses resisted	36,352 40	
Gross amount of claims for losses	$163,992 72	
Less re-insurance	29,090 63	
Net amount of unpaid losses		$ 134,902 09
Unearned premiums on outstanding risks		1,504,255 56
All other demands against the company		72,388 82
Special deposits in excess of liabilities thereon		133,086 32
Total liabilities except capital		$1,844,632 79
Deposit capital	$200,000 00	
Surplus beyond all liabilities	646,937 73	
Surplus as regards policy holders		846,937 73
Gross liabilities and net surplus		$2,691,570 52

INCOME.

Net cash received for premiums (fire)	$1,859,006 64
Received for interest on stocks and bonds and all other sources	81,372 73
Income from all other sources	11,107 53
Gross cash income	$1,951,486 90

EXPENDITURES.

Net amount paid for losses (fire)	$985,670 08
Paid for commissions or brokerage	354,645 30
Salaries and other charges of officers, clerks and employes	144,232 37
Paid State, national and local taxes	40,120 64
All other expenditures	121,554 02
Gross cash expenditures	$1,646,222 41

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$366,835,341	$3,327,756 31
Written during the year	283,613,817	2,552,790 03
Total	$650,449,158	$5,880,546 34
Expired and terminated	269,191,660	2,770,866 96
In force at end of the year	$381,257,498	$3,109,679 38
Deduct amount re-insured	16,625,009	184,564 84
Net amount in force	$364,632,489	$2,925,114 54

MISCELLANEOUS.

Premiums received from organization of company	$22,932,501 21
Losses paid from organization of company	13,826,809 76
Fire losses incurred during the year	924,587 44

BUSINESS IN MAINE.

Risks written (fire)	$990,099 00
Premiums received	15,075 46
Losses paid	10,241 54
Losses incurred	7,297 54

MANCHESTER INSURANCE COMPANY,

MANCHESTER, ENG.

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

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

Deposit Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value*	$1,808,070 00
Cash in company's principal office	21,197 84
Cash deposited in bank	46,243 16
Interest due and accrued on stocks and bonds	6,697 50
Gross premiums in due course of collection	297,072 00
All other assets	1,349 00
Gross assets	$2,180,629 50

LIABILITIES.

Losses adjusted and unpaid	$93,374 32	
Losses unadjusted, including all reported losses	78,182 82	
Losses resisted	51,225 33	
Gross amount of claims for losses	222,782 47	
Less re-insurance	18,049 27	
Net amount of unpaid losses		$204,733 20
Unearned premiums on outstanding risks		1,199,676 98
All other demands against the company		56,118 61
Special deposits in excess of liabilities thereon		111,263 57
Total liabilities except capital		$1,571,792 36
Deposit capital	$200,000 00	
Surplus beyond all liabilities	408,837 14	
Surplus as regards policy holders		$608,837 14
Gross liabilities and net surplus		$2,180,629 50

INCOME.

Net cash received for premiums (fire)	$1,524,151 55
Received for interest on stocks and bonds and all other sources	60,417 50
Gross cash income	$1,584,569 05

EXPENDITURES.

Net amount paid for losses (fire)	$1,019,739 95
Paid for commissions or brokerage	298,748 65
Salaries and other charges of officers, clerks and employes	91,287 51
Paid State, national and local taxes	39,764 55
All other expenditures	113,006 52
Gross cash expenditures	$1,562,547 18

*Includes bank certificate of deposit amounting to $50,000, deposited with State Treasurer of Oregon, and $25,000 cash in hands of agents, awaiting investment —since invested.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$188,102,242 82	$2,460,144 14
Written during the year	157,692,907 12	2,067,584 41
Total	$345,795,149 94	$4,527,728 55
Expired and terminated	151,623,915 45	2,052,631 62
In force at end of the year	$194,171,234 49	$2,475,096 93
Deduct amount re-insured	8,036,927 07	115,275 10
Net amount in force	$186,134,307 42	$2,359,821 83

MISCELLANEOUS.

Premiums received from organization of company	$8,273,183 15
Losses paid from organization of company	4,877,872 36
Fire losses incurred during the year	959,670 56

BUSINESS IN MAINE.

Risks written (fire)	$296,721 3g
Premiums received	5,298 22
Losses paid	12,149 15
Losses incurred	12,718 98

NORTHERN ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

GEORGE W. BABB, JR., *Manager*, 38 Pine St., New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 115,000 00
Stocks and bonds owned by the company, market value	1,584,982 07
Cash in company's principal office	2,390 79
Cash deposited in bank	85,534 88
Interest due and accrued on stocks and bonds	3,850 00
Gross premiums in due course of collection	216,243 84
All other assets	4,117 13
Gross assets	$2,012,118 71

Premiums more than three months due, $4,137.

LIABILITIES.

Losses adjusted and unpaid	$17,773 76
Losses unadjusted, including all reported losses	80,370 61
Losses resisted	27,191 95
Gross amount of claims for losses	$125,336 32
Less re insurance	4,191 50

Net amount of unpaid losses		$ 121,144 82
Unearned premiums on outstanding risks		1,035,604 90
All other demands against the company		70,419 73
Special deposits in excess of liabilities thereon		122,000 03
Total liabilities except capital		$1,349,169 48
Deposit capital	$200,000 00	
Surplus beyond all liabilities	462,949 23	
Surplus as regards policy holders		662,949 23
Gross liabilities and net surplus		$2,012,118 71

INCOME.

Net cash received for premiums, (fire)	$1,241,324 38
Received for interest on stocks and bonds and all other sources	52,702 34
Gross cash income	$1,294,026 72

Received from Home office during the year, $47,362.52.

EXPENDITURES.

Net amount paid for losses, (fire)	$737,119 46
Paid for commissions or brokerage	192,962 36
Salaries and other charges of officers, clerks and employes	82,811 56
Paid State, National and local taxes	36,493 95
All other expenditures	126,380 96
Gross cash expenditures	$1,175,768 29

Remitted to Home office during the year $181,792.61.

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$166,298,752	$2,051,899 66
Written during the year	140,709,030	1,669,320 64
Total	$307,007,782	$3,721,220 30
Expired and terminated	131,267,206	1,629,565 40
In force at end of the year	$175,740,576	$2,091,654 90
Deduct amount re-insured	5,620,206	54,971 70
Net amount in force	$170,120,370	$2,036,683 20

MISCELLANEOUS.

Premiums received from organization of company	$16,185,901 89
Losses paid from organization of company	10,163,861 39
Fire losses incurred during the year	711,884 82

BUSINESS IN MAINE.

Risk written (fire)	$1,518,265 00
Premiums received	25,672 08
Losses paid	14,833 84
Losses incurred	13,866 29

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH.

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

HENRY E. BOWERS, *Manager*, 54 William Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Loans on mortgage of real estate (first liens)	$ 450,000 00
Stocks and bonds owned by the company, market value	2,714,629 00
Cash in company's principal office	10,961 08
Cash deposited in bank	190,250 07
Interest due and accrued on stocks and bonds	51,057 00
Interest due and accrued on collateral loans	3,000 00
Gross premiums in due course of collection	408,196 79
Bills receivable, not matured, taken for premiums	3,645 22
All other assets	1,393 65
Gross assets	$3,833,132 81

Premiums more than three months due, $24,265.63.

LIABILITIES.

Losses adjusted and unpaid	$ 65,073 21	
Losses unadjusted, including all reported losses	155,895 30	
Losses resisted	39,369 82	
Gross amount of claims for losses	$260,338 33	
Less re-insurance	9,321 11	
Net amount of unpaid losses		$251,017 22
Unearned premiums on outstanding risks		1,898,577 63
All other demands against the company		106,727 47
Special deposits in excess of liabilities thereon		53,897 01
Total liabilities except capital		$2,304,219 33
Deposit capital	$200,000 00	
Surplus beyond all liabilities	1,328,913 48	
Surplus as regards policy holders		1,528,913 48
Gross liabilities and net surplus		$3,833,132 81

INCOME.

Net cash received for premiums (fire)	$2,265,850 86
Received for interest on mortgages	9,000 00
Received for interest on stocks and bonds and all other sources	125,557 51
Income from all other sources	5,993 64
Gross cash income	$2,406,402 01

EXPENDITURES.

Net amount paid for losses (fire)	$1,364,164 47
Paid for commissions or brokerage	373,544 20
Salaries and other charges of officers, clerks and employes	205,663 91
Paid State, National and local taxes	58,075 60
All other expenditures	111,962 58
Gross cash expenditures	$2,113,410 76

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$345,295,749	$3,890,741 97
Written during the year	281,973,038	2,940,606 99
Total	$627,268,787	$6,831,348 96
Expired and terminated	261,223,130	2,957,711 69
In force at end of the year	$366,045,657	$3,873,637 27
Deduct amount re-insured	20,980,681	179,009 93
Net amount in force	$345,064,976	$3,694,627 34

MISCELLANEOUS.

Premiums received from organization of company	$46,669,276 78
Losses paid from organization of company	29,872,092 93
Fire losses incurred during the year	1,328,754 62

BUSINESS IN MAINE.

Risks written	$2,258,073 00
Premiums received	36,461 94
Losses paid	21,160 55
Losses incurred	23,593 31

NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENG.

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

J. MONTGOMERY HARE, *Manager*, 56 and 58 Pine St., New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Loans on mortgage of real estate, (first liens)	$40,000 00
Interest due and accrued thereon	150 00
Stocks and bonds owned by the company, market value	1,723,689 17
Cash in company's principal office	1,655 37
Cash deposited in bank	249,565 04
Gross premiums in due course of collection	155,165 35
All other assets	9 46
Gross assets	$2,170,234 39

Premiums more than three months due, $15,000.61.

LIABILITIES.

Losses adjusted and unpaid		
Losses unadjusted, including all reported losses	$201,368 23	
Losses resisted		
Less re-insurance		4,903 70

Net amount of unpaid losses		$ 196,464 53
Unearned premiums on outstanding risks		1,191,428 75
All other demands against the company		32,600 00
Special deposits in excess of liabilities thereon		112,396 92
Total liabilities except capital		$1,532,890 20
Deposit capital	$200,000 00	
Surplus beyond all liabilities	437,344 19	
Surplus as regards policy holders		637,344 19
Gross liabilities and net surplus		$2,170,234 39

INCOME.

Net cash received for premiums, (fire.)	$1,525,426 45
Received for interest on mortgages	1,800 00
Received for interest on stocks and bonds and all other sources	65,479 91
Income from all other sources	15,454 49
Gross cash income	$1,608,160 85

EXPENDITURES.

Net amount paid for losses, (fire.)	$897,983 75
Paid for commissions or brokerage	259,977 83
Salaries and other charges of officers, clerks and employes	146,133 40
Paid State, national and local taxes	19,539 81
All other expenditures	114,952 00
Gross cash expenditures	$1,428,586 79

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$219,233,285	$2,346,963 18
Written during the year	182,760,939	1,958,433 47
Total	$401,994,224	$4,305,396 65
Expired and terminated	168,643,911	1,877,835 89
In force at end of the year	$233,350,313	$2,427,560 76
Deduct amount re-insured	8,735,518	89,073 42
Net amount in force	$224,614,795	$2,338,487 34

MISCELLANEOUS.

Premiums received from organization of company	$16,364,493 47
Losses paid from organization of company	9,682,120 11
Fire losses incurred during the year	910,023 59

BUSINESS IN MAINE.

Risks written (fire)	$875,632 00
Premiums received	13,727 48
Losses paid	6,894 16
Losses incurred	6,608 45

PALATINE INSURANCE COMPANY,

MANCHESTER, ENG.

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

WILLIAM WOOD, *Manager*, 21 Nassau Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Loans on mortgage of real estate (first liens)	$50,000 00
Interest due and accrued thereon	200 00
Stocks and bonds owned by the company, market value	1,835,151 00
Cash in company's principal office	2,367 37
Cash deposited in bank	564,901 33
Gross premiums in due course of collection	383,616 58
Gross assets	$2,836,236 28

Premiums more than three months due, $1,861.78.

LIABILITIES.

Losses adjusted and unpaid	$ 39,774 35	
Losses unadjusted, including all reported losses	276,984 84	
Losses resisted	30,751 13	
Gross amount of claims for losses	347,510 32	
Less re-insurance	5,731 63	
Net amount of unpaid losses		$ 341,778 69
Unearned premiums on outstanding risks		1,770,738 88
All other demands against the company		155,398 24
Special deposits in excess of liabilities thereon		32,478 41
Total liabilities except capital		$2,300,394 22
Deposit capital	$200,000 00	
Surplus beyond all liabilities	335,842 06	
Surplus as regards policy holders		535,842 06
Gross liabilities and net surplus		$2,836,236 28

INCOME.

Net cash received for premiums (fire)	$3,045,084 97
Received for interest on mortgages	3,000 00
Received for interest on stocks and bonds and all other sources	71,107 00
Gross cash income	$3,119,191 97

EXPENDITURES.

Net amount paid for losses (fire)	$1,733,174 73
Paid for commissions or brokerage	778,028 02
Salaries and other charges of officers, clerks and employes	179,504 36
Paid State, National and local taxes	45,504 26
All other expenditures	103,652 32
Gross cash expenditures	$2,839,863 69

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$229,281,377	$2,642,445 21
Written during the year	339,742,583	3,844,223 93
Total	$569,023,960	$6,486,669 14
Expired and terminated	263,771,294	3,005,706 13
In force at end of the year	$305,252,666	$3,480,963 01
Deduct amount re-insured	5,010,862	46,599 06
Net amount in force	$300,241,804	$3,434,363 95

MISCELLANEOUS.

Premiums received from organization of company	$8,827,476 00
Losses paid from organization of company	4,989,530 00
Fire losses incurred during the year	1,802,682 00

BUSINESS IN MAINE.

Risks written (fire)	$535,704 10
Premiums received	7,982 07
Losses paid	2,306 00
Losses incurred	2,806 00

PHŒNIX ASSURANCE COMPANY,

LONDON, ENG.

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

A. D. IRVING, *Manager*, 37 and 39 Liberty Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value	$1,757,485 00
Cash in company's principal office Cash deposited in bank	673,292 72
Gross premiums in due course of collection	217,929 78
All other assets	7,208 33
Gross assets	$2,655,915 83

Premiums more than three months due, $8,234 94.

LIABILITIES.

Losses adjusted and unpaid	$34,332 00	
Losses unadjusted, including all reported losses	351,082 00	
Losses resisted	21,891 00	
Gross amount of claims for losses	$407,305 00	
Less re-insurance	168,127 00	
Net amount of unpaid losses		$239,178 00
Unearned premiums on outstanding risks		1,511,377 15
All other demands against the company		149,640 92
Special deposits in excess of liabilities thereon		103,344 44
Total liabilities except capital		$2,003,540 51

Deposit capital	$200,000 00	
Surplus beyond all liabilities	452,375 32	
Surplus as regards policy holders		$652,375 32
Gross liabilities and net surplus		$2,655,915 83

INCOME.

Net cash received for premiums (fire)	$2,043,397 26
Received for interest on stocks and bonds and all other sources	68,238 04
Gross cash income	$2,111,635 30

EXPENDITURES.

Net amount paid for losses (fire)	$1,160,124 88
Paid for commissions or brokerage	384,246 18
Salaries and other charges of officers, clerks and employes	108,882 61
Paid State, national and local taxes	47,194 26
All other expenditures	133,033 94
Gross cash expenditures	$1,833,481 87

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$384,180,103	$3,670,483 71
Written during the year	370,207,264	3,497,754 06
Total	$754,387,367	$7,168,237 77
Expired and terminated	369,271,198	3,318,439 20
In force at end of the year	$385,116,169	$3,849,798 57
Deduct amount re-insured	87,794,427	866,437 66
Net amount in force	$297,321,742	$2,983,360 91

MISCELLANEOUS.

Premiums received from organization of company	$23,358,980 60
Losses paid from organization of company	14,602,191 17
Fire losses incurred during the year	1,160,726 00

BUSINESS IN MAINE.

Risks written (fire)	$734,465 00
Premiums received	14,320 27
Losses paid	1,741 05
Losses incurred	2,409 00

ROYAL INSURANCE COMPANY,

LONDON, ENG.

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

E. F. BEDDALL, *Manager*. 37 and 39 Liberty Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$1,756,156 24
Loans on mortgage of real estate (first liens,)	291,000 00
Interest due and accrued thereon	1,234 99
Stocks and bonds owned by the company, market value	4,242,165 00
Cash in company's principal office	5,906 58
Cash deposited in bank	472,650 25
Interest due and accrued on stocks and bonds	3,750 00
Gross premiums in due course of collection	656,984 27
Bills receivable, not matured, taken for premiums	1,858 95
All other assets, viz: rents due and accrued; due from other companies for reinsurance; accrued interest and amount due under perpetual policies	23,236 83
Gross assets	$7,454,943 11

Premiums more than three months due, $24,911.91.

LIABILITIES.

Losses adjusted and unpaid	$59,410 06	
Losses unadjusted, including all reported losses	518,455 45	
Losses resisted	73,562 96	
Gross amount of claims for losses	$651,428 47	
Less re-insurance	145.576 70	
Net amount of unpaid losses		$ 505,851 77
Unearned premiums on outstanding risks		4,065,985 12
All other demands against the company		671,932 39
Total liabilities except capital		$5,243,769 28
Deposit capital	$200,000 00	
Surplus beyond all liabilities	2,011,173 83	
Surplus as regards policy holders		2,211,173 83
Gross liabilities and net surplus		$7,454,943 11

INCOME.

Net cash received for premiums, (fire)	$4,875,372 96
Received for interest on mortgages	15,367 66
Received for interest on stocks and bonds and all other sources	186,994 03
Income from all other sources	59,826 92
Gross cash income	$5,137,561 57

EXPENDITURES.

Net amount paid for losses (fire)	$2,723,861 72
Paid for commissions or brokerage	841,284 11
Salaries and other charges of officers, clerks and employes	324,178 80
Paid state, national and local taxes	124,151 17
All other expenditures	255,566 69
Gross cash expenditures	$4,269,042 49

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$795,795,530 11	$8,106,753 46
Written during the year	682,955,956 07	6,454,560 79
Total	$1,478,751,486 18	$14,561,314 25
Deduct expired and terminated	618,995,623 48	6,007,688 10
In force at end of the year	$859,755,862 70	$8,553,626 15
Deduct amount re-insured	79,074,071 66	571,273 54
Net amount in force December 31, 1895	$780,681,791 04	$7,982,352 61

Perpetual risks, $8,981,848.64; Premiums, $9,466.63.

MISCELLANEOUS.

Premiums received since 1873	$63,312,857 66
Losses paid since 1873	36,443,586 65
Fire losses incurred during the year	2,632,096 41

BUSINESS IN MAINE.

Risks written (fire)	$3,431,897 00
Premiums received	65,824 15
Losses paid	56,685 03
Losses incurred	53,111 01

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

MARTIN BENNETT, *Manager*, 197 Asylum Street, Hartford, Conn.

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$ 34,389 94
Loans on mortgage of real estate, (first liens)	1,465,689 68
Interest due and accrued thereon	26,810 30
Stocks and bonds owned by the company, market value	1,241,155 05
Cash in company's principal office	802 99
Cash deposited in bank	286,361 25
Interest due and accrued on stocks and bonds	12,105 54
Gross premiums in due course of collection	253,596 70
All other assets	2,610 22
Gross assets	$3,323,521 67

LIABILITIES.

Losses adjusted and unpaid	$ 64,401 50
Losses unadjusted, including all reported losses	104,994 00
Losses resisted	19,849 50

Net amount of unpaid losses		$ 189,245 00
Unearned premiums on outstanding risks		1,138,253 93
All other demands against the company		123,525 25
Special deposits in excess of liabilities thereon		124,602 73
Total liabilities except capital		$1,575,626 91
Deposit capital	$ 200,000 00	
Surplus beyond all liabilities	1,547,894 76	
Surplus as regards policy holders		1,747,894 76
Gross liabilities and net surplus		$3,323,521 67

INCOME.

Net cash received for premiums (fire)	$1,528,797 45
Received for interest on mortgages	72,645 56
Received for interest on stocks and bonds and all other sources	40,813 03
Gross cash income	$1,642,256 04

EXPENDITURES.

Net amount paid for losses, (fire)	$809,379 99
Paid for commissions or brokerage	258,224 19
Salaries and other charges of officers, clerks and employes	69,813 66
Paid State, National and local taxes	44,019 33
All other expenditures	110,831 73
Gross cash expenditures	$1,292,268 90

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$279,142,038	$2,769,173 35
Written during the year	286,473,800	2,873,258 75
Total	$565,615,838	$5,642,432 10
Expired and terminated	221,740,134	2,524,926 93
In force at the end of the year	$343,875,704	$3,117,505 17
Deduct amount re-insured	104,196,333	960,076 20
Net amount in force	$239,679,371	$2,157,428 97

MISCELLANEOUS.

Premiums received from organization of company	$10,224,776 21
Losses paid from organization of company	5,623,534 02
Fire losses incurred during the year	805,383 99

BUSINESS IN MAINE.

Risks written (fire)	$1,025,525 00
Premiums received	11,099 59
Losses paid	4,261 23
Losses incurred	5,815 91

SUN INSURANCE OFFICE,

LONDON, ENG.

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

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

Deposit Capital, $200,000.

ASSETS.

Real estate owned by the company, unincumbered	$270,000 00
Loans on mortgage of real estate, (first liens,)	204,975 83
Stocks and bonds owned by the company, market value	1,511,810 00
Cash in company's principal office	371 50
Cash deposited in bank	178,762 58
Interest due and accrued on stocks and bonds	24,731 24
Gross premiums in due course of collection	287,018 07
All other assets	1,778 50
Gross assets	$2,479,447 72

Premiums more than three months due, $17,610.18.

LIABILITIES.

Losses adjusted and unpaid	$85,328 50	
Losses unadjusted, including all reported losses	64,452 00	
Losses resisted	24,503 25	
Gross amount of claims for losses	$174,283 75	
Less re-insurance	4,175 00	
Net amount of unpaid losses		$170,108 75
Unearned premiums on outstanding risks		1,413,057 78
All other demands against the company		69,788 13
Special deposits in excess of liabilities thereon		50,849 72
Total liabilities except capital		$1,703,804 38
Deposit capital	$200,000 00	
Surplus beyond all liabilities	575,643 34	
Surplus as regards policy holders		$775,643 34
Gross liabilities and net surplus		$2,479,447 72

INCOME.

Net cash received for premiums (fire)	$1,591,465 05
Received for interest on mortgages	18,405 26
Received for interest on stocks and bonds and all other sources	62,977 75
Income from all other sources	9,820 25
Gross cash income	$1,682,668 31

EXPENDITURES.

Net amount paid for losses (fire)	$910,625 57
Paid for commissions or brokerage	288,075 62
Salaries and other charges of officers, clerks and employes	78,784 32
Paid State, national and local taxes	35,253 72
All other expenditures	163,601 89
Gross cash expenditures	$1,476,341 12

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$301,087,057	$2,960,884 18
Written during the year	199,416,066	2,066,403 14
Total	$500,503,123	$5,027,287 32
Expired and terminated	184,487,824	2,070,406 41
In force at end of the year	$316,015,299	$2,956,880 91
Deduct amount re-insured	14,904,382	141,180 67
Net amount in force	$301,110,917	$2,815,700 24

MISCELLANEOUS.

Premiums received from organization of company	$18,921,604 97
Losses paid from organization of company	12,289,248 69
Fire losses incurred during the year	865,856 45

BUSINESS IN MAINE.

Risks written (fire)	$994,605 00
Premiums received	10,476 21
Losses paid	5,202 32
Losses incurred	5,324 51

UNION ASSURANCE SOCIETY.

LONDON, ENG.

INCORPORATED IN 1714. COMMENCED BUSINESS IN UNITED STATES IN 1891.

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

Deposit Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value		$982,768 50
Cash in company's principal office		46,707 89
Cash deposited in bank		
Gross premiums in due course of collection		143,565 36
Gross assets		$1,173,041 75

LIABILITIES.

Losses adjusted and unpaid	$20,987 95	
Losses unadjusted, including all reported losses	96,164 26	
Losses resisted	2,181 77	
Net amount of unpaid losses		$119,333 98
Unearned premiums on outstanding risks		491,534 23
All other demands against the company		39,497 77
Special deposits in excess of liabilities thereon		153,045 25
Total liabilities except capital		$803,411 23
Deposit capital	$200,000 00	
Surplus beyond all liabilities	169,630 52	
Surplus as regards policy holders		369,630 52
Gross liabilities and net surplus		$1,173,041 75

INCOME.

Net cash received for premiums (fire)	$862,462 32
Received for interest on stocks and bonds and all other sources	29,005 18
Gross cash income	$892,467 50

EXPENDITURES.

Net amount paid for fire losses, (fire)	$385,872 07
Paid for commissions or brokerage	218,017 64
Salaries and other charges of officers, clerks and employes	11,259 80
Paid State, National and local taxes	21,514 51
All other expenditures	13,723 57
Gross cash expenditures	$650,387 59

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force December 31, 1894	$57,052,633	$ 759,065 38
Written during the year	93,288,366	1,065,804 60
Total	$150,340,999	$1,824,869 98
Expired and terminated	77,283,596	864,350 99
In force at end of the year	$73,057,403	$960,518 99
Deduct amount re-insured	846,175	11,701 28
Net amount in force	$72,211,228	$948,817 71

MISCELLANEOUS.

Premiums received from organization of company	$2,423,313 45
Losses paid from organization of company	1,007,018 99
Fire losses incurred during the year	383,050 94

BUSINESS IN MAINE.

Risks written (fire)	$210,125 00
Premiums received	2,273 67
Losses paid	193 50
Losses incurred	193 50

UNION MARINE INSURANCE COMPANY,

LIVERPOOL, ENG.

INCORPORATED IN 1863. COMMENCED BUSINESS IN UNITED STATES IN 1880.

JONES & WHITLOCK, *Managers*, 51 Wall Street, New York, N. Y.

Deposit Capital, $200,000.

ASSETS.

Stocks and bonds owned by the company, market value	539,864 80
Cash deposited in bank	11,119 74
Gross premiums in due course of collection	37,320 59
Bills receivable, not matured, taken for premiums	457 80
All other assets	2,462 01
Gross assets	$591,164 94

Premiums more than three months due, $885.03.

LIABILITIES.

Losses adjusted and unpaid	$130,009 75	
Less re-insurance	43,750 00	
Net amount of unpaid losses		$86,259 75
Unearned premiums on outstanding risks		45,851 15
All other demands against the company		14,904 81
Total liabilities except capital		$147,015 71
Deposit capital	$200,000 00	
Surplus beyond all liabilities	244,149 23	
Surplus as regards policy holders		444,149 23
Gross liabilities and net surplus		$591,164 94

INCOME.

Net cash received for premiums (marine)	$231,022 31
Received for interest on stocks and bonds and all other sources	16,301 84
Income from all other sources	1,036 44
Gross cash income	$248,360 59

Received from home office during the year, $40,296.25.

EXPENDITURES.

Net amount paid for losses (marine)	$173,012 92
Paid for commissions or brokerage	24,479 42
Salaries and other charges of officers, clerks and employes	5,680 00
Paid State, National and local taxes	6,615 35
All other expenditures	8,108 21
Gross cash expenditures	$217,895 90

Remitted to home office during the year, $72,080.52.

RISKS AND PREMIUMS.

	Marine.	*Premiums.*
In force December 31, 1894	$3,087,239	$37,976 27
Written during the year	59,201,706	267,982 63
Total	$62,288,945	$305,958 90
Expired and terminated	59,363,776	248,153 21
In force at end of the year	$2,925,169	$57,805 69
Deduct amount re-insured	533,305	10,754 46
Net amount in force	$2,391,864	$47,051 23

MISCELLANEOUS.

Premiums received from organization of company	$4,228,041 66
Losses paid from organization of company	1,538,069 32
Marine losses incurred during the year	309,720 60

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

GEORGE A. COX, *President.* C. C. FOSTER, *Secretary.*

Deposit Capital, $200,000.

ASSETS.

Loans on mortgage of real estate (first liens)		$ 20,000 00
Stocks and bonds owned by the company, market value		1,108,107 98
Cash in company's principal office		18 91
Cash deposited in bank		214,285 34
Gross premiums in due course of collection		274,740 25
Bills receivable, not matured, taken for premiums		33,977 50
Gross assets		$1,651,129 98

LIABILITIES.

Losses adjusted and unpaid	$153,242 84	
Losses unadjusted, including all reported losses		
Losses resisted	23,502 02	
Net amount of unpaid losses		$176,744 86
Unearned premiums on outstanding risks		916,780 75
All other demands against the company		35,835 67
Special deposits in excess of liabilities thereon		104,729 12
Total liabilities except capital		$1,234,090 40
Deposit capital	$200,000 00	
Surplus beyond all liabilities	217,039 58	
Surplus as regards policy holders		417,039 58
Gross liabilities and net surplus		$1,651,129 98

INCOME.

	Fire.	*Marine.*	
Net cash received for premiums	$1,504,003 87	$315,818 32	$1,819,822 19
Received for interest on stocks and bonds and all other sources			44,211 04
Gross cash income			$1,864,033 23

EXPENDITURES.

	Fire.	*Marine.*	
Net amount paid for losses	$823,482 37	$340,940 51	$1,164,422 88
Paid for commissions or brokerage			346,465 34
Salaries and other charges of officers, clerks and employes			35,800 00
Paid State, National and local taxes			40,244 79
All other expenditures			153,556 16
Gross cash expenditures			$1,740,489 17

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*	*Marine.*	*Premiums.*
In force December 31, 1894	$121,933,697	$1,654,958 04	$8,734,324	$115,983 75
Written during the year	128,329,654	1,803,211 25	57,817,518	393,216 57
Total	$250,263,351	$3,458,169 29	$66,551,842	$509,200 32
Expired and terminated	114,132,816	1,673,879 82	58,240,892	394,634 80
In force at end of the year	$136,130,535	$1,784,289 47	$8,310,950	$114,565 52
Deduct amount re-insured	2,407,365	29,660 07	1,824,868	41,895 56
Net amount in force	$133,723,170	$1,754,629 40	$6,486,082	$72,669 96

MISCELLANEOUS.

Premiums received from organization of company	$21,380,253 45
Losses paid from organization of company	14,269,797 30
Fire losses incurred during the year	819,310 00
Marine losses incurred during the year	320,827 02

BUSINESS IN MAINE.

Risks written, (fire)	$685,608 00
Premiums received	12,492 03
Losses paid	8,770 89
Losses incurred	6,799 61

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING THEIR CONDITION DECEMBER 31, 1895.

BOOTHBAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JOHN MONTGOMERY, *President.* JAMES A. REED, *Secretary.*

P. O. Address of the Secretary, Boothbay, Maine.

ASSETS.

Cash in office	$ 1 86
Cash deposited in Boothbay Savings Bank	50 00
Cash premiums in course of collection	24 25
Gross assets, not including premium notes	$76 11

(Premium notes subject to assessment, $2,995.34.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$157 66
Received from policy fees	33 00
Gross cash income	$190 66

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$59 00
Paid for printing, $25.00; postage, $1.00; blank books, $4.90; stationery, $4.25; express charges, $0.40	35 55
All other expenditures, viz: charter fee	20 00
Gross cash expenditures	$114 55

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Written during the year	$49,825 00	$3,153 00

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

S. L. HOLBROOK, *President.* JAMES W. CRAWFORD, *Secretary.*

P. O. Address of the Secretary, Brunswick, Maine.

ASSETS.

Cash in office	$36 17
Assessments on premium notes unpaid	57 09
Gross assets, not including premium notes	$93 26

(Premium notes subject to assessment, $12,991.78.)

LIABILITIES.

Losses adjusted and not paid	$50 00

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$ 69 95
Received from assessments on premium notes, without deductions for commissions or expenses	1,089 19
Gross cash income	$1,159 14

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$1,022 50
Paid for adjusting losses	20 00
Paid for return premiums on policies cancelled	7 70
Paid for salaries and fees of officers and employes	35 00
Borrowed money repaid	175 00
Paid for interest	1 91
Paid for advertising, $1.50; printing, $9.25; postage, $6.10	16 85
Gross cash expenditures	$1,278 96

GENERAL ITEMS.

	Amount.	*Premiums Notes.*
Amount in force December 31, 1894	$208,663	$12,529 78
Written and renewed during the year	40,325	2,419 50
Total	$248,988	$14,949 28
Deduct amount terminated during the year	32,625	1,957 50
Amount in force December 31, 1895	$216,363	$12,991 78
Losses incurred during the year		1,072 50
Assessments, laid or ordered to be laid, on premium notes during the year		1,069 32

Date of last assessment, September 30, 1895; amount collected, $291.93.

CASCO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

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

P. O. Address of the Secretary, Casco, Maine.

ASSETS.

Cash in office	$61 22
Assessments on premium notes unpaid	45 70
Gross assets, not including premium notes	$106 92

(Premium notes subject to assessment, $3,844.00.)

LIABILITIES.

Losses adjusted and not paid	$62 50
Due officers for services	13 00
Gross liabilities	$75 50

INCOME DURING THE YEAR.

Received from policy fees	$32 25
Received from assessments on premium notes, without deductions for commission or expenses	1,724 42
Gross cash income	$1,756 67

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$1,753 44
Paid for collecting assessments	12 75
Paid for salaries and fees of officers and employes	80 82
Paid for making assessments	4 00
Paid for postage, $.10; blank books, $14.00	14 10
All other expenditures, viz: Expenses of examination by State Insurance Department	4 82
Gross cash expenditures	$1,869 93

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$75,030	$4,078 50
Written and renewed during the year	22,050	1,126 50
Total	$97,080	$5,205 00
Deduct amount terminated during the year	25,590	1,361 00
Amount in force December 31, 1895	$71,490	$3,844 00
Losses incurred during the year		1,753 44
Assessments, laid or ordered to be laid, on premium notes during the year		1,770 12

Date of last assessment, October 10, 1895; amount collected, $960.19.

CITIZENS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

W. S. BRAINERD, *President.* W. E. LEWIS, *Secretary.*

P. O. Address of the Secretary, Pemaquid, Maine.

ASSETS.

Cash in office	$ 45 08
Cash deposited in Wiscasset Savings Bank	107 08
Gross assets, not including premium notes	$152 16

(Premium notes subject to assessment, $2,058.40.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$64 64
Received from policy fees	31 00
Received from interest from all sources	3 83
Gross cash income	$99 47

EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled	$ 2 13
Paid for salaries and fees of officers and employes	31 00
Paid for printing, $8.50; postage, $.24; blank books, $5.50; express charges, $.60	14 84
All other expenditures, viz: Expenses of examination of books by Insurance Commissioner	6 00
Gross cash expenditures	$53 97

GENERAL ITEMS.

	Amount.	*Premi Notes.*
Amount in force December 31, 1894	$49,780 00	$1,493 40
Supplementary note	-	375 00
Written and renewed during the year	15,925 00	671 25
Total	$65,705 00	$2,539 65
Deduct amount terminated during the year	2,925 00	106 25
Total	$62,780 00	$2,433 40
Deduct supplementary note cancelled	-	375 00
Amount in force December 31, 1895	$62,780 00	$2,058 40

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.* D. L. BLANCHARD, *Secretary.*

P. O. Address of the Secretary, Cumberland Center, Maine.

ASSETS.

Cash in office	$ 7 88
Cash deposited in Portland Savings Bank	125 48
Gross assets, not including premium notes	$133 36

Premium notes subject to assessment, $14,123.79.

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$66 88
Received from policy fees	9 00
Received from interest from all sources	4 96
Gross cash income	$80 84

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$45 68
Paid for salaries and fees of officers and employes	39 83
Paid for advertising, $3.75; printing, $7.50; postage, $0.50; blank books, $13.50; stationery, $0 25; express charges, $0.50	26 00
All other expenditures, viz: Two ladders	4 00
Gross cash expenditures	$115 51

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$244,065	$13,648 54
Written and renewed during the year	42,600	2,342 74
Total	$286,665	$15,991 28
Deduct amount terminated during the year	34,350	1,867 49
Amount in force December 31, 1895	$252,315	$14,123 79
Losses incurred during the year		$45 68

Date of last assessment, September 1891; amount collected, $729.01.

DANVILLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

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

P. O. Address of the Secretary, Danville Junction, Maine.

ASSETS.

Cash in office	$ 60 39
Cash deposited in Auburn Savings Bank and Mechanics Savings Bank,	595 40
All other assets and property owned by the company, viz: one safe	62 50
Gross assets, not including premium notes	$718 29

Premium notes subject to assessment, $8,551.56.

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$78 47
Received from policy fees	24 00
Received from interest from all sources	20 10
Gross cash income	$122 57

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$19 08
Paid for advertising, $1.50; printing, $9.50	11 00
All other expenditures, viz: expense to Augusta for examination of books, $8.10; paid tax refunded to James F. Brown, $3.90	$12 00
Gross cash expenditures	$42 08

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$169,100 00	$8,337 76
Written and renewed during the year	20,200 00	1,139 28
Total	$189,300 00	$9,477 04
Deduct amount terminated during the year	18,845 00	925 48
Amount in force December 31, 1895	$170,455 00	$8,551 56

Date of last assessment, August 2, 1893; amount collected, $1,999.83.

DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

ZINA H. BLINN, *President.* ORRIN McFADDEN, *Secretary.*

P. O. Address of the Secretary, Cedar Grove, Maine.

ASSETS.

Cash in office	$ 40 64
Cash deposited in Gardiner Savings Institution	399 25
All other assets and property owned by the company, viz: one safe	31 00
Gross assets not including premium notes	$ 470 89

(Premium notes subject to assessment, $7,219.23.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$47 01
Received from policy fees	13 00
Received from interest from all sources	6 53
Received from all other sources, viz: extra insurance	87
Gross cash income	$67 41

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$13 00
Paid for printing	18 00
All other expenditures, viz: paid for safe and freight on same	31 00
Gross cash expenditures	$62 00

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$187,640	$7,161 23
Written and renewed during the year	18,700	768 00
Total	$206,340	$7,929 23
Deduct amount terminated during the year	16,750	710 00
Amount in force December 31, 1895	$189,590	$7,219 22

Date of last assessment, November 5, 1891. Amount collected, $227.80.

EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ARNOLD B. HAGGETT, *President*, CHARLES W. COTE, *Secretary*.

P. O. Address of the Secretary, North Edgecomb, Maine.

ASSETS.

Cash in office	$ 5 86
Interest due and accrued	3 50
Gross assets, not including premium notes	$ 9 36

Premium notes subject to assessment, $4,551.84.

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$67 74
Received from policy fees	8 50
Received from interest from all sources	3 50
Gross cash income	$79 74

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$200 00
Paid for return premiums on policies cancelled	5 25
Paid for salaries and fees of officers and employes	43 50
Paid for printing, $6.00; postage, $1.10; stationery, $1.00; express charges, .25	8 35
All other expenditures, viz: Traveling expenses to Augusta and Bath, $8.50; legal advice, $2.50	11 00
Gross cash expenditures	$268 10

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$45,730	$3,646 33
Written and renewed during the year	13,225	1,016 26
Total	$58,955	$4,662 59
Deduct amount terminated during the year	1,300	110 75
Amount in force December 31, 1895	$57,655	$4,551 84
Losses incurred during the year		$200 00

ELIOT AND KITTERY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President.* MOSES E. GOODWIN, *Secretary.*

P. O. Address of the Secretary, Eliot, Maine.

ASSETS.

Assessments on premium notes unpaid	$110 00
(Premium notes subject to assessment, $62,470.92.)	

LIABILITIES.

Losses adjusted and not paid	$1,450 00
Due for borrowed money and interest	2,830 00
Gross liabilities	$4,280 00

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$500 04
Received from assessments on premium notes, without deductions for commissions or expenses	1,140 00
Received from cash loaned to the company, to pay losses or expenses.	1,800 00
Gross cash income	$3,440 04

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$2,532 00
Paid for adjusting losses	26 40
Paid for collecting assessments	130 00
Paid for salaries and fees of officers and employes	225 00
Borrowed money repaid	500 00
Paid for interest	42 00
Paid for rent, $13.00; advertising, $7 50; printing, $1.50; postage, $3.52; stationery, $3.78	29 30
All other expenditures, viz: licenses	6 00
Gross cash expenditures	$3,490 70

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$1,030,994	$61,859 64
Written and renewed during the year	277,802	16,668 12
Total	$1,308,796	$78,527 76
Deduct amount terminated during the year	267,614	16,056 84
Amount in force December 31, 1895	$1,041,182	$62,470 92
Losses incurred during the year		3,982 00
Assessments, laid or ordered to be laid, on premium notes during the year		4,529 14

Date of last assessment, August 15, 1894.

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

F. B. BLANCHARD, *President.* ARTHUR S. NOYES, *Secretary.*

P. O. Address of the Secretary, West Falmouth, Maine.

ASSETS.

Cash in office	$127 62
Cash deposited in Portland National Bank	1,477 37
Gross assets not including premium notes	$1,604 99

(Premium Notes subject to assessment, $33.362.60.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$240 29
Received from policy fees	35 00
Received from interest from all sources	34 57
Gross cash income	$309 86

EXPENDITURES DURING THE YEAR.

Paid for printing, $12.00; postage, $1.50; blank books, $3.50	$17 00
All other expenditures, viz: expense of Secretary to Insurance Commissioner's office	3 90
Gross cash expenditures	$20 90

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$316,261	$31,626 10
Written and renewed during the year	77,035	7,703 50
Total	$393,296	39,329 60
Deduct amount terminated during the year	59,670	5,967 00
Amount in force December 31, 1895	$333,626	$33,362 60

FARMINGTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

HIRAM TITCOMB, *President.* ALONZO SYLVESTER, *Secretary.*

P. O. Address of the Secretary, Farmington, Maine.

ASSETS.

Cash in office	$78 99

(Premium notes subject to assessment, $4,110.00.)

LIABILITIES.

Due officers for services, $30.00; and expenses, $6.00	$36 00

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$164 40
Received from policy fees	78 00
Gross cash income	$242 40

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$78 00
Paid for printing, $35.05; postage, $.74; blank books, $7.50; stationery, $.12	43 41
All other expenditures, viz.: Expenses in organizing company, $22.00; charter fee, $20.00	42 00
Gross cash expenditures	$163 41

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Written and renewed during the year	$68,800 00	$4,128 00
Deduct amount terminated during the year	300 00	18 00
Amount in force Dec. 31, 1895	$68,500 00	$4,110 00

FAYETTE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

O. E. STEVENS, *President.* C. H. BAMFORD, *Secretary.*

P. O. Address of the Secretary, Fayette Corner, Maine.

ASSETS.

Cash in office	$ 29 49
Cash deposited in Augusta Savings Bank	266 99
All other assets and property owned by the company, viz: Due on policies in hands of company	8 62
Gross assets, not including premium notes	$305 10

(Premium notes subject to assessment, $3,330.95.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$46 39

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$6 00
Paid for printing, $5.75; postage, $0.78; stationery, $0.08; express charges, $0.70	7 31
Gross cash expenditures	$13 31

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$68,080	$3,409 20
Written and renewed during the year	21,240	1,159 85
Total	$89,320	$4,569 05
Deduct amount terminated during the year	1,965	88 25
Amount in force December 31, 1895	$87,355	$4,480 80

Date of last assessment, May 3, 1879; amount collected, $661.12.

FREEPORT AND YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JOHN L. TAYLOR, *President.* JOSEPH H. LOVELL, *Secretary.*

P. O. Address of the Secretary, Yarmouth, Maine.

ASSETS.

Cash in office	$62 92
Cash deposited in Portland Savings Bank	105 00
Interest due and accrued	3 17
Gross assets, not including premium notes	$171 09

(Premium notes subject to assessment, $12,238.75.)

INCOME DURING THE YEAR.

Received from cash premiums, on policies written or renewed	$102 11
Received from policy fees	8 19
Gross cash income	$110 30

EXPENDITURES DURING THE YEAR.

Paid commissions for collecting cash premiums	$15 75
Paid for salaries and fees of officers and employes	8 19
Paid for postage, $1.40; blank books and policies, $12.75; stationery, $.35; express charges, $.25	14 75
All other expenditures, viz: expenses to Augusta, posting notices, etc.	9 00
Gross cash expenditures	$47 69

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$235,680	$9,753 00
Written and renewed during the year	52,925	2,542 75
Total	$288,605	$12,295 75
Deduct amount terminated during the year	1,425	57 00
Amount in force December 31, 1895	$287,180	$12,238 75

Date of last assessment, September 9, 1893. Amount collected $273 75

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President.* THOMAS S. McINTIRE, *Secretary.*

P. O. Address of the Secretary, Fryeburg Center, Maine.

ASSETS.

Assessments on premium notes unpaid	$9 49
Cash in the hands of agents, reported	6 93
Gross assets, not including premium notes	$16 42

(Premium notes subject to assessment, $11,994.50.)

LIABILITIES.

Due for borrowed money and interest	$28 08

INCOME DURING THE YEAR.

Received from assessments on premium notes, without deductions for commissions or expenses	$611 38
Received from cash loaned to the company, to pay losses or expenses	27 00
Gross cash income	$638 38

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$550 00
Paid for adjusting losses	1 50
Paid for collecting assessments	24 80
Paid for salaries and fees of officers and employes	28 00
Paid for making assessments	6 00
Paid for printing, $10.25; express charges, $.40	10 65
All other expenditures, viz.: Expenses to Augusta	10 50
Gross cash expenditures	$631 45

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force Dec. 31, 1894	$281,900	$11,266 13
Written and renewed during the year	51,480	2,317 65
Total	$333,380	$13,583 78
Deduct amount terminated during the year	40,260	1,589 28
Amount in force Dec. 31, 1895	$293,120	$11,994 50

Assessments, laid or ordered to be laid, on premium notes during the year	$620 87
Date of last assessment, July 6, 1895. Amount collected	611 38

GARDINER AND RICHMOND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

EDWIN TOTMAN, *President.* JAMES R. PEACOCK, *Secretary.*

P. O. Address of the Secretary, Gardiner, Maine.

ASSETS.

Cash in office	$17 10

(Premium notes subject to assessment, $6,178.40.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$127 14
Received from policy fees	73 00
Received from all other sources	1 26
Gross cash income	$201 40

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and agents	$106 11
Paid for printing, $29.75; postage, $2.44	32 19
All other expenditures, viz: expenses of organizing company and charter fee	46 00
Gross cash expenditures	$184 30

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$33,850 00	$1,702 50
Written and renewed during the year	64,545 00	4,475 90
Amount in force December 31, 1895	$98,395 00	$6,178 40

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

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

P. O. Address of the Secretary, Sebago Lake, Maine.

ASSETS.

Cash in office	$201 72
Cash deposited in Portland Savings Bank	58 81
Assessments on premium notes unpaid	13 50
Gross assets, not including premium notes	$274 03

(Premium notes subject to assessment, $39,937.)

LIABILITIES.

Due officers for expenses	$3 00
All other debts, claims, and demands against the company, viz: For making assessment and postage	6 95
Gross liabilities	$9 95

INCOME DURING THE YEAR.

Received from policy fees	$ 84 00
Received from assessments on premium notes, without deductions for commissions or expenses	1,175 77
Received from interest from all sources	16 33
Gross cash income	$1,276 10

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$1,100 00
Paid for collecting assessments	25 00
Paid for salaries and fees of officers and employes	84 00
Paid for printing	23 50
Gross cash expenditures	$1,232 50

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$385,895	$38,589 50
Written and renewed during the year	80,340	8,034 00
Total	$466,235	$46,623 50
Deduct amount terminated during the year	66,865	6,686 50
Amount in force December 31, 1895	$399,370	$39,937 00
Assessments, laid or ordered to be laid, on premium notes during the year		$1,190 03

Date of last assessment, August 22, 1895.

HARPSWELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, *President.* W. C. TOOTHAKER, *Secretary.*

P. O. Address of the Secretary, North Harpswell, Maine.

ASSETS.

Cash in office	$ 42 76
Cash deposited in Topsham and Brunswick Savings Bank	638 00
Cash in the hands of agents, reported	31 24
Gross assets, not including premium notes	$712 00

(Premium notes subject to assessment, $2,996.70.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$119 46

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$25 00
Paid for salaries and fees of officers and employes	30 00
Paid for printing, $7.50; postage, $3.50; stationery, $3	14 00
Gross cash expenditures	$69 00

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$181,293 08	$10,877 58
Written and renewed during the year	48,995 00	2,996 70
Total	$230,288 08	$13,874 28
Deduct amount terminated during the year	8,750 00	525 00
Amount in force December 31, 1895	$221,538 08	$13,349 28
Losses incurred during the year		25 00
Date of last assessment, 1882; amount collected		700 00

HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

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

P. O. Address of the Secretary, Bolster's Mills, Maine.

ASSETS.

Cash in office	$45 25
Cash value of notes, bonds, or other securities	1,794 82
Gross assets, not including premium notes	$1,840 07

(Premium notes subject to assessment, $21,672.25.)

LIABILITIES.

Due for borrowed money and interest	$592 66

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$806 77
Received from policy fees	183 50
Received from interest from all sources	57 25
Received from cash loaned to the company, to pay losses or expenses,	592 66
Gross cash income	$1,640 18

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$735 00
Paid for adjusting losses	7 00
Paid commissions for collecting cash premiums	90 76
Paid for return premiums on policies cancelled	25 07
Paid for salaries and fees of officers and employes	255 50
Paid for printing, $16.70; postage, $5.17; stationery, $.95; express charges, $.55	23 37
All other expenditures, viz: Expense to Augusta, $10.00; paid agent, $2.40; policy fees, $183.50; for making report to State Insurance Commissioner, $4.00; error in report of 1894, $2.34	$199 84
Gross cash expenditures	$1,336 54

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$262,965 00	$13,450 50
Written and renewed during the year	168,300 00	10,066 15
Total	$431,265 00	$23,516 65
Deduct amount terminated during the year	49,630 00	1,844 40
Amount in force December 31, 1895	$381,635 00	$21,672 25
Losses incurred during the year		735 00
Date of last assessment, April 27, 1882; amount collected		411 27

HAMPDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

S. K. EMERSON, *President.* GEORGE N. HOLLAND, *Secretary.*

P. O. Address of the Secretary, Hampden, Maine.

ASSETS.

Cash in office	$39 93

(Premium notes subject to assessment, $9,507.50.)

INCOME DURING THE YEAR.

Received from policy fees	$57 00

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$ 5 00
Paid for salaries and fees of officers and employes	19 00
Paid for printing, $8.00; postage, $1.68; blank books, $5.00; express charges, $0.50	15 18
All other expenditures, viz: expense to Augusta	19 50
Gross cash expenditures	$58 68

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$66,995 00	$6,699 50
Written and renewed during the year	28,080 00	2,808 00
Amount in force December 31, 1895	$95,075 00	$9,507 50
Losses incurred during the year		$5 00

JAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

H. H. ALLEN, *President.* J. H. MERRITT, *Secretary.*

P. O. Address of the Secretary, Jay, Maine.

ASSETS.

Cash in office	$129 15
All other assets and property owned by the company, viz: Blanks	10 00
Gross assets, not including premium notes	$139 15

(Premium notes subject to assessment, $8,667.67.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$121 21
Received from policy fees	24 50
Received from assessments on premium notes, without deductions for commissions or expenses	1,718 61
Gross cash income	$1,864 32

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$1,375 00
Paid for adjusting losses	3 75
Paid for collecting assessments	45 00
Paid for salaries and fees of officers and employes	61 80
Paid for making assessments	24 75
Borrowed money repaid	300 00
Paid for interest	17 33
Paid for printing, $12.00; blank books, $0.65	12 65
Gross cash expenditures	$1,840 28

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$179,525	$9,811 15
Written and renewed during the year	40,505	2,502 50
Total	$220,030	$12,313 65
Deduct amount terminated during the year	39,675	1,291 43
Amount in force December 31, 1895	$180,355	$11,022 22
Losses incurred during the year		1,375 00
Assessments, laid or ordered to be laid, on premium notes, during the year		1,718 61
Date of last assessment, October 28, 1895; amount collected		1,718 61

JEFFERSON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

A. D. KENNEDY, *President.* S. T. JACKSON, *Secretary.*

P. O. Address of the Secretary, East Jefferson, Maine.

ASSETS.

Cash in office	$ 5 14
Cash deposited in Gardiner Savings Institution	368 44
Gross assets, not including premium notes	$373 58

(Premium notes subject to assessment, $3,897.75.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$43 30
Received from policy fees	18 00
Received from interest from all sources	12 27
Gross cash income	$73 57

EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled	$ 1 50
Paid for salaries and fees of officers and employes	18 00
Paid for printing, $7.50; postage, $.52; stationery, $.25; express charges, $.20	8 47
All other expenditures, viz.: Justice fees	75
Gross cash expenditures	$28 72

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force Dec. 31, 1894	$117,875 00	$3,479 75
Written and renewed during the year	10,300 00	433 00
Total	$128,175 00	$3,912 75
Deduct amount terminated during the year	500 00	15 00
Amount in force Dec. 31, 1895	$127,675 00	$3,897 75

KENNEBUNK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT LITTLEFIELD, *President.* F. M. IRVING, *Secretary.*

P. O. Address of the Secretary, Kennebunk, Maine.

ASSETS.

Cash in office	$14 73
Cash deposited in Saco and Biddeford Savings Institution	600 00
Interest due and accrued	22 38
Gross assets, not including premium notes	$637 11

(Premium notes subject to assessment, $14,089.50.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$126 38
Received from policy fees	23 00
Received from interest from all sources	19 88
Gross cash income	$169 26

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employees	$24 00
Paid for printing, $12.50; blank books, $5.00; express charges, $.30	17 80
All other expenditures, viz: agent's license, $2.00; expenses to Augusta, $11.25	13 25
Gross cash expenditures	$55 05

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$117,220	$11,722 00
Written and renewed during the year	25,275	2,527 50
Total	$142,495	$14,249 50
Deduct amount terminated during the year	1,600	160 00
Amount in force December 31, 1895	$140,895	$14,089 50

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

G. W. EARLE, *President.* J. E. CHASE, *Secretary.*

P. O. Address of the Secretary, Litchfield Corner, Maine.

ASSETS.

Cash in office	$15 87
Cash in the hands of agents, reported	17 95
Gross assets, not including premium notes	$33 82

(Premium notes subject to assessment, $11,576.25.)

LIABILITIES.

Due officers for services, $14.30, and expenses, $4.35	$18 65
All other debts, claims and demands against the company, viz: rebate on an over-assessment	8 94
Gross liabilities	$27 59

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$56 84
Received from policy fees	28 50
Gross cash income	85 34

EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled	$ 1 56
Paid for salaries and fees of officers and employes	45 60
Paid for printing, $7.50; postage, $3.28; express charges, $.35	11 13
Gross cash expenditures	$58 29

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$163,745 00	$8,734 25
Written and renewed during the year	48,090 00	2,842 00
Amount in force December 31, 1895	$211,835 00	$11,576 25
Date of last assessment, May 27, 1890; amount collected		2,207 00

LOVELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

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

P. O. Address of the Secretary, Center Lovell, Maine.

ASSETS.

Cash in office	$107 13
All other assets and property owned by the company, viz: One safe	50 00
Gross assets, not including premium notes	$157 13

(Premium notes subject to assessment, $4,196.00.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$16 14
Received from policy fees	6 30
Received from interest from all sources	3 20
Gross cash income	$25 64

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$ 8 16
Paid for salaries and fees of officers and employes	12 60
Paid for printing	3 60
All other expenditures, viz: Expenses to Augusta	10 00
Gross cash expenditures	$34 36

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$64,500 00	$3,870 00
Written and renewed during the year	13,450 00	807 00
Total	$77,950 00	$4,677 00
Deduct amount terminated during the year	8,025 00	481 00
Amount in force December 31, 1895	$69,925 00	$4,196 00
Date of last assessment, December 22, 1889. Amount collected		$589 64

MAINE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

HENRY G. STAPLES, *President.* EDGAR S. TURNER, *Secretary.*

P. O. Address of the Secretary, Augusta, Maine.

ASSETS.

Cash in office	$ 97 65
Cash deposited in First National Bank, Augusta	1,583 13
Cash deposited in Kennebec Savings Bank	2,013 34
Cash deposited in Augusta Savings Bank	300 00
Cash in the hands of agents, reported	134 59
Gross assets, not including premium notes	$4,128 71

(Premium notes subject to assessment, $6,646.31.)

LIABILITIES.

Due officers for services	$10 50
All other debts, claims, and demands against the company, viz: reserve fund for re-insurance	3,323 16
Gross liabilities	$3,333 66

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$6,924 53
Received from interest from all sources	15 01
Gross cash income	$6,939 54

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$10 00
Paid for adjusting losses	2 50
Paid commissions for collecting cash premiums	1,005 05
Paid for return premiums on policies cancelled	158 19
Paid for salaries and fees of officers and employes	788 00
Paid for rent, $152.50; advertising, $27.00; printing, $169.44; postage, $15.35; blank books, $42.25; stationery, $27.06; express charges, $3.40	437 00
All other expenditures, viz: charter fee, $20.00; licenses, $102.00; office furniture, $85.95; Denny Ratings, $25.00; heating, $9.62; traveling expenses, $167.52	410 09
Gross cash expenditures	$2,810 83

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Written and renewed during the year	$407,225 00	$6,988 64
Deduct amount terminated during the year	15,460 00	342 33
Amount in force December 31, 1895	$391,765 00	$6,646 31
Losses incurred during the year		$10 00

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

WILLIAM H. LEVENSALER, *President.* OZRO D. CASTNER, *Secretary.*

P. O. Address of the Secretary, Waldoboro, Maine.

ASSETS.

Cash in office	$15 86
Cash deposited in Medomak National Bank	244 03
Cash premiums due and unpaid	38 65
Cash in the hands of secretary	41 00
Gross assets, not including premium notes	$339 54

(Premium notes subject to assessment, $4,946.25.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$153 05
Received from policy fees	35 50
Gross cash income	$188 55

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$4 00
Paid for return premiums on policies cancelled	5 60
Paid for salaries and fees of officers and employes	57 00
Paid for advertising, $2.75; printing, $11.75; postage, $2.44; express charges, $.35	17 29
All other expenditures, viz: Expenses to Augusta	10 00
Gross cash expenditures	$93 89

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$87,875 00	$2,636 25
Written and renewed during the year	51,400 00	2,340 00
Total	$139,275 00	4,976 25
Deduct amount terminated during the year	1,000 00	30 00
Amount in force December 31, 1895	$138,275 00	$4,946 25
Losses incurred during the year		4 00

NEW PORTLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

HIRAM F. WEYMOUTH, *President.* A. D. BRACKLEY, *Secretary.*

P. O. Address of Secretary, New Portland, Maine.

ASSETS.

Cash in hands of treasurer of the company	$104 79
All other assets and property owned by the company, viz.: Cash in hands of secretary	2 20
Gross assets, not including premium notes	$106 99

(Premium notes subject to assessment, $6,450.00.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$131 00
Received from policy fees	86 00
Gross cash income	$217 00

EXPENDITURES DURING THE YEAR.

Paid commissions for collecting cash premiums	$44 25
Paid for salaries and fees of officers and employes	19 00
Paid for rent,$.25: printing,$23.50; postage,$1.81; stationery, $.65; express charges, $.55	26 76
All other expenditures, viz.: Charter fee	20 00
Gross cash expenditures	$110 01

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Written during the year	$65,500 00	$6,550 00
Deduct amount terminated during the year	1,000 00	100 00
Amount in force Dec. 31, 1895	$64,500 00	$6,450 00

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

I. S. BROWN, *President.* GEORGE F. LORING, *Secretary.*

P. O. Address of the Secretary, East North Yarmouth, Maine.

ASSETS.

Cash in office	$3 49

(Premium notes subject to assessment, $15,971.08.)

LIABILITIES.

Due officers for services	$10 09
All other debts, claims and demands against the company, viz: return premiums due on demand	2 13
Gross liabilities	$12 22

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$136 97
Received from cash loaned to the company, to pay losses or expenses,	49 00
Gross cash income	$185 97

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$ 4 50
Paid for return premiums on policies cancelled	8 39
Paid for salaries and fees of officers and employes	50 33
Borrowed money repaid	93 41
Paid for interest	1 60
Paid for postage, $2.77; blank books, $7.80; stationery, $.93	11 50
All other expenditures, viz: policy blanks and record book	12 75
Gross cash expenditures	$182 48

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$299,612 00	$15,871 48
Written and renewed during the year	69,021 00	3,448 75
Total	$368,633 00	$19,320 23
Deduct amount terminated during the year	65,983 00	3,349 15
Amount in force December 31, 1895	$302,650 00	$15,971 08
Losses incurred during the year		4 50
Date of last assessment, March 27, 1894; amount collected		941 61

OXFORD COUNTY PATRONS OF HUSBANDRY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.* CHARLES H. GEORGE, *Secretary.*

P. O. Address of the Secretary, South Paris, Maine.

ASSETS.

Cash in office	$958 02
Assessments on premium notes unpaid	370 36
Gross assets, not including premium notes	$1,328 38

(Premium notes subject to assessment, $44,072.26.)

LIABILITIES.

Losses reported, not adjusted (estimated)	$1,000 00

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$1,075 63
Received from assessments on premium notes, without deductions for commissions or expenses	7,067 24
Received from all other sources, viz: Borrowed money	200 00
Gross cash income	$8,342 87

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$6,860 00
Paid for adjusting losses	17 00
Paid for collecting assessments	6 00
Paid for salaries and fees of officers and employes	167 05
Paid for making assessments	6 00
Borrowed money repaid	300 00
Paid for interest	13 00
Paid for printing, $33.25; postage, $68; stationery, $5.33	106 58
All other expenditures, viz: Abatement of assessments, $245.02; licenses, $4.00	249 02
Gross cash expenditures	$7,724 65

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$1,081,452	$54,072 60
Written and renewed during the year	431,832	21,591 60
Total	$1,513,284	$75,664 20
Deduct amount terminated during the year	205,213	10,260 65
Amount in force December 31, 1895	$1,308,071	$65,403 55
Losses incurred during the year		5,860 00
Assessments, laid or ordered to be laid, on premium notes during the year		7,067 24

Date of last assessment, October 21, 1895.

PATRONS' ANDROSCOGGIN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

Z. A. GILBERT, *President.* F. A. ALLEN, *Secretary.*

P. O. Address of the Secretary, Auburn Plains, Maine.

ASSETS.

Cash in office	$656 59
Assessments on premium notes unpaid	86 60
All other assets and property owned by the company, viz: One safe	80 00
Gross assets, not including premium notes	$823 19

(Premium notes subject to assessment, $139,148.00.)

INCOME DURING THE YEAR.

Received from cash premiums on policies writted or renewed	$1,493 85
Received from assessments on premium notes, without deductions for commissions or expenses	4,839 32
Received from cash loaned to the company, to pay losses or expenses,	500 00
Gross cash income	$6,833 17

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$3,725 45
Paid for adjusting losses	20 15
Paid for collecting assessments	35 88
Paid for return premiums on policies cancelled	42 54
Paid for salaries and fees of officers and employes	574 59
Paid for making assessments	20 13
Borrowed money repaid	1,640 00
Paid for interest	67 85
Paid for advertising, $0.75; printing, $54.20; postage, $85.85; blank books, $1.60; stationery, $1.75	144 15
All other expenditures, viz: Exchange of safe, $54.00; legal advice, $18.00; post office box rent, $2.00; incidentals, $10.75	84 75
Gross cash expenditures	$6,355 49

GENERAL ITEMS.

Amount in force December 31, 1894	$2,335,910 00	$103,321 00
Written and renewed during the year	995,900 00	49,795 00
Total	$3,331,810 00	$153,116 00
Deduct amount terminated during the year	378,477 00	13,968 00
Amount in force December 31, 1895	$2,953,333 00	$139,148 00
Losses incurred during the year		3,725 45
Assessments, laid or ordered to be laid, on premium notes during the year		4,857 48
Date of last assessment, April 5, 1895. Amount collected		4,770 88

PITTSTON AND WHITEFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

C. C. LIBBY, *President.* H. H. CARY, *Secretary.*

P. O. Address of the Secretary, East Pittston, Maine.

ASSETS.

Cash in office	$80 05
Cash in the hands of agents, reported	131 76
Gross assets, not including premium notes	$211 81

(Premium notes subject to assessment, $7,039.20.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$251 12
Received from policy fees	56 50
Gross cash income	$307 62

EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled	$ 4 76
Paid for salaries and fees of officers and employes	56 50
Paid for blank books, $1.75; stationery, $.53	2 28
All other expenditures	32 27
Gross cash expenditures	$95 81

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Written during the year	$85,040	$7,175 20
Deduct amount terminated during the year	1,700	136 00
Amount in force December 31, 1895	$83,340	$7,039 20

SACO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

WILLIAM P. MOODY, *President.* MELVILLE H. KELLY, *Secretary.*

P. O. Address of the Secretary, Saco, Maine.

ASSETS.

Cash in office	$1,342 19
Cash value of notes, bonds, or other securities, market value	76,977 19
Gross assets, not including premium notes	$78,319 38

(Premium notes subject to assessment, $8,005.23.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$2,937 61
Received from interest from all sources	3,276 25
Received from all other sources	22 10
Gross cash income	$6,235 96

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$1,057 12
Paid for return premiums on policies cancelled	4 60
Paid for salaries and fees of officers and employes	662 50
Paid for rent, $50.00; taxes, $90.00; printing, $50.00; postage, $3.40	193 40
All other expenditures, viz: premium and accrued interest on securities purchased, &c	940 57
Gross cash expenditures	$2,858 19

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$602,575 00	$6,319 00
Written and renewed during the year	267,300 00	2,937 61
Total	$869,875 00	$9,256 61
Deduct amount terminated during the year	105,925 00	1,251 38
Amount in force December 31, 1895	$763,950 00	$8,005 23
Losses incurred during the year		$1,057 12

Date of last assessment, 1842.

STATE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

A. T. LAUGHLIN, *President.* E. C. CARLL, *Secretary.*

P. O. Address of the Secretary, Portland, Maine.

ASSETS.

Cash in office	$976 74
Cash deposited in Portland Bank	2,623 40
Cash in the hands of agents, reported	636 16
Gross assets, not including premium notes	$4,236 30

(Premium notes subject to assessment, $24,198.03.)

LIABILITIES.

Losses reported, not adjusted, (estimated,)	$1,394 48

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$6,465 72
Received from cash loaned to the company, to pay losses or expenses,	180 07
Received from all other sources, viz: Sundries	2 70
Gross cash income	$6,648 49

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$255 32
Paid for adjusting losses	28 75
Paid commissions for collecting cash premiums	950 41
Paid for return premiums on policies cancelled	88 54
Paid for salaries and fees of officers and employes	221 22
Borrowed money repaid	180 07
Paid for rent, $51.90; printing, $165.67; postage, $91.64; blank books, $11.27	320 48
All other expenditures, viz: Organization and incorporation $80.00; furniture, $94.78; agents' licenses, $50.00; miscellaneous, $142.62	367 40
Gross cash expenditures	$2,412 19

GENERAL ITEMS.

	Account.	*Premium Notes.*
Written during the year	$638,350 00	$31,917 50
Deduct amount terminated during the year	25,075 00	1,253 75
Amount in force, December 31, 1895	$613,275,00	$30,663 75
Losses incurred during the year		$1,649 80

SWAN'S ISLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

H. W. SMALL, *President.* JOS. W. STAPLES, *Secretary.*

P. O. Address of the Secretary, Atlantic, Maine.

ASSETS.

Cash in office	$3 14

(Premium notes subject to assessment, $2,563.50.)

INCOME DURING THE YEAR.

Received from policy fees	$16 43

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$11 14
Paid for printing	10 00
All other expenditures	8 86
Gross cash expenditures	$30 00

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force Dec. 31, 1894	$23,150 00	$2,315 00
Written and renewed during the year	2,985 00	298 50
Total	$26,135 00	$2,613 50
Deduct amount terminated during the year	800 00	80 00
Amount in force Dec. 31, 1895	$25,335 00	$2,533 50

UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

CHARLES GLEASON, *President.* O. N. BUTLER, *Secretary.*

P. O. Address of the Secretary, Union, Maine.

ASSETS.

Cash in office	$ 85 65
Cash value of notes	423 00
Interest due and accrued	59 38
Gross assets, not including premium notes	$568 03

(Premium notes, subject to assessment, $8,269.25.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$36 45
Received from policy fees	16 00
Gross cash income	$52 45

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$25 00
Paid for printing, $1.00; postage, $.20; blank books, $16.05; express charges, $1.05	18 30
Gross cash expenditures	$43 30

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force Dec. 31, 1894	$86,100 00	$8,610 00
Written and renewed during the year	12,150 00	1,215 00
Total	$98,250 00	$9,825 00
Deduct amount terminated during the year	13,000 00	1,300 00
Amount in force Dec. 31, 1895	$85,250 00	$8,525 00

Date of last assessment, August 9, 1876; amount collected, $221.16.

WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President.* I. P. STARRETT, *Secretary.*

P. O. Address of the Secretary, Warren, Maine.

ASSETS.

Cash in office	$ 70 85
Cash deposited in Augusta and Rockland Banks	1,524 16
Cash value of notes, bonds, or other securities	260 00
Due on premiums and policies	22 05
Gross assets, not including premium notes	$1,877 06

(Premium notes subject to assessment, $7,342.66.)

LIABILITIES.

Due officers for services	$6 00

INCOME DURING THE YEAR.

Received from policy fees	$339 31
Received from interest from all sources	129 65
Gross cash income	$468 96

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$22 79
Paid for salaries and fees of officers and employes	98 00
Paid for printing, $12.00; postage, $.50.	12 50
All other expenditures, viz.: Publishing annual statement, $2.50; expenses to Augusta, $7.15; miscellaneous, $5.00	14 65
Gross cash expenditures	$147 94

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force Dec. 31, 1894	$192,425 00	$7,218 22
Written and renewed during the year	68,141 00	2,495 89
Total	$260,566 00	$9,714 11
Deduct amount terminated during the year	65,490 00	2,371 45
Amount in force Dec. 31, 1895	$195,076 00	$7,342 66

Losses incurred during the year, $22.79.

WEST GARDINER MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

FRED HILDRETH, *President.* HUBBARD GOLDSMITH, *Secretary.*

P. O. Address of the Secretary, Gardiner, Maine.

(Premium notes subject to assessment, $3,656.27.)

LIABILITIES.

Due officers for services, $3.90; and expenses, $4.00	$7 90

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$19 39
Received from policy fees	14 50
Received from assessments on premium notes, without deductions for commissions or expenses	262 98
Gross cash income	$296 87

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$250 00
Paid for adjusting losses	5 00
Paid for printing, $1.50; blank books, $11.00	12 50
All other expenditures	5 50
Gross cash expenditures	$273 00

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$58,645	$3,014 75
Written and renewed during the year	18,400	969 50
Total	$77,045	$3,984 25
Deduct amount terminated during the year	1,300	65 00
Amount in force December 31, 1895	$75,745	$3,919 25

Losses incurred during the year	250 00
Assessments, laid or ordered to be laid, on premium notes during the year	262 98
Date of last assessment, February 14, 1895. Amount collected	262 98

WELLS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.

IVORY HATCH, *President.* LEWIS WEST, *Secretary.*

P. O. Address of the Secretary, North Berwick, Maine.

ASSETS.

Cash in office	$12 63
Assessments on premium notes unpaid	38 02
Cash premiums due and unpaid	4 25
Gross assets, not including premium notes	$54 90

(Premium notes subject to assessment, $15,664.50.)

LIABILITIES.

Due for borrowed money and interest	$121 48
Due officers for services	16 50
All other debts, claims, and demands against the company, viz: Due secretary $6.00, collector, $10.00; stationery, $1.55	17 55
Gross liabilities	$155 53

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$81 76
Received from policy fees	26 50
Received from assessments on premium notes, without deductions for commissions or expenses	1,584 92
Received from cash loaned to the company, to pay losses or expenses,	651 06
Received from all other sources, viz: Vacancy permits, etc	7 75
Gross cash income	$2,351 99

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$1,461 75
Paid for collecting assessments	50 00
Paid for salaries and fees of officers and employes	169 90
Paid for making assessments	14 50
Borrowed money repaid	610 64
Paid for interest	22 95
Paid for printing, $9.50; postage, $2.63: stationery, $1.50; express charges, $.40	14 03
All other expenditures, viz: Liabilities outstanding, December 31, 1894, $79.78; agents commission, $7.50; abatement, $6.75; expenses to Augusta, $15.20	109 23
Gross cash expenditures	$2,453 00

GENERAL ITEMS.

	Account.	*Premium Notes.*
Amount in force December 31, 1894	$251,245	$15,413 20
Written and renewed during the year	47,175	2,725 50
Total	$298,420	$18,138 70
Deduct amount terminated during the year	38,320	2,474 20
Amount in force December 31, 1895	$260,100	$15,664 50
Losses incurred during the year		1,461 75
Assessments, laid or ordered to be laid, on premium notes during the year		1,584 92
Date of last assessment, September 28, 1895; Amount collected		1,555 00

WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

W. F. HARDING, *President.* THURSTON HUNT, *Secretary.*

P. O. Address of the Secretary, Herman Center, Maine.

ASSETS.

Cash in office	$ 35 54
Cash deposited in Penobscot Savings Bank, Bangor	129 46
Assessments on premium notes unpaid	12 60
Gross assets, not including premium notes	$177 60

(Premium notes subject to assessment, $13,407.50.)

LIABILITIES.

Due officers for service and expenses (estimated)	$15 00

INCOME DURING THE YEAR.

Received from policy fees	$81 00
Received from assessments, without deductions for commissions or expenses	1,124 90
Received from interest from all sources	16 47
Gross cash income	$1,222 37

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$1,161 00
Paid for collecting assessments	11 50
Paid for return fees on policies cancelled	9 00
Paid for salaries and fees of officers and employes	28 00
Paid for printing, $13.25; postage, $3.15; blank books, $4.00; stationery, $0.68; express charges, $0.25	21 33
All other expenditures, viz: Collecting premium notes, $6.00; expenses of secretary to Augusta, $6.00	12 00
Gross cash expenditures	$1,242 83

GENERAL ITEMS.

	Amount.
Amount in force December 31, 1894	$115,475 00
Written and renewed during the year	60,500 00
Total	$175,975 00
Deduct amount terminated during the year	41,900 00
Amount in force December 31, 1895	$134,075 00
Losses incurred during the year	1,161 00
Date of last assessment, June 11, 1895. Amount collected	1,124 90

WILTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH TREFETHEN, *President.* S. S. BASS, *Secretary.*

P. O. Address of the Secretary, Wilton, Maine.

ASSETS.

Cash in office	$101 47
Assessments on premium notes unpaid	3 14
Gross assets, not including premium notes	$104 61

(Premium notes subject to assessment, $12,481.40.)

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$ 58 54
Received from policy fees	23 00
Received from assessments on premium notes, without deductions for commissions or expenses	729 88
Received from interest from all sources	5 12
Received from all other sources, viz: policy transfers	2 25
Gross cash income	$818 79

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$800 00
Paid for return premiums on policies cancelled	67
Paid for salaries and fees of officers and employes	103 25
Paid for rent, $.50; printing, $12.55; postage, $1.10; stationery, $.40; express charges, $.25	14 80
Gross cash expenditures	$918 72

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$196.151 00	$12,105 15
Written and renewed during the year	40,925 00	2,607 75
Total	$237,076 00	$14,712 90
Deduct amount terminated during the year	35,735 00	2,231 50
Amount in force December 31, 1895	$201,341 00	$12,481 40
Losses incurred during the year		800 00
Assessments, laid or ordered to be laid, on premium notes during the year		733 02
Date of last assessment, August 23rd; amount collected		729 88

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

P. O. Address of the Secretary, Windham Center, Maine.

ASSETS.

Cash deposited in Maine Savings Bank, Portland	$18 00
Interest due and accrued	52
Gross assets, not including premium notes	$18 52

(Premium notes subject to assessment, $23,619.32.)

LIABILITIES.

Due for borrowed money and interest	$177 87

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$226 03
Received from extra premiums	23
Received from policy fees	54 00
Received from assessments on premium notes, without deductions for commissions or expenses	491 76
Received from interest from all sources	52
Received from all other sources, viz: Received from directors	5 00
Gross cash income	$777 54

EXPENDITURES DURING THE YEAR.

Paid for losses during the year	$443 00
Paid for adjusting losses	14 25
Paid for collecting assessments	12 64
Paid for return premiums on policies cancelled	1 95
Paid for salaries and fees of officers and employes	83 00
Paid for making assessments	10 11
Paid for postage, $1.00; blank policies, $7.50; stationery, $1.00; express charges, $0.40	9 90
All other expenditures, viz: Paid expenses of deputy insurance commissioner to examine books	4 82
Gross cash expenditures	$579 67

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$254,159	$21,238 00
Written and renewed during the year	72,205	5,717 16
Total	$326,364	$26,955 16
Deduct amount terminated during the year	51,402	3,335 84
Amount in force December 31, 1895	$274,962	$23,619 32
Losses incurred during the year		443 00
Assessments, laid or ordered to be laid, on premium notes during the year		491 76
Date of last assessment, June 8, 1895; amount collected		491 76

WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

JAMES Y. GOULD, *President.* D. S. CARTER, *Secretary.*

P. O. Address of the Secretary, Box 38, Woolwich, Maine.

ASSETS.

Cash in office	$ 63 82
Cash deposited in Bath Savings Institution and Peoples' Twenty-five Cent Savings Bank	304 16
Interest due and accrued	12 30
All other assets and property owned by the company, viz: cash premiums due and unpaid, $8.68; policy fees, $4.03	12 71
Gross assets, not including premium notes	$392 99

(Premium notes subject to assessment, $6,437.55.)

LIABILITIES.

Due officers for services, $10.00; and expenses, $5.50 (estimated)	$15 50

INCOME DURING THE YEAR.

Received from cash premiums on polices written or renewed	$61 86
Received from policy fees	18 47
Received from interest from all sources, savings banks	12 30
Received from all other sources, viz: received from R. M. Hamden, treasurer, in 1892 and 1893	8 15
Gross cash income	$100 78

EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes	$18 47
All other expenditures, viz: secretary's time and expense at Bath, $2.40; legal advice and expense of examination by Insurance Commissioner, $4.00; policies, $7.00; postage, express, etc., $1.40	14 80
Gross cash expenditures	$33 27

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Amount in force December 31, 1894	$135,175 00	$5,844 75
Written and renewed during the year	24,600 00	1,411 05
Total	$159,775 00	$7,255 80
Deduct amount terminated during the year	1,300 00	52 00
Amount in force December 31, 1895	$158,475 00	$7,203 80
Date of last assessment, April 16, 1887; amount assessed		505 93

YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

FRANK H. HARGRAVES, *President.* CHARLES BUTLER, *Secretary.*

P. O. Address of the Secretary, West Buxton, Maine.

ASSETS.

Cash in office	$87 18
Cash deposited in bank	70 65
Cash in the hands of agents, reported	11 55
All other assets and property owned by company, viz.: Postal cards, $2.38; safe, $40.77; furniture, $28.00; letter press, $3.65; blank books, $11.25; stationery, $20.08; seal, $3.50	109 63
Gross assets, not including premium notes	$279 01

(Premium notes subject to assessment, $17,610.50.)

LIABILITIES.

Due officers for services	$150 00

INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed	$518 26
Received from policy fees	88 50
Received from interest from all sources	48
Gross cash income	$607 24

EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled	$ 9 15
Paid for salaries and fees of officers and employes	83 00
Paid for advertising, $.25; printing, $58.90; postage, $34.70; blank books, $11.25; stationery, $20.08; express charges, $4.90	130 08
All other expenditures, viz.: Charter fee, $20.00; licenses, $10.10; office supplies, $70.70; traveling expenses, $130.22; telegraph, $1.35	232 37
Gross cash expenditures	$454 60

GENERAL ITEMS.

	Amount.	*Premium Notes.*
Written during the year	$179,155 00	$17,915 50
Deduct amount terminated during the year	3,050 00	305 00
Amount in force Dec. 31, 1895	$176,105 00	$17,610 50

LICENSED AGENTS

OF FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN MAINE.

MAINE MUTUAL COMPANIES.

ELIOT AND KITTERY.

Hobbs, J. W.. .....South Berwick
Merrow, Almon H ... .York
Moody, Rufus A..... .....York

GARDINER AND RICHMOND.

Edgcomb, E. S.. ....Gardiner
Tolman, Edwin.....Richmond

KENNEBUNK FARMERS'.

Irving, F. M ....Kennebunkport

LITCHFIELD MUTUAL FIRE.

Springer, D. S.....Litchfield

MAINE MUTUAL FIRE.

White, J. H.....Ashland
Cobb, John F..... .....Auburn
Blaisdell, C. H .....Augusta
Randall, J. W.....Biddeford
Currie, N. F.....Caribou
Littlefield, C. G.....Caribou
Church, G. E.....Cherryfield
Hodge, F. E.....Cumberland Mills
Blanchard, L. J.....Dexter
Bradley, A. M. & Son..East Vassalboro
Grant, F. M..... .....Freeport
Jackson, Freeman H.....Foxcroft
Langston, Edwin H.....Gardiner
Fish, Lewis.....Hartland
Davis, George E..... .....Kezar Falls
Johnson, J. O.....Liberty
Hanson, William C.....Machiasport
Clough, R. G... .....Monmouth
Smith, Wesley G..... .....Old Orchard
Plummer, F. H..... ....Portland
Carney, F. Irving.....Sheepscot
Rigby, J. P..... South Newburgh
Redman, C. P ....Thomaston
Blaisdell, Martin.....Waterville
Bowden, Thos. S .....Washington
Carleton, Leroy T.... .....Winthrop
Staples, J. W.....Wytopitlock

OXFORD COMPANY, PATRONS OF HUSBANDRY.

Toothaker, L. B.....Dixmont
Parkhurst, E. E.... .....Presque Isle

STATE MUTUAL FIRE.

Fogler, P. M..... ..Augusta
Hunton, F. W.....Auburn
Garey, Otis T..... .....Biddeford
Libby, H. B.....Bridgton
Buck, S. N.....Bethel
Blanchard, L. J.....Dexter
Grant, F. M.....Freeport
Merrill, F. W.....Gorham
Soule, E. A..... .....Gorham
Doughty, Henry C..... ..... .Gray
Clark, Edward C..... .....Hollis
Shaw, R. W .....Houlton
Davis, Geo. E.....Kezar Falls
Cooledge & Huskins.....Lisbon Falls
Hopkins, Geo. A.....Milbridge
Lord, H. C. .....Naples
True, J. S.....New Gloucester
Hill & Milliken..... . .. .Old Orchard
Harvey, William .....Readfield
Bradley, A. M. & Son.....Vassalboro
Emery, F. M..... ....Sanford
King, S. E..... .....Welchville
Plaisted, Geo. F.....York

WELLS MUTUAL FIRE.

Bennett, Woodbury ..... Wells

WEST GARDINER.

Greene, C. S. ..... West Gardiner

YORK COUNTY.

Butler, Charles ..... Buxton
Doughty, Henry C ..... Gray
Thompson, Usher B ..... Newfield
Hobbs, Joseph A ..... Waterboro

STOCK COMPANIES OF OTHER STATES.

ÆTNA.

Macomber, Farr & Co ..... Augusta
Howard, D. M ..... Bangor
Humphreys, D. M ..... Bath
Leighton, E. A ..... Berwick
Field, C. H ..... Belfast
Gove, Edward H ..... Biddeford
Wight & Libby ..... Bridgton
Riley, T. H ..... Brunswick
Gardner, E. B ..... Bucksport
Talbot, Geo. H ..... Camden
Lee, J. A. & Son ..... Calais
Campbell, F. I ..... Cherryfield
Chapman, D. W. & Son ..... Damariscotta
Judgkins, W. H ..... Dexter
Hume, Chas. W ..... Eastport
Bradley, A. M. & Son ..... East Vassalboro
Burrill, C. C. & Son ..... Ellsworth
McFadden, F. E ..... Fairfield
Voter, F. E ..... Farmington
Fife, Seth W ..... Fryeburg
Jackson, F. H ..... Foxcroft
Kendall, John C ..... Freeport
Neal, W. B ..... Gardiner
Millett, H. R ..... Gorham
Gentle & Ludwig ..... Houlton
Kelley, W. J ..... Kittery
Cole, Chas. H ..... Kennebunk
Moody, W. F ..... Kennebunkport
Wing, Herbert S ..... Kingfield
Little, H. C. & Son ..... Lewiston
Longfellow, P. H ..... Machias
Howe, Freeland ..... Norway
Smith, W. G ..... Old Orchard
Beedy, H. F ..... Phillips
Dow & Pinkham ..... Portland
Cochran, Baker & Cross ..... Rockland
Nowell, C. H ..... Sanford
Dinsmore & Bickford ..... Skowhegan
Hersom, F. M ..... South Berwick
Boothby, W. A. R ..... Waterville
Creamer, W. B ..... Waldoboro
Stockbridge, Mrs. C. A ..... Yarmouth

AMERICAN CENTRAL.

Loring, Prentiss & Son ..... Portland

AMERICAN (BOSTON.)

Jordan, N. I ..... Auburn
Fogler, P. M ..... Augusta
Mason & Palmer ..... Bangor
Veazie, W. P. W ..... Bangor
Campbell, Wm. R ..... Bath
Thomas, W. F ..... Belfast
Pattee, James ..... Belfast
Stone & Woodman ..... Biddeford
Hanson & St. Clair ..... Calais
Packard, Frederick A ..... Camden
Nutt, N. B ..... Eastport
Gentle & Ludwig ..... Houlton
Conant, Frank A ..... Lewiston
Anderson, Adams & Co ..... Portland
Palmer, Anderson & Co ..... Portland
Sprague, Edwin ..... Rockland
Carr, Thos. A ..... Thomaston
Mathews, C. K ..... Waterville
Foster, D. P ..... Waterville

AMERICAN (NEWARK, N. J.)

Harmon, H. A. ..... Portland

AMERICAN FIRE (PHILADELPHIA.)

Baker, Ernest G ..... Bangor
Garey, Otis T ..... Biddeford
Conant, F. A ..... Lewiston
Smith, W. G ..... Old Orchard
Loring, Prentiss & Son ..... Portland
Erskine, A. J. & Son ..... Rockland
Foster, Dana P ..... Waterville
Reynolds, J. D. & Son ..... Waterville

ARMENIA.

Chase, Frederick G ..... North Berwick

BOSTON MARINE.

Lord, Henry & Co ....Bangor
Howard, D. M. & Son.....Bangor
Gardner, E. B. .....Bucksport
Nickerson, S. & Sons, Boothbay Harbor
Winslow, Jacob S. & Co .....Portland
Cobb, Wight & Co... .....Rockland
Reed, A. R ....Waldoboro
Welt, George L.....Waldoboro

BUFFALO GERMAN.

Allen, William, Jr ....Portland

CAPITAL FIRE.

Baker, Ernest G.....Bangor
Farrington, Benj. E.....Brewer
Hanson & St. Clair.....Calais
Hathaway, A. S.....Canton
O'Brion, Edward C.....Deering
Howard, George E .....Dover
Hume, Charles W .....Eastport
Tapley, Oemar W.....Ellsworth
McFadden & Co.....Fairfield
Gentle & Ludwig .....Houlton
Auger & Bechard .....Lewiston
Jordan, Alfred E.....Lisbon
Buckman, J. A. & Co...Mechanic Falls
Harrington, C. A.....Norridgewock
Smith, Wesley G ... .Old Orchard
Sparrow, Warren & Co .... .. Portland
Sprague, Edwin.....Rockland
Emmons, Willis T..... ....Saco
Atwood, Fred.....Winterport
Patterson, Seth..... Wiscasset

COMMERCE.

Baker, Ernest G ....Bangor
Webster, J. H..... ...Portland

COMMERCIAL UNION FIRE.

Harmon, Herbert A..... .....Portland

CONNECTICUT FIRE.

Jordan, N. I..... .....Auburn
Macomber, Farr & Co.... .....Augusta
Blake, Barrows & Brown.....Bangor
Lynam, Fred C. & Co.....Bar Harbor
Shaw & Palmer.....Bath
Gove, E. H..... .....Biddeford
Wight & Libby.....Bridgton
Pennell, W. M..... .....Brunswick
Gardner, E. B..... Bucksport
Lee, J. A. & Son..... .....Calais
Packard, F. A..... .....Camden
Grant, Geo. H.....Ellsworth
Cousens, E. & Sons.....Kennebunkport
Kelley, W. J.....Kittery
Howe, Freeland..... .....Norway
Parks Bros ....Pittsfield
Loring, Prentiss & Son.....Portland
Cochran, Baker & Cross .....Rockland
Newell, C. D..... .....Richmond
Nowell, C. H.....Sanford
Harford, J. H.....South Portland
Thayer & Drew .....Waterville

CONTINENTAL.

Miller & Owen..... .....Auburn
Macomber, Farr & Co..... Augusta
McClure, J. W..... .....Bangor
Drake, James B..... ....Bath
Field, Chas. H..... .....Belfast
Field & West,..... .....Belfast
Pennell, W. M..... .....Brunswick
Talbot, G. H..... .....Camden
Grant, F. M.....Freeport
Morrell, H. K. & Son.....Gardiner
Bailey, Augustus .....Gardiner
Donnell, W. C.....Houlton
Conant, F. A.....Lewiston
Parks Bros..... .....Pittsfield
Palmer, Anderson & Co.....Portland
Anderson, Adams & Co.....Portland
Newell, Chas. D. ....Richmond
Erskine, A. J. & Son.....Rockland
Carter, G. A. & Co.....Saco
Nowell, C. H.....Sanford
Dinsmore & Bickford.....Skowhegan
Carr, Thomas A..... .....Thomaston
Mathews, Chas. K... .....Waterville

DELAWARE.

Cobb, John F.....Auburn
Hunton, F. W... ..... Auburn
Baker, Ernest G.....Bangor
Veazie, W. P. W..... .Bangor
Veazie, W. P. W & Co .....Bangor
Morse Bros..... ..... .Bath
Garey, Otis T.. ....Biddeford
Neal, William B..... .....Gardiner
Bailey, A. & Co.....Gardiner
Auger & Bechard.... .....Lewiston
Sparrow, Warren & Co... ... Portland
Black, Alfred S..... .....Rockland

EQUITABLE FIRE AND MARINE.

Curran, W. F. .... Bangor
Lydston, Chas. L. .... Lewiston
Loring, Prentiss & Son .... Portland
Carter, G. A. & Co. .... Saco

FIRE ASSOCIATION.

Jordan, N. I. .... Auburn
Verrill & Hutchinson .... Auburn
Macomber, Farr & Co .... Augusta
Tyler, Fogg & Co. .... Bangor
Pearl & Dennett .... Bangor
Clark, G. H. .... Bath
Goodwin, H. H. .... Biddeford
Nelson, Frank .... Calais
Packard, F. A. .... Camden
Grant, Geo. H. .... Ellsworth
Currier, G. M. .... Farmington
Jackson, Freeman H. .... Foxcroft
Fogg, J. H. B. .... Freeport
Maxcy, J. & Son .... Gardiner
Bailey, A. .... Gardiner
Hayes, C. L. .... Kittery
Conant, F. A. .... Lewiston
Auger & Bechard .... Lewiston
Chase, F. G. .... North Berwick
Parks Bros. .... Pittsfield
Anderson, Adams & Co. .... Portland
Champlin, Augustus .... Portland
Palmer, Anderson & Co. .... Portland
Bird & Barney .... Rockland
Carter, Geo. A. & Co. .... Saco
Griffin, John C. .... Skowhegan
Wheeler, W. J. .... South Paris
Perkins, Horace .... South Penobscot
Carr, T. A. .... Thomaston
Boothbay, L. T. & Son .... Waterville
Atwood, Fred .... Winterport

FIREMAN'S FUND.

Verrill & Hutchinson .... Auburn
Macomber, Farr & Co. .... Augusta
Hamlen, Ewing W .... Augusta
Boyd, J. H. & Co. .... Bangor
Clark, George H .... Bath
Grant, George H. .... Ellsworth
Glass, F. M .... Gardiner
Durocher, Hector .... Lewiston
Harmon, H. A. .... Portland
Bird & Barney .... Rockland
Reynolds, J. D. & Co .... Waterville
Foster, Dana P .... Waterville

FRANKLIN FIRE.

Macomber, Farr & Co. .... Augusta
Mason & Palmer .... Bangor
Shaw & Palmer .... Bath
Little, Horace C. & Son .... Lewiston
Little, Mrs. Rosa R .... Lewiston
Rollins & Adams .... Portland
Anderson, Adams & Co .... Portland

GERMAN AMERICAN.

Cobb, J. F. .... Auburn
Macomber, Farr & Co. .... Augusta
Pearl, C. S. .... Bangor
Pearl & Dennett .... Bangor
Drake, J. B .... Bath
Lynam, Frederick C. .... Bar Harbor
Pattee, James .... Belfast
Michaud, J. W .... Brunswick
Bowker, George E. .... Brunswick
Packard, F. A. .... Camden
O'Brien, Edward C .... Deering
Nutt, N. B. .... Eastport
Burrill, C. C. & Son .... Ellsworth
Perry, H. O. .... Fort Fairfield
Kendall, J. C .... Freeport
Marr, C. H. .... Gardiner
Donnell, W. C. .... Houlton
Cole, Charles H. .... Kennebunk
Lydston, Charles L .... Lewiston
Pettingill, G. A .... Lisbon Falls
Gordon, G. A .... Livermore Falls
Morse & Guptill .... Portland
Turner, Philip F .... Portland
Parks Bros. .... Pittsfield
Perry, A. C. .... Presque Isle
Hall, W. T. .... Richmond
Kalloch, & Meservey .... Rockland
Black, Alfred S. .... Rockland
Carter, G. A .... Saco
Emery, Frank M .... Sanford
Emery, S. B. .... Sanford
Griffin, J. C .... Skowhegan
Hartford, James H .... South Portland
Wheeler, W. J. .... South Paris
Carr, Thomas A. .... Thomaston
Boothby, L. T. & Son .... Waterville
Burns & Hawes .... Westbrook

GERMANIA FIRE.

Jordan, N. I. .... Auburn
Boothby, W. G .... Augusta
Boyd, J. H. & Co. .... Bangor
Crosby, E. S. .... Bath
Bailey, A. & Co .... Gardiner
Neal, W. B. .... Gardiner
Durocher, Hector .... Lewiston
Webster, J. H. .... Portland
Erskine, A. J. & Son .... Rockland
Carter, G. A. & Co .... Saco
Thayer & Drew .... Waterville

GRANITE STATE FIRE.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Donovan, John B.....Alfred
McClure, J. W.....Bangor
Clark G. H.....Bath
Pattee, James.....Belfast
Leighton, E. A.....Berwick
Stone & Woodman.....Biddeford
Carr, Wm. P.....Bowdoinham
Libby, Horace B.....Bridgton
Hall, Melville C.....Brunswick
Townsend, Fred L.....Brunswick
Fowler & Gardiner.....Calais
Talbot, G. H.....Camden
Hathaway, A. S.....Canton
Hooper, C. H.....Castine
Freeman & Co., Geo. G.....Cherryfield
Campbell, Fred I.....Cherryfield
Randall, Wm. B.....Cornish
Judkins, W. H.....Dexter
Howard, Geo. E.....Dover
Leavitt, S. D.....Eastport
Grant, Geo. H.....Ellsworth
Voter, F. E.....Farmington
Grant, F. M.....Freeport
Fife, S. W.....Fryeburg
Tarbox, Wallace R.....Fryeburg
Bailey, Augustus.....Gardiner
Straw & Martin.....Guilford
Gentle & Ludwig.....Houlton
Cole, Chas. H.....Kennebunk
Cousens, E. & Sons....Kennebunkport
Haynes, Calvin L.....Kittery
Kelly, W. J.....Kittery
Mitchell, Horace.....Kittery Point
Lord, S. D.....Lebanon
Auger & Bechard.....Lewiston
Jordan, A. E.....Lisbon
Pettengill, G. A.....Lisbon Falls
Longfellow, P. H.....Machias
Wilbur, C. A.....Madison
Hopkins, G. A.....Milbridge
Woodbury, W. W.....Monmouth
Howe, Freeland.....Norway
Austin, David S.....North Berwick
Hill & Milliken.....Old Orchard
Smith, Wesley G.....Old Orchard
Loring, Prentiss & Son.....Portland
Perry, A. C.....Presque Isle
Hall, W. T.....Richmond
Erskine, A. J. & Son.....Rockland
Sprague, E.....Rockland
Grant, G. E.....Saco
Nowell, C. H.....Sanford
Philbrick, S. W. & F. R.....Skowhegan
Jones, C. F.....Skowhegan
Lawrence, W. H.....Sorrento
Hersom, F. M.....South Berwick
Harrington, C. A..South Norridgewock
O'Brien, E. M.....Thomaston
Boothby, L. T. & Son.....Waterville
Howard, A. E. & Son.....Waldoboro
Atwood, Fred.....Winterport
Patterson, Seth.....Wiscasset
Gurney, E. P.....Yarmouth
Evans, H. E.....York

GREENWICH.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown.....Bangor
Mason & Palmer.....Bangor
Humphreys, D. M.....Bath
Goodwin, H. H.....Biddeford
Perry, Henry O.....Ft. Fairfield
McFadden & Co.....Fairfield
Bailey, Augustus.....Gardiner
Auger & Bechard.....Lewiston
Allen, William, Jr.....Portland
Morse & Guptill.....Portland
Perry, Arthur C.....Presque Isle
Bird & Barney.....Rockland
Griffin, John C.....Skowhegan
Mathews, Chas. K.....Waterville

HANOVER.

Chick, Chas. B.....Augusta
Macomber, Farr & Co.....Augusta
Mason & Palmer.....Bangor
Drake, J. B.....Bath
Pennell, W. M.....Brunswick
Nelson, Frank.....Calais
Howard, G. E.....Dover
Burrill, C. C. & Son.....Ellsworth
Currier, Geo. M.....Farmington
Bailey, Augustus.....Gardiner
Donnell, W. C.....Houlton
Cole, C. H.....Kennebunk
Little, Horace C. & Son.....Lewiston
Smith, W. G.....Old Orchard
Loring, Prentiss & Son.....Portland
Perry, Arthur C.....Presque Isle
Spaulding & Stuart.....Richmond
Bird & Barney.....Rockland
Emery, S. B. & Co.....Sanford
Emery, Frank M.....Sanford
Griffin, J. C.....Skowhegan
Patterson, Seth.....Wiscasset
Thayer & Drew.....Waterville
Howard, Chas. H.....Waldoboro

HARTFORD FIRE.

Macomber, Farr & Co.....Augusta
Howard, D. M.....Bangor
Crosby, E. S.....Bath
Gove, E. H.....Biddeford
Pennell, W. M.....Brunswick
Gardner, E. B.....Bucksport
Lee, J. A. & Son.....Calais
Talbot, George H.....Camden
Judkins, W. H.....Dexter
Howard, G. E.....Dover
Hume, C. W.....Eastport
McFadden, F. E.....Fairfield
Maxcy, J. & Son.....Gardiner
Millett, H. R.....Gorham
Gentle & Ludwig.....Houlton
Cousens, E. & Sons....Kennebunkport
Kelly, W. J.....Kittery
Little, Horace C. & Son.....Lewiston
Pettengill, G. A.....Lisbon Falls
Chapman, D. W. & Son.....Newcastle
Howe, Freeland.....Norway
Anderson, Adams & Co.....Portland
Palmer, Anderson & Co.....Portland
Cochran, Baker & Cross.....Rockland
Jones, C. F.....Skowhegan
Ricker, S. W.....South Berwick
Farrington, Everett.....Waldoboro
Boothby, W. A. R.....Waterville
Taylor, R. H. T.....Wiscasset
Stockbridge, Mrs. C. A..Yarmouthville

HARTFORD FIRE (UNDERWRITERS' AGENCY).

Jordan, N. I.....Auburn
Chick, Charles B.....Augusta
Noble, F. T.....Augusta
Blake, Barrows & Brown.....Bangor
Curran, W. F.....Bangor
Lynam, F. C. & Co.....Bar Harbor
Campbell, W. R.....Bath
Pattee, Jas.....Belfast
Wight & Libby.....Bridgton
Simonton, Thaddeus R.....Camden
O'Brion, E. C.....Deering
Nutt, N. B.....Eastport
Tapley, O. W.....Ellsworth
Currier, G. M.....Farmington
Kendall, J. C.....Freeport
Tarbox, W. R.....Fryeburg
Donnell, W. C.....Houlton
Conant, F. A.....Lewiston
Wilbur, C. A.....Madison
Patten, Hervey H.....Newport
Smith, W. G.....Old Orchard
Parks Bros.....Pittsfield
Allen, Wm., Jr.....Portland
Little, W. F.....Portland
Rogers, Grant.....Richmond
Erskine, A. J. & Son.....Rockland
Emery, Samuel B. & Co.....Sanford
Griffin, J. C.....Skowhegan
Wheeler, W. J.....South Paris
Boothby, L. T. & Son.....Waterville
Bragdon, Albert M.....York Village

HOME.

Macomber, Farr & Co.....Augusta
Mason & Palmer.....Bangor
Humphreys, D. M.....Bath
Hayes, E. H.....Berwick
Gove, E. H.....Biddeford
Wight & Libby.....Bridgton
Riley, T. H.....Brunswick
Gardner, E. B.....Bucksport
Nelson, Frank.....Calais
Talbot, G. H.....Camden
Chapman, D. W. & Son...Damariscotta
Judkins, W. H.....Dexter
Howard, G. E.....Dover
Leavitt, S. D.....Eastport
Bradley, A. M. & Son..East Vassalboro
Burrill, C. C. & Son.....Ellsworth
Voter, F. E.....Farmington
Perry, H. O.....Fort Fairfield
Kendall, J. C.....Freeport
Maxcy, J. & Sons.....Gardiner
Millett, H. R.....Gorham
Donnell, W. C.....Houlton
Harriman, B. W.....Kent's Hill
Kelley, W. J.....Kittery
Little, Horace C. & Son.....Lewiston
Longfellow, P. H.....Machias
Gray, K. C.....Madison
Bucknam, J. A. & Co....Mechanic Falls
Chase, Frederick G.....North Berwick
Howe, Freeland.....Norway
Alford, E. R.....Old Town
Beedy, H. F.....Phillips
Dow & Pinkham.....Portland
Perry, A. C.....Presque Isle
Cochran, Baker & Cross.....Rockland
Nowell, C. H.....Sanford
Dinsmore & Bickford.....Skowhegan
Ricker, S. W.....South Berwick
Carr, Thomas A.....Thomaston
Farrington, Everett.....Waldoboro
Boothby, L. T. & Son.....Waterville
Taylor, R. H. T.....Wiscasset
Stockbridge, Mrs. C. A..Yarmouthville

INSURANCE COMPANY OF NORTH AMERICA.

Miller & Owen.....Auburn
Verrill & Hutchinson.....Auburn
Macomber, Farr & Co.....Augusta
Howard, D. M. & Son.....Bangor
McClure, James W.....Bangor
Pearl & Dennett.....Bangor
Drake, J. B.....Bath
Field, C. H.....Belfast
Field & West.....Belfast
Leighton, E. A.....Berwick
Gove, E. H.....Biddeford
Kenniston, Geo. B....Boothbay Harbor
Wight & Libby.....Bridgton
Riley, T. N.....Brunswick
Hooper, Chas. H.....Castine
Fowler & Gardner.....Calais
Talbot, G. H.....Camden
Hathaway, A. S.....Canton
Judkins, W. H.....Dexter
Nutt, N. B.....Eastport
Burrill, C. C. & Son.....Ellsworth
Grant, Geo. H.....Ellsworth
Currier, G. M.....Farmington
Perry, H. O.....Fort Fairfield
Jackson, F. H.....Foxcroft
Kendall, John C.....Freeport
Maxcy, J. & Sons.....Gardiner
Bailey, A.....Gardiner
Millett, H. R.....Gorham
Straw & Martin.....Guilford
Gentle & Ludwig.....Houlton
Cole, C. H.....Kennebunk
Mitchell, Horace.....Kittery
Auger & Bechard.....Lewiston
Conant, F. A.....Lewiston
Longfellow, P. H.....Machias
Wilbur, C. A.....Madison
Harrington, C. A.....Norridgewock
Howe, Freeland.....Norway
Parks Bros.....Pittsfield
Champlin, Augustus.....Portland
Dow & Pinkham.....Portland
Hall, W. T.....Richmond
Erskine, A. J. & Son.....Rockland
Bird & Barney.....Rockland
Carter, Geo. A. & Co.....Saco
Nowell, C. H.....Sanford
Jones, C. F.....Skowhegan
Hersom, F. M.....South Berwick
Wheeler, William J.....South Paris
O'Brien, E. M.....Thomaston
Howard, A. E. & Son.....Waldoboro
Boothby, L. T. & Son.....Waterville
Burns & Hawes.....Westbrook
Gurney, E. P.....Yarmouth
Bragdon, Albert M.....York Village

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Jordan, N. I.....Auburn
Downing, Charles S.....Augusta
McClure, J. W.....Bangor
Mason & Palmer.....Bangor
Clark, George H.....Bath
Field & West.....Belfast
Stone & Woodman.....Biddeford
Downes & Curran.....Calais
Downes, George.....Calais
Campbell, Fred I.....Cherryfield
Leavitt, Samuel D.....Eastport
Grant, Geo. H.....Ellsworth
Voter, F. E.....Farmington
Perry, H. O.....Fort Fairfield
Maxcy, J. & Sons.....Gardiner
Straw & Martin.....Guilford
Gentle & Ludwig.....Houlton
Conant, F. A.....Lewiston
Harmon, H. A.....Portland
Perry, Arthur C.....Presque Isle
Black, Alfred S.....Rockland
Campbell, L. R.....Rockland
Jones, C. F.....Skowhegan
Wheeler, W. J.....South Paris
Carr, Thomas A.....Thomaston
Boothbay, L. T. & Son.....Waterville

MERCHANTS' (PROVIDENCE, R. I.)

Weeks, F. W.....Bath
Gove, E. H.....Biddeford
Pennell, W. M.....Brunswick
Rollins & Adams.....Portland
Anderson, Adams & Co.....Portland

MERCHANTS' (NEWARK, N. J.)

Jordan, N. I.....Auburn
Macomber, Farr & Co.....Augusta
Tyler, Fogg & Co.....Bangor
Campbell, Wm. R.....Bath
Thomas, W. F.....Belfast
Randall, John W.....Biddeford
Wight & Libby.....Bridgton
Talbot, George H.....Camden
Nelson, Frank.....Calais
Nutt, N. B.....Eastport
Grant, Geo. H.....Ellsworth
Jordan, A. H.....Gardiner
Conant, F. A.....Lewiston
Dow & Pinkham.....Portland
Erskine, A. J. & Son.....Rockland
Philbrick, S. W. & F. R.....Skowhegan
Boothby, L. T. & Son.....Waterville

MERCANTILE FIRE AND MARINE.

Cobb, John F.....Auburn
Noble, F. T.....Augusta
Fenno, J.....Bangor
Cates, J. C.....Belfast
Pattee, James.....Belfast
Garey, O. T.....Biddeford
Farnham, O. C.....Brewer
Bowker, G. E.....Brunswick
Fowler & Gardiner.....Calais
Hume, C. W.....Eastport
Tapley, O. W.....Ellsworth
Jordan, A. H.....Gardiner
Wilson, George O.....Kittery
Conant, F. A.....Lewiston
Morse & Guptill.....Portland
Carter, G. A. & Co.....Saco
Jones, Charles F.....Skowhegan
Mathews, C. K.....Waterville

MUTUAL FIRE.

Mason & Palmer.....Bangor
Little, H. C. & Son.....Lewiston
Pinkham, Herbert N.....Portland
Boothby, L. T. & Son.....Waterville

NATIONAL FIRE.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Pearl, Charles S.....Bangor
Dennett, Carl P.....Bangor
Lynam, F. C. & Co.....Bar Harbor
Humphreys, D. M.....Bath
Field, C. H.....Belfast
West, Walter H.....Belfast
Leighton, E. A.....Berwick
Stone & Woodman.....Biddeford
Riley, T. H.....Brunswick
Downes & Curran.....Calais
Downes, George.....Calais
Talbot, G. H.....Camden
Nutt, N. B.....Eastport
Grant, G. H.....Ellsworth
Sylvester, Alonzo.....Farmington
Perry, H. O.....Fort Fairfield
Maxcy, J. & Sons.....Gardiner
Donnell, W. C.....Houlton
Kelly, W. J.....Kittery
Conant, F. A.....Lewiston
Gray, K. C.....Madison
Wilbur, Charles A.....Madison
Palmer, Anderson & Co.....Portland
Anderson & Adams.....Portland
Perry, Arthur C.....Presque Isle
Cochran, Baker & Cross.....Rockland
Kelley, M. H.....Saco
Nowell, C. H.....Sanford
Dinsmore & Bickford.....Skowhegan
Wheeler, W. J.....South Paris
Boothby, L. T. & Son.....Waterville
Atwood, Fred.....Winterport

NEW HAMPSHIRE FIRE.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Tyler, Fogg & Co.....Bangor
Campbell, W. R.....Bath
Field, C. H.....Belfast
Garey, O. T.....Biddeford
Talbot, G. H.....Camden
Hodge, Fred E.....Cumberland Mills
Burrill, C. C. & Son.....Ellsworth
Voter, F. E.....Farmington
Neal, W. B.....Gardiner
Bailey, A. & Co.....Gardiner
Biggar, A. L.....Kennebunk
Kelly, W. J.....Kittery
Norton, D. C.....Kittery
Durocher, Hector.....Lewiston
Lydston, C. L.....Lewiston
Austin, D. S.....North Berwick
Dow & Pinkham.....Portland
Erskine, A. J. & Son.....Rockland
Carter, G. A. & Co.....Saco
Dinsmore & Bickford.....Skowhegan
Boothby, L. T. & Son.....Waterville
Thayer & Drew.....Waterville

NIAGARA FIRE.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Howard, D. M. & Son.....Bangor
McClure, James W.....Bangor
Drake, J. B.....Bath
Pattee, James.....Belfast
Leighton, E. A.....Berwick
Goodwin, H. H.....Biddeford
Fowler & Gardner.....Calais
Howard, G. E.....Dover
Leavitt, S. D.....Eastport
Grant, George H.....Ellsworth
Neal, W. B.....Gardiner
Bailey, A. & Co.....Gardiner
Donnell, W. C.....Houlton
Auger & Bechard.....Lewiston
Dow & Pinkham.....Portland
Hall, W. T.....Richmond
Cochran, Baker & Cross.....Rockland
Nowell, C. H.....Sanford
Griffin, John C.....Skowhegan
Mathews, C. K.....Waterville

NORWALK FIRE.

Boyd, J. H. & Co.....Bangor

ORIENT.

Cummings, C. W.....Auburn
Miller & Owen.....Auburn
Downing, C. S.....Augusta
Howard, D. M & Son.....Bangor
Mason & Palmer.....Bangor
Morse Bros.....Bath
Campbell, William R.....Bath
Field, C. H.....Belfast
Field & West.....Belfast
McIntyre, W. W.....Biddeford
Pennell, W. M.....Brunswick
Downes & Curran.....Calais
Campbell, F. I.....Cherryfield
Judkins, W. H.....Dexter
Leavitt, S. D.....Eastport
Grant, George H.....Ellsworth
Currier, George M.....Farmington
Perry, H. O.....Fort Fairfield
Grant, F. M.....Freeport
Fife, S. W.....Fryeburg
Tarbox, W. R.....Fryeburg
Neal, W. B.....Gardiner
Bailey, A. & Co.....Gardiner
Straw & Martin.....Guilford
Donnell, W. C.....Houlton
Cousens, E. & Sons.....Kennebunkport
Davis, George E.....Kezar Falls
Conant, F. A.....Lewiston
Auger & Bechard.....Lewiston
Curtis, Daniel A.....Machias
Chase, F. G.....North Berwick
Timberlake, F. E.....Phillips
Parks Bros.....Pittsfield
Palmer, Anderson & Co.....Portland
Anderson, Adams & Co.....Portland
Perry, A. C.....Presque Isle
Spaulding & Stuart.....Richmond
Cochran, Baker & Cross.....Rockland
Nowell, C. H.....Sanford
Griffin, J. C.....Skowhegan
Wheeler, W. J.....South Paris
Creamer, W. B.....Waldoboro
Mathews, C. K.....Waterville
Phinney, E. B.....Westbrook

PACIFIC FIRE.

Garner, John.....Lewiston
Emmons, Willis T.....Saco
Loring, Prentiss & Son.....Portland

PENNSYLVANIA FIRE.

Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown.....Bangor
Drake, J. B.....Bath
Riley, T. H.....Brunswick
Adams, Charles C.....Deering
Leavitt, S. D.....Eastport
Morrell, H. K. & Son.....Gardiner
Gentle & Ludwig.....Houlton
Kelly, W. J.....Kittery
Little, H. C. & Son.....Lewiston
Longfellow, P. H.....Machias
Anderson, Adams & Co.....Portland
Rollins & Adams.....Portland
Cochran, Baker & Cross.....Rockland
Hobbs, C. C.....South Berwick
Thayer & Drew.....Waterville
Boothby, L. T. & Son.....Waterville

PHENIX (BROOKLYN, N. Y.)

Cummings, Chas. W .....Auburn
Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown . .....Bangor
Campbell, Wm. R..... .....Bath
Pennell, William M ..... Brunswick
Downes & Curran.....Calais
Hooper, Charles H .....Castine
Leavitt, S. D.....Eastport
Grant, Geo. H. .....Ellsworth
Voter, F. E.....Farmington
Perry, H. O.....Fort Fairfield
Marr, C. H..... .....Gardiner
Millett, H. R..... .....Gorham
Donnell, W. C..... Houlton
Kelly, W. J ....Kittery
Little, H. C. & Son.....Lewiston
Purinton, F. O .....Mechanic Falls
Noble & Timberlake .....Phillips
Loring, Prentiss & Son.....Portland
Perry, Arthur C..... ....Presque Isle
Cochran, Baker & Cross .....Rockland
Jones, C. F.....Skowhegan
Wheeler, W. J.....South Paris
Boothby, L. T. & Son ... .Waterville

PHŒNIX (HARTFORD.)

Miller, A. Q.....Auburn
Macomber, Farr & Co .....Augusta
Howard, D. M. & Son.....Bangor
Blake, Barrows & Brown .....Bangor
Humphreys, D. M .....Bath
Field, C. H.....Belfast
Field & West..... Belfast
Gove, E. H .....Biddeford
Riley, T. H .....Brunswick
Gardner, E. B .....Bucksport
Lee, J. A. & Son..... . .. .Calais
Campbell, F. I. ....Cherryfield
Burrill, C. C. & Son .....Ellsworth
McFadden, F. E ....Fairfield
McFadden & Co ..... Fairfield
Voter, F. E .....Farmington
Gilman, Augustus W. & Co ...Foxcroft
Kendall, J. C .... Freeport
Bailey, A ....Gardiner
Millett, H. R.....Gorham
Donnell, W. C..... .....Houlton
Little, H.C. & Son ..... Lewiston
Pettengill, G. A.....Lisbon Falls
Austin, D. S . .....North Berwick
Howe, Freeland. .....Norway
Anderson, Adams & Co ..... Portland
Palmer, Anderson & Co .....Portland
Spaulding & Stuart.....Richmond
Cochran, Baker & Cross .....Rockland
Nowell, C. H. ....Sanford
Jones, C. F. ... .Skowhegan
Howard, A. E. & Son .....Waldoboro
Boothby, L. T. & Son.. .....Waterville

PROVIDENCE WASHINGTON.

Jordan, N. I.....Auburn
Mason & Palmer.....Bangor
Tyler, Fogg & Co ....Bangor
Lynam, F. C. & Co ... .Bar Harbor
Drake, James B ....Bath
Burr, Eugene S ....Brewer
Talbot, G. H..... . ...Camden
Coombs & Neal..... .....Portland
Morse & Guptill..... .....Portland
Erskine, A. J. & Son .... . . Rockland

QUEEN OF AMERICA.

Miller & Owen..... ....Auburn
Blake, Barrows & Brown .....Bangor
Drake, James B ..... Bath
Leighton, E. A..... ....Berwick
Marr, C. H..... ....Gardiner
Kelly, W. J. ....Kittery
Conant, F. A ....Lewiston
Dow & Pinkham .....Portland
Boothby, L. T. & Son.....Waterville

READING FIRE.

Campbell, John Z. .....Lewiston | Corey, John L..... .... Portland

ROCHESTER GERMAN.

Verrill & Hutchinson ....Auburn
Tyler, Fogg & Co..... .....Bangor
Rogers, Oscar C. .....Bath
Palmer, Anderson & Co . ... Portland
Anderson, Adams & Co .....Portland
Bird & Barney..... ...Rockland

SECURITY.

Burr, Eugene S .....Bangor | Clark, Geo. H .....Bath

SPRINGFIELD FIRE AND MARINE.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Mason & Palmer. .....Bangor
Humphreys, D. M .... Bath
Leighton, E. A. .....Berwick
Riley, T. H . ...Brunswick
Nelson, Frank ....Calais
Talbot, G. H... ....Camden
Judkins, W. H.....Dexter
Leavitt, S. D..... ..... Eastport
Grant, Geo. H ....Ellsworth
Currier, G. M .... Farmington
Perry, H. O.....Fort Fairfield
Gilman, Augustus W. & Co....Foxcroft
Bailey, Augustus .....Gardiner
Straw & Martin..... Guilford
Donnell, W. C .....Houlton
Auger & Bechard.... .. ..Lewiston
Parks Bros..... .....Pittsfield
Loring, Prentiss & Son..... Portland
Perry, Arthur C .. ..Presque Isle
Spaulding & Stuart.....Richmond
Cochran, Baker & Cross .. ...Rockland
Dinsmore & Bickford.....Skowhegan
Boothby, L. T. & Son.....Waterville
Atwood, Fred ....Winterport

ST. PAUL FIRE AND MARINE.

Hunton, F. W ....Auburn
Noble, F. T ....Augusta
Tyler, Fogg & Co .....Bangor
Foye, D. O.....Bath
Alford, E. R .....Old Town
Little, W. F.....Portland

UNION.

Verrill & Hutchinson .....Auburn
Downing, C. S..... .....Augusta
Boyd, J. H. & Co . .. .Bangor
Randall, John W.....Biddeford
Talbot, Geo. H ....Camden
Gilman, A. W. & Co..... .... Foxcroft
Bailey, A. & Co..... Gardiner
Durocher, Hector. .....Lewiston
Morse & Guptill .. ..Portland
Hall, W. T..... . .....Richmond
Cochran, Baker & Cross .. ...Rockland
Mathews, C. K .....Waterville

UNITED FIREMAN'S.

Baker, Ernest G ... .Bangor
Lydston, Charles L.....Lewiston
Little, William F.....Portland

UNITED STATES FIRE.

Bright, J. M ....Bangor
Mason & Palmer.....Bangor
Randall, John W.....Biddeford
Auger & Bechard.....Lewiston
Davis, John H.....Portland
Sparrow, Warren & Co .....Portland
Cochran, Baker & Cross .....Rockland
Black, Alfred S..... ....Rockland
Carter, G. A. & Co.. .....Saco

WESTCHESTER FIRE.

Miller & Owen..... .....Auburn
Boyd, J. H. & Co ....Bangor
Riley, T. H ....Brunswick
Allen, W. Jr ....Portland
Davis, John H.....Portland
Erskine, A. J. & Son ... .Rockland

WILLIAMSBURG CITY.

Sparrow, Warren & Co..... ....Portland

MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Macomber, Farr & Co.....Augusta
Bright, J. M .....Bangor
Davenport, G. P ....Bath
Field, C. H ....Belfast
Field & West. ....Belfast
Gove, E. H.... ....Biddeford
Kenniston, G. B .....Boothbay Harbor
Riley, T. H..... .....Brunswick
Fowler & Gardner ....Calais
Talbot, G. H.....Camden
Kingsley, Frank W.....East Machias
Lewis, A. F.....Fryeburg
Haskell, G. B ..... Lewiston
Webster, J. H..... Portland
Carter, G. A. & Co... ... .Saco

QUINCY MUTUAL FIRE.

Hunton, J. B. ..... Auburn
Macomber, Farr & Co. ..... Augusta
Bright, J. M. ..... Bangor
Boyd, J. H. ..... Bangor
Gove, E. H. ..... Biddeford
Prince, C. H. ..... Buckfield
Hill, S. A. ..... Buxton
Talbot, N. T. & Son ..... Camden
Peabody, M. ..... Canton
Hasty, Gilbert ..... Cornish
Wedgewood, Mrs. J. T. ..... Cornish
Hodge, Fred E. ..... Cumberland Mills
Trask, J. R. ..... Dixfield
Howard, G. E. ..... Dover
Grant, Geo. H. ..... Ellsworth
Voter, F. E. ..... Farmington
Lewis, A. F. ..... Fryeburg
Millett, H. R. ..... Gorham
Straw & Martin ..... Guilford
Perry, W. H. ..... Hallowell
Cole, Charles H. ..... Kennebunk
Cousens, E. & Sons ..... Kennebunkport
Haskell, G. B. ..... Lewiston
Woodbury, W. W. ..... Monmouth
Webster, J. H. ..... Portland
Cochran, Baker & Cross ..... Rockland
Nowell, C. H. ..... Sanford
Jones, C. F. ..... Skowhegan
Rigby, J. P. ..... South Newburg
Lowe, Edward ..... South Norridgewock
Powers, Henry C. ..... South Norridgewock
Harford, J. H. ..... South Portland
Howard, A. E. & Son ..... Waldoboro
Woodward, Henry ..... Winthrop
Gurney, E. P. ..... Yarmouth

TRADERS AND MECHANICS.

Macomber, Farr & Co. ..... Augusta
Bright, J. M. ..... Bangor
Davenport, G. P. ..... Bath
Pattee, James ..... Belfast
Leighton, E. A. ..... Berwick
Garey, Otis ..... Biddeford
Matthews, B. C. ..... Boothbay Harbor
Riley, T. H. ..... Brunswick
Prince, C. H. ..... Buckfield
McAlister, Guy W. ..... Bucksport
Fowler & Gardner ..... Calais
Talbot, G. H. ..... Camden
Hodge, Fred E. ..... Cumberland Mills
Waldron, L. B. ..... Dexter
Nutt, N. B. ..... Eastport
Grant, Geo. H. ..... Ellsworth
McLeary, F. E. ..... Farmington
Jackson, F. H. ..... Foxcroft
Lewis, A. F. ..... Fryeburg
Straw & Martin ..... Guilford
Perry, W. H. ..... Hallowell
Kelly, W. J. ..... Kittery
Haskell, G. B. ..... Lewiston
Webster, J. H. ..... Portland
Carter, G. A. & Co. ..... Saco
Nowell, C. H. ..... Sanford
Jones, C. F. ..... Skowhegan
Creamer, W. B. ..... Waldoboro
Mathews, C. K. ..... Waterville

COMPANIES OF FOREIGN COUNTRIES.

BRITISH AMERICA.

Hunton, F. W. ..... Auburn
Chick, C. B. ..... Augusta
Curran, W. F. ..... Bangor
Clark, G. H. ..... Bath
Field, Charles H. ..... Belfast
Field & West ..... Belfast
Buck, S. N. ..... Bethel
Michaud, J. W. ..... Brunswick
Maxcy, J. & Sons ..... Gardiner
Sparrow, Warren & Co. ..... Portland
Sprague, Edwin ..... Rockland
Carter, G. A. & Co. ..... Saco
Mathews, C. K. ..... Waterville

CALEDONIAN.

Jordan, Nathaniel I. ..... Auburn
Chick, C. B. ..... Augusta
McClure, J. W. ..... Bangor
Crosby, E. S. ..... Bath
Pattee, James ..... Belfast
Leighton, E. A. ..... Berwick
Goodwin, H. H. ..... Biddeford
Fowler & Gardner ..... Calais
Talbot, George H. ..... Camden
Bradford, M. E. ..... Deering
Leavitt, S. D. ..... Eastport
Grant, George H. ..... Ellsworth
Perry, Henry O. ..... Fort Fairfield
Jackson, Freeman H. ..... Foxcroft
Bailey, Augustus ..... Gardiner
Straw & Martin ..... Guilford
Donnell, W. C. ..... Houlton
Fuller, B. B. ..... Lewiston
Corey, John L. ..... Portland
Sparrow, William & Co. ..... Portland
Perry, Arthur C. ..... Presque Isle
Spaulding & Stuart ..... Richmond
Shaw, F. M. ..... Rockland
Nowell, Charles H. ..... Sanford
Jones, Charles F. ..... Skowhegan
Wheeler, W. J. ..... South Paris
Thayer & Drew ..... Waterville
Burns & Hawes ..... Westbrook

COMMERCIAL UNION.

Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown.....Bangor
Clark, G. H ....Bath
Shaw & Palmer..... .. ..Bath
Leighton, E. A..... Berwick
Packard, F. A ....Camden
Waldron, L. B..... .....Dexter
Tapley, O. W .... Ellsworth
Voter, F. E.....Farmington
Maxcy, J. & Sons .....Gardiner
Jones, C. F . ... Hartland
Little, H. C. & Son .....Lewiston
White, A . ...Orono
Harmon, Herbert A.....Portland
Rollins & Adams.... .....Portland
Cochran, Baker & Cross .....Rockland
Nowell, Charles H..... . Sanford
Boothby, L. T. & Son.....Waterville

HAMBURG-BREMEN.

Verrill & Hutchinson ..... . Auburn
Noble, F. T ....Augusta
Curran, W. F .....Bangor
Small, F. A..... .....Bath
Field, Chas. H..... .....Belfast
Field & West.....Belfast
Pattee, James..... Belfast
Goodwin, H. H .... Biddeford
Hanson & St. Clair.....Calais
Leavitt, S. D.....Eastport
Hume, Charles W .....Eastport
Tapley, Omar W ....Ellsworth
Jordan, Augustus H ....Gardiner
Gentle & Ludwig .....Houlton
Lydston, C. L.....Lewiston
Morse and Guptill .....Portland
Cochran, Baker & Cross ..... Rockland
Philbrick, S. W. & F. R.... Skowhegan
Reynolds, J. D. & Co ..... .Waterville
Foster, D. P .....Waterville

IMPERIAL.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Pearl, Charles S .....Bangor
Pearl & Dennett .....Bangor
Crosby, E. S..... .....Bath
Field, C. H..... .... Belfast
Leighton, E. A.....Berwick
Gove, E. H .. .. Biddeford
Nelson, Frank ....Calais
Burrill, C. C. & Son . ...Ellsworth
Voter, F. E.....Farmington
Maxcy, J. & Son .....Gardiner
Bucknam, J. A. & Co ...Mechanic Falls
Rollins & Adams ..... Portland
Anderson, Adams & Co .....Portland
Cochran, Baker & Cross.....Rockland
Emery, S. B. & Co .....Sanford
Griffin, John C ....Skowhegan
Boothby, L. T. & Son.....Waterville
Patterson, Seth .....Wiscasset

LANCASHIRE.

Miller & Owen. ....Auburn
Macomber, Farr & Co ....Augusta
Blake, Barrows & Brown.....Bangor
Lynam, F. C. & Co.....Bar Harbor
Clark, Geo. H..... .....Bath
Lee, Joseph A. & Son .....Bath
Field, C. H.. ....Belfast
Field & West.... ....Belfast
Stone & Woodman .... Biddeford
Doolittle, James L.....Brunswick
Talbot, G. H.....Camden
Howard, Geo. E..... ....Dover
Grant & Cushman.....Ellsworth
Currier, G. M .....Farmington
Perry, H. O..... Fort Fairfield
Grant, F. M.....Freeport
Marr, C. H.....Gardiner
Donnell, W. C. ....Houlton
Cole, C. H..... .....Kennebunk
Conant, F. A..... .....Lewiston
Parks Bros.....Pittsfield
Dow & Pinkham . .....Portland
Perry, Arthur C ....Presque Isle
Hall, W. T.....Richmond
Bird & Barney..... ... ...Rockland
Nowell, C. H .....Sanford
Jones, C. F.....Skowhegan
Wheeler, W. J.....South Paris
Mathews, C. K. ..... Waterville

LION FIRE.

Little, W. F..... .....Portland

LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Co..... ....Augusta
Blake, Barrows & Brown .....Bangor
Drake, James B.... ....Bath
Pattee, James.....Belfast
Stone & Woodman.....Biddeford
Pennell, W. M.....Brunswick
Talbot, Geo. H.....Camden
Lambert, Wallace R..... .Caribou
Burrill, C. C. & Son .... Ellsworth
Voter, F. E.... ....Farmington
Houghton, Edward L....Fort Fairfield
Bailey, Augustus & Co .....Gardiner
Straw, D. R. .... .Guilford
Donnell, W. C. ....Houlton
Little, H. C. & Son ....Lewiston
Howe, Freeland.... .....Norway
Chase, Frederick G.....North Berwick
Dow & Pinkham.....Portland
Parks Bros..... .....Pittsfield
Perry, A. C..... .. .. ..Presque Isle
Cochran, Baker & Cross.....Rockland
Nowell, Charles H .....Sanford
Jones, C. F..... .....Skowhegan
Howard, A. E. & Son.....Waldoboro
Mathews, C. K . .....Waterville
Taylor, R. H. T. ....Wiscasset

LONDON ASSURANCE.

Miller & Owen. ....Auburn
Huntington, A. M..... .... Augusta
Pearl, Charles S.....Bangor
Lynam, F. C. & Co.....Bar Harbor
Crosby, E. J..... .....Bath
Loring, Prentiss & Son .....Portland
Cochran, Baker & Cross.....Rockland
Carter, G. A. & Co.....Saco
Reynolds, J. D. & Co..... Waterville
Foster, Dana P. .. ..Waterville

LONDON AND LANCASHIRE.

Verrill & Hutchinson .....Auburn
Macomber, Farr & Co ..... .Augusta
Blake, Barrows & Brown .....Bangor
Rogers, Oscar C..... Bath
Leighton, E. A..... Berwick
Garey, Otis T .....Biddeford
Voter, F. E .. ..Farmington
Neal, W. B .....Gardiner
Bailey, Augustus & Co ... .Gardiner
Biggar, A. S ....Kennebunk
Kelly, W. J ... .Kittery
Conant, F. A..... ....Lewiston
Anderson, Adams & Co.... ...Portland
Palmer, Anderson & Co.....Portland
Cochran, Baker & Cross.....Rockland
Emery, F. M.. .....Sanford
Mathews, C. K .....Waterville

MANCHESTER.

Downing, C. S.....Augusta
Fogler, P. M .....Augusta
Boyd, J. H. & Co .....Bangor
Campbell, William R.....Bath
Field & West ....Belfast
Leighton, E. A..... .... Berwick
Garey, Otis T .....Biddeford
Atkins, Frank.....Hallowell
Durocher, Hector .....Lewiston
Harmon, H. A..... .. ..Portland
Corey, John L..... Portland
Thayer & Drew .....Waterville

NORTHERN ASSURANCE.

Verrill & Hutchinson . .....Auburn
Chick, C. B .... Augusta
Pearl, C. S .... Bangor
Pearl & Dennett ....Bangor
Lynam, F. C. & Co ..... Bar Harbor
Drake, James B .... Bath
Buck, S. N.... ....Bethel
Riley, T. H .....Brunswick
Packard, F. A..... .....Camden
Grant, Geo. H..... .....Ellsworth
Voter, F. E... .....Farmington
Maxcy's Sons, Josiah..... ....Gardiner
Atkins, Frank.....Hallowell
Gentle & Ludwig ....Houlton
Morrill, Chas. H.....Newport
Howe, Freeland . .....Norway
Smith, W. G .....Old Orchard
Parks Bros..... .....Pittsfield
Dow & Pinkham ..... Portland
Palmer, Anderson & Co.....Portland
Anderson, Adams & Co ..... Portland
Hall, W. T..... .....Richmond
Cochran, Baker & Cross .....Rockland
Carter, G. A. & Co ....Saco
Griffin, J. C..... .....Skowhegan
Boothby, L. T. & Son. .. ...Waterville

NORTH BRITISH AND MERCANTILE.

Came, Samuel M. .....Alfred
Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown .....Bangor
Humphreys, D. M ....Bath
Stone & Woodman.....Biddeford
Hall, Melville C.....Brunswick
Carr, W. P..... .... .. .Bowdoinham
Wight & Libby.....Bridgton
Palmer, Edwin A..... ... Buxton
Simonton, T. R..... ...Camden
Downs & Curran .....Calais
Perkins, Walter P..... ..Cornish
Pierce, Arthur W .....Deering
Howard, G. E..... ....Dover
Grant, G. H ... . Ellsworth
Kendall, John C.....Freeport
Lewis, A. F ....Fryeburg
Bailey, Augustus ....Gardiner
Gentle & Ludwig.....Houlton
Cole, Charles H.....Kennebunk
Bucknam, J. A. & Co ...Mechanic Falls
Chapman, Augustus ....Portland
Fox, Francis A ....Porter
Hall, W. T..... .....Richmond
Bird & Barney.... ..... Rockland
Emery, F. M .....Sanford
Jones, C. F..... ....Skowhegan
Wheeler, W. J.....South Paris
Mathews, C. K .... Waterville
Gurney, E. P..... .....Yarmouth

NORWICH UNION.

Miller & Owen..... . .....Auburn
Fogler, P. M.....Augusta
Blake, Barrows & Brown .....Bangor
Lynam, F. C. & Co .....Bar Harbor
Rogers, Oscar C.....Bath
Stone & Woodman..... ..... Biddeford
Packard, F. A .....Camden
Gilman, A. W. & Co..... .....Foxcroft
Tapley, O. W .....Ellsworth
Marr, C. H .....Gardiner
Biggar, Andrew S.....Kennebunk
Conant, F. A .....Lewiston
Gordon, G. A .....Livermore Falls
Parks Bros..... .....Pittsfield
Loring, Prentiss & Son .....Portland
Simonton, Theo. E .....Rockland
Jordan, Herbert R .....Saco
Dinsmore & Bickford..... Skowhegan
Wheeler, W. J.....South Paris
Mathews, C. K .....Waterville

PALATINE.

Noble, Frank T .....Augusta
Curran, W. F .....Bangor
Biggar, A. S .....Kennebunk
Kelley, W. J.....Kittery
Auger & Bechard.....Lewiston
Chase, Frederick G .....North Berwick
Rollins & Adams.....Portland
Anderson, Adams & Co.....Portland
Griffin, John C.....Skowhegan

PHŒNIX ASSURANCE.

Miller & Owen.....Auburn
Boothby, William G .....Augusta
Howard, D. M. & Son.....Bangor
Baker, Ernest G .....Bangor
Drake, James B .....Bath
Downes & Curran.....Calais
Leavitt, S. D.....Eastport
Staples, Thomas F .....Eliot
Grant, G. H.....Ellsworth
Perry, H. O.....Fort Fairfield
Maxcy, Josiah & Sons.....Gardiner
Gentle & Ludwig .....Houlton
Smith, Wesley G .....Old Orchard
Dow & Pinkham.....Portland
Perry, Arthur C.....Presque Isle
Bird & Barney.....Rockland
Carter, George A. & Co.....Saco
Philbrick, S. W. & F. R.....Skowhegan
Nowell, C. H.....Sanford
Wheeler, William J .....South Paris

ROYAL.

Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown.....Bangor
Drake, James B .....Bath
Field, C. H.....Belfast
West, Walter H.....Belfast
Riley, T. H .....Brunswick
Downs & Curran .....Calais
Downs, George .....Calais
Adams, Charles C.....Deering
Leavitt, S. D.....Eastport
Bailey, Augustus .....Gardiner
Gentle & Ludwig.....Houlton
Kelly, W. J.....Kittery
Little, H. C. & Son .....Lewiston
Longfellow, P. H .....Machias
Rollins & Adams.....Portland
Anderson, Adams & Co .....Portland
Cochran, Baker & Cross.....Rockland
Hobbs, Charles C.....South Berwick
Thayer & Drew .....Waterville
Boothby, L. T. & Son.....Waterville
Phinney, E. B.....Westbrook

SCOTTISH UNION.

Fogler, P. M .....Augusta
Tyler, Fogg & Co .....Bangor
Field, C. H.....Belfast
Conant, F. A .....Lewiston
Anderson, Adams & Co .....Portland
Rollins & Adams.....Portland
Bird & Barney.....Rockland
Griffin, J. C.....Skowhegan
Boothby, L. T. & Son.....Waterville

SUN INSURANCE OFFICE.

Chase, M. V. B.....Augusta
Fogler, P. M .....Augusta
Tyler, Fogg & Co .....Bangor
Clark, G. H.....Bath
Pattee, James .....Belfast
Stone & Woodman .....Biddeford
Bowker, G. E .....Brunswick
Fowler & Gardner .....Calais
Maxcy, Josiah & Son.....Gardiner
Hume, C. W .....Eastport
Tarbox, W. R .....Fryeburg
Auger & Bechard.....Lewiston
Howe, Freeland.....Norway
Loring, Prentiss & Son.....Portland
Hall, W. T. .....Richmond
Erskine, A. J. & Son .....Rockland
Carter, G. A. & Co .....Saco
Mathews, C. K .....Waterville
Thayer & Drew .....Waterville

UNION ASSURANCE.

Blake, Barrows & Brown .....Bangor
Rollins & Adams.....Portland
Griffin, John C .....Skowhegan
Wheeler, Wm. J .....South Paris

UNION MARINE.

Aaron, Augustus H.....Alfred
Wood, Edwin C .....Auburn
Walker, E. H..... .....Augusta
Reed, Louis W..... .....Bangor
Benson, Albert W .....Bangor
Drew, Dennis L .....Bar Harbor
Stiles, Nathan..... .....Bath
Crowley, Frank E..... ...Belfast
Crane, Geo. D .....Bucksport
Allen, Frederick E.....Biddeford
Richardson, Franklin E.....Biddeford
Brown, Nathaniel G.....Brunswick
Dunnell, Samuel L.....Buxton Center
Abbott, John B.....Center Waterboro
Parker, Myron A....Cumberland Mills
Mahoney, J. F .....Cumberland Mills
Hall, Joseph R .....Dexter
Flynt, W. W..... ....Dover
Greene, Chas. F..... ....Ellsworth
Emery, Geo. D... ..... East Lebanon
Jennings, Elmer E.....Farmington
Sawtelle, Frank.....Fryeburg
Bates, Henry N .....Gardiner
Haynes, Cornelius.. ..... Gorham
Douglass, Elmer C .....Hallowell
Burnham, Aaron B..... Hollis Center
Benson, Chas. C ....Lewiston
Hanson, Henry H.....Lewiston
Sawyer, Chas. E.....Livermore Falls
Metcalf, Edwin F .....New Castle
Mitchell, Wm. H... Newport Junction
Chase, Frederick G.....North Berwick
Haggarty, Thomas F .....Old Town
Burrill, Horace A ....Oakland
Ordway, Hiram E .....Pittsfield
Collins, Fred H.....Portland
Thompson, Geo. H.....Portland
Waldron, Chas. P .....Portland
Buzzell, Abner S.....Rockland
Adams, Henry H.....Richmond
Allen, Frank B..... ..Saco River
Eaton, Benj. F..... Skowhegan
Chase, Herbert G.....South Waterboro
Carleton, Harvey P.....South Berwick
Adams, Chas. E.....Springvale
McCurdy, Arthur W.... ... Thomaston
Whelpley, Arthur L .....Vanceboro
Bodge, William F. .....Waterville
Dodge, Thaddeus L .....Westbrook
Peabody, B. C ....Westbrook Junction
Snell, John E.....Winthrop

WESTERN ASSURANCE.

Huntoon, F. W. ....Auburn
Noble, F. T ....Augusta
Tyler, Fogg & Co .....Bangor
Lynam, F. C. & Co.... .....Bar Harbor
Clark, G. H..... .... Bath
Field, C. P.... .....Belfast
Field & West..... ..Belfast
Buck, S. N ... .Bethel
Tapley, O. W .....Ellsworth
Alford, E. R ..... Old Town
Little, W. F..... .... ..Portland
Bird & Barney..... ....Rockland
Carter, G. A. & Co..... Saco
Boothby, L. T. & Son.....Waterville
Tolman, J. H..... .....Westbrook

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